

# Usage of Mobile Payments: A Case Study of Hampi Historical Heritage Visitors

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## **Abstract**

As a result of recent improvements in mobile technology, tourism mobile payment (m-payment) is beginning to provide exciting and important new services. The purpose of this research was to determine what factors impact visitors' readiness to accept tourism m-payments. In this work, the conceptual model is built and tested utilising literature linked to the TAM theory. In this work, the TAM's applicability in the context of tourist m-payments is increased by include system and tourism characteristics components in the model. Data from 124 tourists in historical Hampi was compared to the expanded TAM using the Structural Equation Modeling (SEM) approach. The empirical data back up the effects of perceived security, perceived compatibility, destination m-payment knowledge, and tourist sensitivity to interpersonal influence. The findings pave the way for a more thorough understanding of tourist m-payment uptake and the deployment of tourism m-payment services in India.

**Keywords:** Tourism M-payment systems, Mobile Wallet, Hampi, TAM, SEM.

## **I.INTRODUCTION**

The "mobile" Internet, which is defined as the use of electronic techniques, means, and procedures to conduct various types of tourist commercial activity in cyberspace, has made tourism mobile commerce (M-commerce) transactions simpler. As tourism mobile commerce develops in popularity, tourist m-payment will continue to provide safe electronic commercial transactions between enterprises or people. In this study, tourism m-payment is defined as the use of a mobile device to conduct a tourism payment transaction in which money or funds are transferred from a payer to a receiver in the tourist destination via an intermediary or directly without an intermediary. The willingness of tourists to use a mobile device as a payment instrument in tourism transactions, which include money being transferred from a tourist to a provider in exchange for tourism products or services, is examined in this article. The technology acceptance model (TAM) is a well-known method for analysing the adoption of information systems. Adoption behaviour is driven by a person's desire to use a certain system, which is impacted by the system's perceived utility and convenience of use, according to the TAM.

## II. REVIEW OF LITERATURE

The theoretical foundation for our research is laid forth in this part, which includes a review of technology acceptance theories, mobile payment system features (such as perceived security and perceived compatibility), and tourism characteristics (such as destination m-payment knowledge and tourist susceptibility to interpersonal influence). **Technology Acceptance Theories**

TAM was founded on the theory of reasoned action (TRA). The TAM suggests that users' decisions to accept new information technology are based on two rational assessments of its expected outcomes: (1) perceived usefulness (PU), defined as the degree to which a person believes that using a system will improve his or her job performance, and (2) perceived ease of use (PEOU), defined as the degree to which a person believes that using a system will be painless [8]. Numerous empirical research show that PU and PEOU have a direct impact on consumers' willingness to accept new technologies..

### **Extended TAM and External Variables**

According to a previous study, the outward qualities of a TAM can influence views about perceived ease of use and utility, which can be used to predict technological acceptance. According to Davis et al., a TAM's external qualities can impact views about perceived ease of use and utility. In this way, several investigations have confirmed the external characteristics of a TAM. Personal traits (personal knowledge and sensitivity to interpersonal influence) as well as system features (perceived security and perceived compatibility) were found to be predictors of technology adoption in these studies.

### **Perceived Security**

Innovations frequently come with dangers in addition to apparent benefits. Security is described as a danger that causes a "circumstance, situation, or event that has the potential to inflict economic hardship to data or network resources in the form of data loss, disclosure, alteration, denial of service, fraud, waste, and abuse." According to previous research, payment system perceived security is a crucial factor of mobile commerce success. The need of security is underlined in the context of tourist m-payment. For one, services are naturally more difficult to analyse, making them appear riskier.

Many clients are worried about losing money while transacting or transferring money via the Internet, according to Kuisma et al. According to Yiu et al., a sudden failure of web services might result in unanticipated losses while making an online payment. Featherman and Pavlou discovered that a high frequency of website outages and disconnections hinders the assessment of mobile payment services (e.g. perceived usefulness). Security concerns, according to Milind, are a key barrier to e-service adoption.

