Using UTAUT2 to Examine Mobile Payment Usage in Kirtipur

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Mobile payment has been a game changer innovationin the financial payment system in the world that has changed the way of life of people.It encourages people to buy and sell goods and services from anywhere using their smart phones. The purpose of the study is to explore the relationship between performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value and habit on behavioral intention of people to use mobile payment by using UTAUT2 (Unified Theory of Acceptance and Use of Technology.Quantitative research was carried out for the purpose.Data was collected from 79 valid questionnaires received from respondents came across in Kirtipurarea. The data was processed using SPSS 25th version. The findings revealed that there is a significant and positive influence of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value and habit on behavioral intention of people who are using smart phone.

Keywords: Mobile payment, UTAUT2, behavioral intention

Introduction

Information and communication technology (ICT) has revolutionized many aspects of human life, including communication, entertainment, banking, workplace and travel. It has brought digital culture to human beings.In today's competitive business world, each organization wants to add value to its customer or improve productivity.Disruptive innovation in information technology has provided new digital platform for numerous business opportunities(Nur&Panggabean,2021).Smart organizations are changing their business models. Traditional banks and businesses have changed as a result of technological improvements (Kwateng, Atiemo, &Appiah,2018).Online shopping is becoming a way of life in urban areas. The widespread use of smartphone is causing consumers' tastes to shift away from traditional payment methods and towards mobile payment methods(Dastan&Gurler,2016). There is a growing trend in use of mobile payment

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instead of cash or cheque. Mobile payment has replaced cash, cheque, bank account and credit card(Lin, Lin & Ding,2020;Burnaz&Aydin,2016).

Mobile payment

Mobile payment is one of the latest innovations in the field of information and communication technology (ICT).Nur&Panggabean (2021) states mobile payment is cashless payment system which is possible through dedicated applications installed in smartphone. These applicationssupport users to conduct transaction free from the restriction of time and geography.Dastan&Gurler(2016) define mobile payment as a system that uses a smartphone or tablet to conduct transactions.Mobile payment also reduces the workload, improve work efficiency, boost productivity, and complete tasks more efficiently and swiftly (Rahman, Ismail and Bahri,2020).It is more practical and valuable than traditional payment methods (Nur&Panggabea,2021).So it has been the game changer in traditional payment system.

Denso Ware, a Japanese company, invented the quick response (QR) code in 1990. At that time QR codes were used for production, tracking and shipping. Nowadays people can make payment via QR code.In 1997, Coca-Cola pioneered mobile payments by introducing a limited number of vending machines from which customers could make mobile purchases (Humbani&Wiese,2018). Mobile payment has gradually gained popularity as it is reliable, convenient, fast, effortless and efficient payment.It is moving the whole business world towards diversification and cross-border integration.The world is stepping towards digital and knowledge-based economy. Consumers' present consumption processes may be disrupted, and new transaction patterns may emerge as a result of the mobile payment system(Lin, Lin & Ding,2020)**.**

Payment systems used in business activities have been altered due to online environment. Smartphone is further contributing to increase mobile payment users. Mobile payment is taken as rival to traditional payment system. Transaction has been possible from anywhere and anytime.So it is increasing public satisfaction and saving time because people do not need to stand in long lines to pay bill .The use of mobile payment is spreading all around the world. This research focuses on users' intentions when it comes to mobile payment. Users can use their phones to make purchases,

send money, and pay bills Mondego& Gide (2020). Several studies which were conducted in the past had focused on understanding major factors affecting behavioral intention to use mobile payment(Lin, Lin & Dang,2020; Hussain et al.,2018; Kim & Yoo,2020; Morson&DeFranco,2015).

Objectives

  There is the growing number of mobile payment users in Kirtipur. QR code payment service available in every store also provides the evidence. Among the teenagers is more popular. This study aims to fill the gap in the literature by investigating the major factors affecting behavioral intention to usemobile payment among people in Kirtipur applying UTAUT2 model. This study has endeavored to provide new insights and opportunities to payment service providers (PSPs) and banks which are providing mobile payment services. Major objectives are:

 i. To examine the major services under mobile payment in Nepal.
ii. To analyze the impact of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value and habit on behavioral intention of people to use mobile payment.

Proposed Conceptual Framework
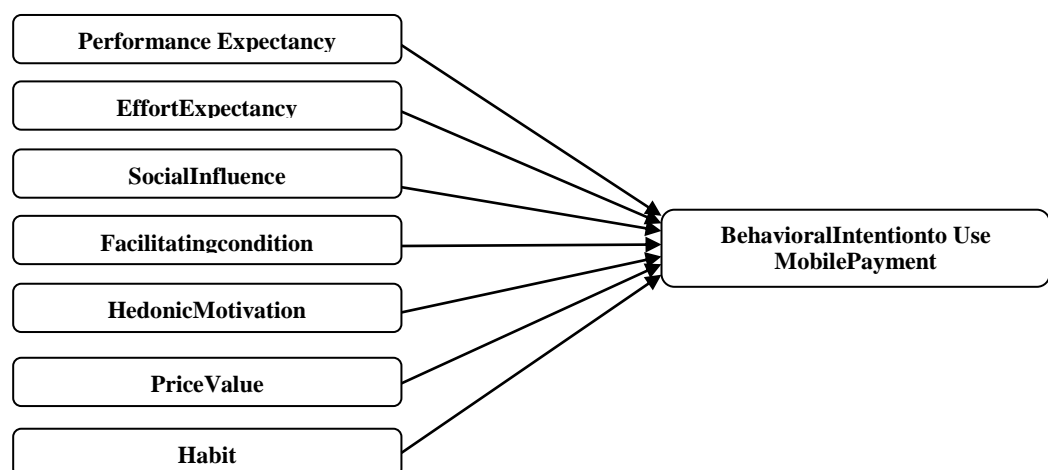
(Venkatesh et al., 2012; Kwateng, Altemo and Appiah,2018)

