

The intention to use Contactless Mobile Payment in the Vietnamese restaurant industry

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PURPOSE

Contactless Mobile Payment (CMP) could be regarded as one of those technological innovations that shape the future of the service related industries. The role and importance of CMP has received much attention from researchers in recent years (Dorcic et al. 2018; Susskind and Curry 2018). Kasavana (2006) predicted that the future of CMP in restaurants is near, as it could benefit all parties in the payment process, as consumers gain more secure and expedient payment experiences; restaurant operators gain customer satisfaction and trust and; banks strengthen their relationships with cardholders. This study aims to develop a critical understanding of the CMP, as well as to explore the customers' intention to use CMP in the Vietnamese restaurant industry. In order to achieve this aim, the study has pursued the following objectives:

- Explore the existing literature on customers' acceptance towards CMP in the restaurant industry;
- Employ a quantitative research approach to identify factors affecting the intention to use CMP in the Vietnamese restaurant industry context;
- Apply sophisticated statistical techniques to explore the impacts and relationship between those factors;
- To critically discuss the findings and provide comprehensive recommendations.

RESEARCH METHODS

A quantitative research approach was employed for this study. Due to the COVID19 restrictions and the geographical spread of the sample an online survey was used to collect the data; Wilson (2010) suggests that, the online questionnaire is an effective tool to reach a wide range of particular participants for researches. The questionnaire in this study was divided in three sections: in the first section participants answer brief questions regarding the use of CMP in the restaurant industry; the second section covers different aspects of the consumer behavioural intentions toward CMP, such as, perceived usefulness (Bhattacharjee, 2001), ease of use (Davis et al., 1989), security (Parasuraman et al., 2005), compatibility (Plouffe et al., 2001), subjective norms (Venkatesh and Davis, 2000) and their intention to use the technology (Schierz et al., 2010); the third section collects basic demographic data (age, gender, occupation, income) regarding the participants' profile.

The study utilised the convenience sampling method, which is non-probability technique (Saunders et al. 2012), to achieve the research objectives. In total, 153 valid responses have been collected



from Vietnamese consumers. The demographic characteristics of the participants varied in terms of age, gender, income and occupation. The data analysis was conducted with the use of SPSS and AMOS softwares respectively. A Confirmatory Factor Analysis (CFA) in conjunction with Structural Equation Modelling (SEM) was used to explore the consumer perceptions in regards to the use of CMP, in the Vietnamese restaurant industry. The study received approval from Bournemouth University research ethics committee prior to the data collection stage, in order to ensure confidentiality and anonymity regarding the participants' responses.

RESULTS AND DISCUSSION

The findings of this study are aligned with the existing CMP literature, and reveal that the Vietnamese customers' perception recently has been favourable towards the use of CMP in the restaurant sector, and no difference has been seen between various social groups in their intention to adopt the payment technology. In other words, Vietnamese customers generally accept the CMP application in restaurants.

IMPLICATIONS

This study provides insights into how customer acceptance of contactless payment is shaped by different factors. The results demonstrate the significance of customers' perceived compatibility and their perception of usefulness on the intention to use CMP in the restaurants, while preserving indirect importance of other factors, namely perceived ease of use, subjective norms and perceived security. The managerial implications of this study highlight a number of benefits for both consumers and the business such as efficiency, speed, and improved customer service; on the other hand the potential of fraud poses a serious threat for both sides. This study contributes to the wider area of consumer behaviour in conjunction with the use of information technology in the service industries context.

KEYWORDS

Consumer Behaviour; Contactless Mobile Payment; Restaurant Industry; Vietnam

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