### **Perceived Compatibility**

The basic TAM is expanded by adding the perceived compatibility of tourist m-payment services as a new component. The capacity of an invention to be reconciled with current values, behavioural patterns, and experiences is referred to as perceived compatibility. The compatibility of the technology has been discovered as a crucial factor of mobile technology and service uptake in information system adoption studies. There's also reason to suppose that perceived compatibility plays a role in the uptake of tourist m-payment systems. Considered compatibility is the degree to which the innovation is perceived to be compatible with the

potential users' past experiences, whereas perceived security is the result of consumers' perceptions of potential threats from immature technology and a degree of ambiguity.

### **Destination m-payment Knowledge**

Web beginners prefer to rely on the most basic and appealing characteristics of the website interface, whereas Web specialists draw on their expertise and knowledge to help them analyse information and distinguish between important and irrelevant data.

Not only the image of the tourism destination, but also visitor knowledge of the location, impact tourist behaviour in the context of travel and tourism. Tourists who are familiar with destination m-payment systems are more likely to find them easier to use, more helpful, and secure than tourists who are unfamiliar with them.

### **Tourist Susceptibility to Interpersonal Influence**

Tourists are susceptible to interpersonal influence in two ways: one is informational, in which they seek knowledge from others, and the other is normative, in which they are eager to comply to others' expectations. The informational influence was characterised in this study as the tourist's overall inclination to accept information from others as proof regarding reality. Furthermore, the normative dimension is shown when visitors follow others' expectations in order to receive rewards or avoid punishment.

Furthermore, in the context of mobile payment, mobile devices and services enable users to wander while preserving access to services and staying connected. Mobile services may also give significant perceived benefits including mobility, accessibility, and personalisation. Mobile service uptake is driven by both functional and nonfunctional motives. It improves a user's social status when people of their social group consider a behaviour is suitable.

## **III.OBJECTIVES OF THE STUDY**

The goal of this study is to evaluate the link between antecedents and visitors' acceptance of tourism m-payments using the TAM framework, which is based on a tourist survey. The following are the study's particular objectives:

- a) To investigate how perceived risk and security affect the perceived usefulness of tourist m-payments and the intention to utilize them.
- b) To investigate the impact of perceived compatibility on perceived usefulness and perceived security of tourism m-payment.

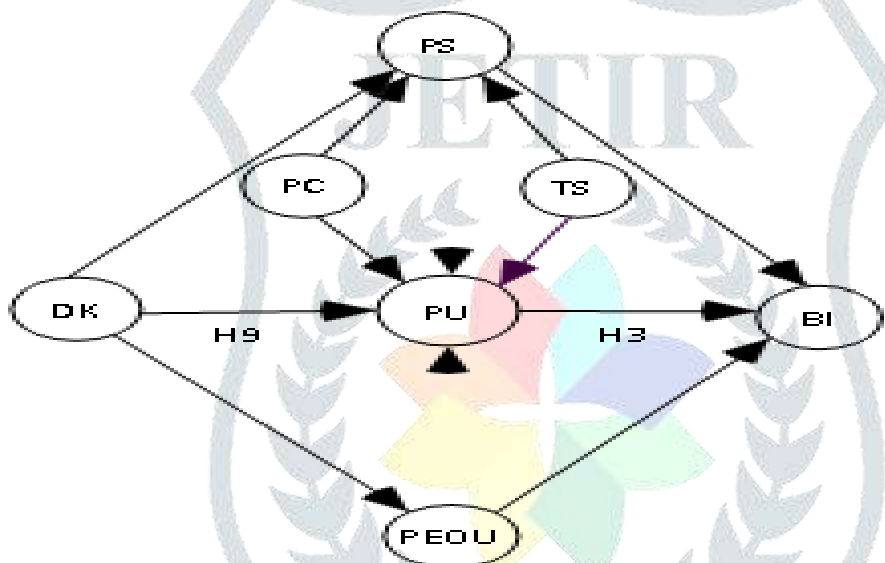
## **IV.RESEARCH METHODOLOGY**

This study adds perceived security, perceived compatibility, destination m-payment knowledge, and tourist sensitivity to interpersonal influence as predicted components based on the preceding conceptualizations. As a consequence, we presented an expanded TAM with seven structures in the context of tourist m-payment.

