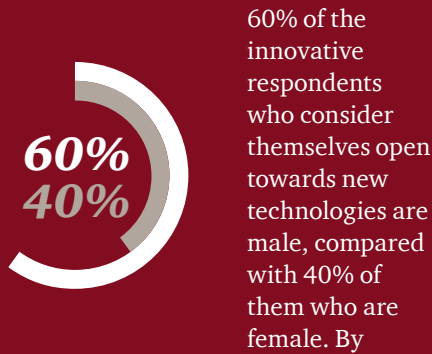
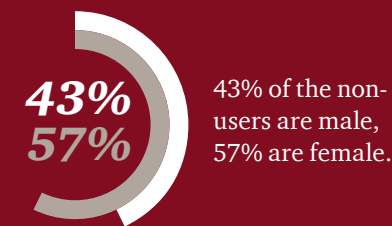
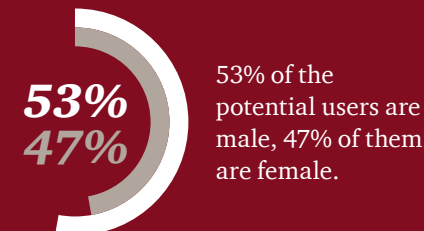


A possible explanation is provided by the survey data as well:



contrast, one third of the less innovative respondents are male, while two thirds of them are female



These cross-references suggest that men have a higher affinity towards technological innovations like mobile payment and can therefore be seen as a slightly stronger driver of mobile payment than women.

### **Innovativeness**

Personal innovativeness refers to a person's openness towards new technologies. It can be assumed that consumers that are open towards new technologies are also more compatible with mobile payment. The results show that the respondents' innovativeness is a factor that clearly influences the constructs used to study mobile payment acceptance. The differences between the more innovative and the less innovative respondents are very high, amounting to over 40 percentage points for most items. Therefore, the innovative or technologically open respondents consider the market infrastructure to be of high importance for mobile payment acceptance; they place great expectations on the speed, efficiency and easy use of mobile payment, and they are in favor of an integrated service offering.

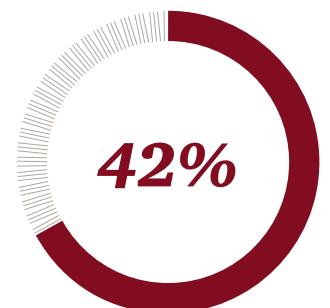
That the more innovative respondents are also in favor of innovative payment methods like mobile payment is therefore not surprising. Mobile payment as a relatively new technology fits in with the "tech-savvy" respondents' lifestyles and offers them opportunities to demonstrate their innovativeness as well as experimenting with the many facets that mobile payment has to offer – from in-store payments to in-app payments, offline and online.

### **Experience**

If innovations can be tried out, they are likely to be adopted more quickly than those that cannot be tried out. With regard to mobile payment adoption, a distinction should therefore be made between users and potential users of mobile payment and non-users who have never tried it.

Three levels of experience with mobile payment were distinguished as a result of the survey: the users of mobile payment, the potential users and the non-users. The opinions of each of these groups were analyzed with regard to the factors potentially influencing mobile payment acceptance, and the differences between the users and potential users on the one hand and the non-users on the other hand became visible. While the differences between the users and potential users amounted to only seven percentage points on average regarding their agreement to the items, the differences to the non-users were much higher – on average between 36 and 39 percentage points when comparing the highest with the lowest differences between the three groups across all items.

It is not surprising that the non-users who do not use mobile payment now and do not plan to do so in future are much less in favor of a proper market infrastructure than the (potential) users. They also place much less confidence in the speed, efficiency and ease of use of mobile payment. They are also much more mistrustful with regard to the security of mobile payment than the (potential) users. An integrated service offering is also more appealing to the (potential) users than to the non-users.



*of all respondents do not think of payment when buying products with their smartphone.*