Abstract

The Moderating Role of Payment Platform Applications’ Relationship with Increasing Purchase Intention among Customers in Kuwait—Unified Theory of Acceptance and Sustainable Use of Technology Model †

Omar AlHussainan 1,*, Ahmad Alsaber 2, Farid Abdallah 1, Shaihana AlMutari 2 and Bedour Alboloushi 3

1 College of Business, Australian University, Kuwait 13015, Kuwait; f.abdallah@au.edu.kw
2 College of Business & Economics, American University of Kuwait, Salmiya 13034, Kuwait; aalsaber@auk.edu.kw (A.A.); salmutairi@auk.edu.kw (S.A.)
3 Business Management Department, Kuwait College of Science and Technology, Kuwait 13002, Kuwait; b.alboloushi@kcst.edu.kw
* Correspondence: o.alhussainan@au.edu.kw
† Presented at the International Scientific Conference on Digitalization, Innovations & Sustainable Development: Trends and Business Perspectives, West Mishref, Kuwait, 29 November & 14 December 2023.

Keywords: payment platform; technology acceptance; UTAUT; purchase intention; Kuwait

1. Objectives

This paper aims to understand the moderating role of mobile payment platform applications by analyzing the various factors that influence the online purchase intention of customers in Kuwait. Furthermore, it aims to determine the effect of the presence of different types of payment platforms on the variables of the unified theory of acceptance and use of technology (UTAUT) model [1–3]. The UTAUT model’s findings provide a better understanding of the desirability of utilizing mobile payment services in Kuwait.

2. Methodology

This study explores the influence of mobile payment platform applications on customer purchase intention in Kuwait by employing a quantitative survey of 150 local customers [4,5]. Survey questions cover the usage of mobile payment applications, purchase intention, and overall satisfaction [6]. The data are analyzed using descriptive statistics and correlation analysis in order to gain insights [7–10].

3. Results

The results of this study show that mobile payment platform applications have a significant impact on customer purchase intention in Kuwait. The results suggest that the likelihood of a purchase is affected by performance expectancy, effort expectancy, social influence, risk, and trust [11–13].

4. Implications

This research has important implications for marketers and customer service providers, informing their strategies and initiatives [14–16]. Furthermore, it offers recommendations to payment platform providers on how to improve customer satisfaction and security measures [17,18].

5. Originality Value

This paper aims to shed light on the moderating role of mobile payment platform applications and how these platforms influence customer purchase intention in a specific cultural and economic context, which is a relatively understudied topic.
6. Contributions

This study provides a valuable contribution to the literature on mobile payment adoption by applying the unified theory of acceptance and use of technology (UTAUT) model as a theoretical framework to study the factors which exert an influence on online purchase intention in Kuwait.

Author Contributions: Conceptualization, O.A.; methodology, A.A.; software, A.A.; validation, F.A.; formal analysis, O.A.; investigation, B.A.; resources, A.A.; data curation, O.A.; writing—original draft preparation, O.A.; writing—review and editing, F.A.; visualization, S.A.; supervision, S.A.; project administration, S.A. All authors have read and agreed to the published version of the manuscript.

Funding: This research received no external funding.

Institutional Review Board Statement: The study did not require ethical approval.

Informed Consent Statement: Not applicable.

Data Availability Statement: Not applicable.

Conflicts of Interest: The authors declare no conflict of interest.

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