Figure 1 illustrates the model. The researchers employed structural equation modelling (SEM) to develop a model that represents the interactions among the seven variables in this study. A survey questionnaire was used to collect data, which contained demographic questions as well as many items for each variable in the study model.

The research model was put to the test using a questionnaire survey. The questionnaire was divided into three pieces. Respondents were asked what kind of tourist m-payment systems they have utilized in the first portion of the survey. In the second section, the participants were asked demographic questions. The questions in the third part were created to assess the constructs of the research model. All of the relationships in the research were measured using a seven-point Likert scale. Strongly disagree to strongly agree were the response possibilities. The things were altered in some way.

Based on the literature, Table 1 summarizes the constructions, the number of items used to measure each construct, and the sources of the items.



Academic experts were requested to review the questionnaire once it was finished. The findings revealed strong convergent and discriminant validity, with all Cronbach's Alpha values over 0.7, suggesting excellent reliability.

Construct reliability, convergent validity, and discriminant validity are shown in Table 2.

Construct	Item number	Item loading	Reliability	Factor correlations							
				AVE	PC	DK	TS	PS	PEOU	PU	
PC	3	0.793-0.837	0.86	0.67	-						
DK	4	0.729-0.854	0.87	0.63	0.06	-					
TS	3	0.84-0.89	0.90	0.75	0.01	0.01	-				
PS	4	0.792-0.829	0.89	0.66	0.01	0.62	0.64	-			
PEOU	4	0.879-0.912	0.94	0.81	0.07	0.74	0.05	0.47	-		
PU	3	0.848-0.87	0.90	0.74	0.60	0.59	0.21	0.53	0.68	-	
BI	4	0.859-0.879	0.93	0.76	0.25	0.63	0.21	0.58	0.78	0.75	-

(Source: SPSS Software Output)



## Data Collection Procedure

Hypotheses were investigated using structural equation modelling in this study (SEM). Because the number of visitors who use m-payments is unclear, convenience sampling was used to gather data for this study. In Hampi, a well-known historical heritage in Karnataka state, a face-to-face questionnaire survey was conducted. At the districts of Hampi and Vijayanagara, the election was conducted in hotels and restaurants. Participants were asked if they had ever made a regular e-commerce payment and were urged to participate in the study if they had.

The ten most popular tourist m-payment categories were booking passenger tickets, entry tickets, restaurant table bookings, and purchasing tourism merchandise. 150 questionnaires were given in order to generate an adequate and effective sample for modelling the study framework, with 140 being completed. After eliminating the incomplete forms, this study collected 124 complete and useable samples, yielding an 82.67 percent response rate.

## V.RESULTS AND DISCUSSION

First, content validity should be widely acknowledged because the questionnaire's several parts were all culled from the literature and double-checked by practitioners. The analytical technique consisted of three steps, as shown below, with confirmatory factor analysis in AMOS software being used to evaluate construct validity. The goodness-of-fit of a measurement model should be evaluated first. For these constructs, item loadings vary from 0.729 to 0.912, which is statistically significant at the 0.01 level, construct reliability ranges from 0.86 to 0.94, and the AVE ranges from 0.63 to 0.81. Furthermore, each construct's AVE is greater than the square correlation between them. As a result, the convergent and discriminant validity of this measurement model is quite good.

**Table 3: The research model's overall model fit indices**

	$X^2 / df$	RMSEA	GFI	AGFI	CFI	NFI	IFI
<i>Recommended value</i>	<3	<0.05	>0.90	>0.80	>0.90	>0.90	>0.90
<i>Obtained value</i>	0.923	0.001	0.957	0.947	1.000	0.972	1.002

**Table 4: Hypothesis Testing Results**

Hypothesis	Relative	Guesstimate	S.E.	C.R.	Value p	Results
Ha	PEOU-PU	0.368	0.038	9.744	<0.001	Stayed
Hb	PEOU-BI	0.377	0.039	9.623	<0.001	Stayed
Hc	PU-BI	0.395	0.056	6.993	<0.001	Stayed
Hd	PS-PU	0.278	0.084	3.319	<0.001	Stayed
He	PS-BI	0.192	0.043	4.452	<0.001	Stayed
Hf	PC-PS	-0.017	0.019	0.880	0.379	Not Stayed
Hg	PC-PU	0.306	0.021	14.381	<0.001	Stayed
Hh	DK-PS	0.498	0.036	13.783	<0.001	Stayed
Hi	DK -PU	0.016	0.061	0.257	0.797	Not Stayed

Hj	DK -PEOU	0.774	0.053	14.501	<0.001	Stayed
Hk	TS-PS	0.492	0.033	14.916	<0.001	Stayed
HI	TS-PU	-0.005	0.049	-0.109	0.913	Not Stayed

*DK: destination m-payment knowledge, TS: tourist susceptibility to interpersonal influence, PC: perceived compatibility, PS: perceived security, PU: perceived usefulness, PEOU: perceived ease of use, BI: behavior intention*

SEM was used to study the relationship between factors that influence the intention to utilise tourist m-payment. As demonstrated in Figure 2 and Table 3, the route coefficients support the theories Ha, Hb, Hc, Hd, He, Hg, Hh, Hj, and Hk. On the other hand, tourist susceptibility to interpersonal influence and destination awareness of mobile payments have no affect on perceived value, and perceived compatibility has no relation on perceived security. As a result of the route coefficient, Hypotheses Hf, Hi, and Hl are not supported. More detail on these findings may be found in the subsections that follow. The major structural correlations among the research variables are depicted in further detail in Figure 2 and Table 4. According to hypotheses a and b, perceived ease of use (Hb) and perceived usefulness (Hb) are both positively impacted by perceived ease of use. (Ha). The findings demonstrate that perceived ease of use (Hb: = 0.377, p0.001) and perceived usefulness (Ha: = 0.368, p0.001) have a significant direct impact on tourist m-payment intention (Hb: = 0.377, p0.001). The findings also show that perceived utility is a constant predictor in tourist m-payment intention (Hc: = 0.395, p0.001). As a result, the choices Ha, Hb, and Hc are all viable. This conclusion is consistent with the findings of the majority of TAM research. TAM was able to offer an adequate explanation of the tourist adoption decision-making process to utilise the tourism m-payment, according to the findings (see Table 4). One of the goals of this research is to investigate if TAM can be used to explain Karnataka's m-payment adoption intentions in tourism.

The suggested model is put to the test, and the findings show that TAM is an excellent tool for studying tourist acceptance. The hypotheses d and e investigate the impact of felt security on perceived usefulness (Hd) and activity intention (He). The research findings demonstrated that in Hampi Historical Heritage, perceived security influenced the perceived utility of tourist m-payments (Hd: = 0.278, p0.001), and that perceived security had a significant impact on behaviour intention (He: = 0.192, p0.001). As a consequence, Hd and He are strongly suggested. This information is valuable since it can be used to learn more about how visitors feel about system security and how they assess India's tourism m-payment system.

The standardised, theoretical relationships between destination m-payment information, perceived security, perceived utility, and perceived ease of use are depicted in this diagram. The unbreakable relationship between destination m-payment information and perceived security is shown by Hh. A positive estimate of 0.498 backs up this strategy (p0.001). Hi expected that destination m-payment knowledge and perceived usefulness had a favourable association. The equivalent estimate of 0.016 (p=0:797) does not support this link. Hj suggests that destination m-payment knowledge and perceived ease of usage are linked. When the structural model was tested, it was observed that knowing about destination m-payments had only a little direct influence on perceived usefulness. Destination m-payment information, on the other hand, had a direct influence on both perceived ease of use and perceived security. Tourists with a high degree of destination m-payment knowledge are well-versed in both the benefits and drawbacks of the tourist m-

payment system, which may explain why destination m-payment knowledge has no impact on perceived usefulness. As a result, greater perceived utility may not arise from good destination m-payment knowledge. Hypotheses f and g look at the link between perceived compatibility (Hg) and perceived security (Hf). Despite the fact that felt security has a direct positive influence on perceived usefulness (Hd: = 0.278, p 0.001), perceived compatibility has a modest positive effect on perceived security (Hf:=-0.017, p=0.379>0.05). As a result, Hg is prioritised above Hf.

One likely explanation is that Hampi Historical Heritage Tourism's m-payment systems were still in their early stages of acceptance, with limited capability available to travellers. Travelers, on the other hand, place a premium on the convenience of tourism m-payment systems because they are still in their early phases in Hampi Historical heritage tourism m-payment systems. Tourists who regularly experience better compatibility are less frustrated and less likely to take risks. On the other side, a non-significant association between perceived compatibility and felt security may imply that visitors' perceptions of compatibility do not increase their sense of security. As a result, seeming compatibility may not be as critical for perceived security as it formerly was. The vulnerability of tourists to interpersonal influence was shown to have a significant beneficial effect on their perception of security (Hk:=0.492, p0.001). Tourists' susceptibility to interpersonal influence has a little and negligible direct effect on perceived utility (Hl:=-0.005, p=0.913>0.05). As a result, Hl is no longer considered a contender. The negative effect means that visitors may find technology less beneficial since they are less likely to be productive and effective while utilizing it when they take information from others as confirmation of reality.

## VI.FINDINGS AND RECOMMENDATIONS OF THE STUDY

Although the primary purpose of this study is to give confirmation, it has a number of management consequences. It is vital for the tourist m-payment service provider to successfully raise the number of users in the early days of the system. The six characteristics examined in this study can be used to assist increase the tourist m-payment industry.

The perceived compatibility of tourist m-payment systems is a crucial element for tourists, according to this report. As a result, tourist m-payment service providers are struggling to build and promote tourism m-payment solutions that appeal to visitors with past expertise. The relevance of the tourist m-payment service's perceived security is another managerially relevant result. This study discovered a positive correlation between this component and adoption; however, the link was not as significant as in previous studies, which makes sense given the increased impact of perceived risk. On the other hand, reference groups appear to be crucial in the spread of tourist m-payments. As a result, the tourism m-payment service provider must identify and encourage early adopters to utilize tourism m-payment services so that they can serve as a model for future adoption. The findings could lead to helpful recommendations for developing customer-centered, evidence-based practice and policymaking.

**The following recommendations are made to tourist m-payment policymakers who are in charge of future tourism m-payment strategic planning:**

The six main elements of user acceptability of tourism m-payment services were identified as perceived usefulness, perceived simplicity of use, perceived compatibility, perceived security, tourist sensitivity to

interpersonal influence, and destination m-payment knowledge. As a consequence, we propose that policymakers use these nine characteristics as performance indicators to properly analyze m-payments in order to enhance strategic planning for m-payment services expenditures.

Tourist desire to use is strongly influenced by tourism factors. This proposes that policymakers make plans of action for enhancing external and internal influences for tourists, continuously increasing tourists' communication, and providing resources required to use tourism m-payment services for tourism m-payment adopters, based on the key motivational force behind tourism m-payment services.

Adopters provided perceived simplicity of use and destination m-payment knowledge higher scores. As a result, we recommend that governments devote more time and resources to user education. Given that the usage of tourist m-payment services is totally voluntary, and that the target user population is varied, the findings of this study show that just designing a good system and making it easy to engage with is insufficient to attract more individuals to use tourism m-payment services. The development of tourist m-payment systems that offer appropriate security protection to users.

## VII.RECOMMENDATIONS

This study makes the following recommendations to service providers that are responsible for designing implementation plans for tourism m-payment services:

Tourism m-payment service uptake is influenced by perceived security, destination m-payment expertise, perceived value, and considered ease of use. In order to successfully integrate tourism m-payment services, we advise that service providers define priorities based on the relative significance of the criteria. Service providers can hold training sessions on a variety of computers and Internet apps to increase people's knowledge of information technology and their comprehension of destination m-payments..

We propose that service providers design implementation methods that emphasize the usefulness, security, and ease of using tourist m-payment services to promote positive behavior intention toward tourism m-payment services. Despite the fact that tourist m-payment services have become a key travel payment channel in China, their functions are still in their infancy in comparison to established traditional payment services. As a result, to get a competitive edge, Karnataka tourist m-payment services businesses must respond quickly and adopt new management and operational solutions.

We advocate that service providers' marketing efforts involve both peer and external effect in order to change subjective norms. Encourage consumers of tourist m-payment services to boost their peer influence through different channels, for example, or have well-known celebrities support tourism m-payment services.

Different providers, such as mobile carriers and financial institutions, require tighter coordination and cooperative standardization attempts to overcome the restrictions of low acceptance rates and a lack of standards.

The following recommendations are made to system designers who are responsible for the design of tourist m-payment services in this study:

The perceived ease of use, perceived security, perceived compatibility, and destination m-payment expertise



all impact user acceptance of tourist m-payment services. As a consequence, we advise system designers to establish a user-friendly interface, increase security mechanisms for tourism m-payment services, and design an information system flow that is more consistent with the user's work style.

Services.

We propose that system developers focus on developing effective user advice, consistently improving security measures, and marketing tourist m-payment services and sharing user experience through online communities of practise to encourage the usage of tourism m-payment services. In the future growth of tourist mobile payments, user-friendly technologies such as contactless RFID, as well as the usability of payment systems, should be prioritized.

According to the findings, system developers should concentrate on a few key areas in order to create useful, easy-to-use, and trustworthy tourism m-payment services, such as deepening and broadening tourism m-payment services and contents, promoting the utility and convenience of these services, and providing up-to-date and useful tourism information.

## VIII.ACADEMIC CONTRIBUTION AND FUTURE RESEARCH

The following are some of the study's major contributions: To begin with, this research effectively extended TAM in the context of tourist m-payment, which is distinct from other information systems in a number of ways. This study considered system characteristics (such as perceived security and compatibility) as well as tourism characteristics (such as destination m-payment knowledge and tourist susceptibility to interpersonal influence) that are relevant to tourism m-payment but have been overlooked in previous mobile payment research.

Second, the findings of this study suggest that visitors' decisions to accept and use tourism m-payments are influenced by elements connected to tourism features. Despite the fact that most current mobile acceptance research hasn't looked at the influence of scenarios aspects on mobile payment adoption, our findings appear to be consistent with a prior study that found significant links between scenarios factors and mobile service use. The findings imply that scenario parameters might be important determinants of mobile service acceptance, and that visitor characteristics should be incorporated in m-payment adoption models for tourism.

## IX.CONCLUSION

This study resulted in three academic contributions that pave the way for the advancement of existing understanding of tourist m-payment technology adoption. Meanwhile, a few commercial elements are briefly explored, which may be of interest to companies looking to efficiently build the tourist m-payment system. This is the first research to investigate the factors that impact people's intentions to use mobile payment services in the tourist sector. As a result, the findings constitute an important step toward comprehending the intricate connection between the fundamental components. Our data support the tourism m-payment acceptance model and, in general, back up our nine assumptions. Some of the study's contributions to tourist acceptance studies are as follows: First, the classic TAM idea was effectively implemented in the new tourism m-payment situation. Second, the data demonstrated that, in addition to perceived ease of use and utility,

tourist intention to use tourism m-payment is influenced by perceived security. While perceived compatibility and security impact perceived usefulness, destination m-payment information is the only factor that influences perceived ease of use. Additionally, tourist susceptibility to interpersonal influence and knowledge of destination m-payments have an impact on visitor perceptions of security.

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