Mobile payment in theNepalese Context

Though a truly cashless society is still a long way off, Nepal has already begun its journey. Payment system has seen seismic shifts in urban areas. There is a surge in the use of mobile banking, mobile wallet and mobile payment in Nepal.Nepal Rastra

Bank(the central bank of Nepal) has facilitated to promote digital payment and its adoption. Payment service provider(PSP) is also called digital wallet.ESewa is Nepal's first mobile walletlaunched in 2009 by F1 Soft International. ESewa entered Nepali market with innovative solutions for traditional payment system. ESewa's services revolutionized Nepal's digital payment system (www.nepalitelecom.com, 2022)**.** There are 28 payment service providers like e-Sewa, Khalti, IMEpay,QPay,iPay justto name a few (NRB,2020/21). Similarly, 27 commercial banks were licensed as PSP(NRB,2020/21). This number is decreasing due to merger and acquisition process among these banks.mobile payments is growing as a part of payment system in Nepal. It is seen as a disruptive technology that is disrupting both rural and urban people's traditional business habits. (Kwateng, Atiemo, &Appiah,2018) It has changed daily life of customers and their behavior. So, most of the organizations are shifting form cash-based transaction to online transaction. They accept mobile payment to pay utility bills. Mobile payment is suitable for Nepal where rural people have less access to banking infrastructure. Despite the fact that the vast majority of the population has access to the internet, many individuals are unfamiliar with mobile payment.

Internet has been the integral part of our daily life.With the expansion of 3G and 4G coverage by telecom service providers, there is growth of mobile internet and mobile payment users in Nepal. Mobile is creating new online market in both urban and rural areas. For rural inhabitants,mobile internet is the only means to connect them with their relativesworking or studying aboard. People have been able to receive their remitted money instantly and securely into their mobile wallet.People have started to transfer money and pay their utility bills through their mobile even in rural areas. They also use mobile payment service for bus ticketing, movie ticketing, airline ticketing, hotel booking, to name a few. Nowadays pilgrims use mobile paymentto donate to temples.Corona pandemic have further increased mobile banking users. There are hundreds and thousandsmobile banking users in Nepal. Mobile payment has grown up as the number of smartphone users and internet penetration has increased in Nepal. Online shopping platform created by muncha.com, daraz.com, harmobazar.com, sastodeal.com, thulo.com, foodmandu.com etc. are equally contributing in the growth of mobile payment in Nepal. Digital platform provided by

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Pathao, Tootle, Hoop Rides, SuperPartner, Sarara Nepal, Taximanduetc. for ride-sourcing and ride-sharing are also contributing to mobile payment.All these organizations are promoting digital payments andcontributing tofinancial inclusion in Nepal.In the context of Nepal, we find several studies(Sthapit&Bajracharya,2018;Shrestha&Tamang,2019; Kunwar& Thakur,2019; Pokhrel, Adhikari& Mishra,2020; Teo et al.,2019)on adoption of technology which have been examined empirically. We hardly find any research which has undertaken UTAUT2 model to examine customers' adoption and use of mobile payments.

Hypotheses Development

Performance expectancy(PE)

Venkatesh et al.,(2003) defined performance expectancy as*"the degree to which an individual believes that using the system will help him or her to attain gains in job performance"*.Consumers who believe that cashless payments will improve their overall work performance would be willing to accept cashless payments(Rahman, Ismail, &Bahri,2020).Consumers choose digital payment systems because they offer advantages in their daily financial operations (Sivathanu,2017).Penny et al.(2021) feel that users will be more willing to adopt mobile money (MM) if they realize that it will increase their performance and transactions. When mobile payment offers more attractive services, consumer propensity to utilize will improve(Lin, Lin & Dang,2020).

In the context of mobile payments, multiple studies show that performance expectancy has a significant and beneficial impact on people's willingness to accept and use mobile payment.Performance expectancy is a key factor in determining mobile wallet adaptation (Shin & Lee,2021).Because of the effectiveness of the digital wallet given, the digital wallet provider should maintain the digital wallet app's quality of service (Widodo,Irawan&Sukmono,2019). Prior studies reveal a significant positive relationship between performance expectancy and behavioral intention in the context of smart watches (Beh et al.,2019), mobile payment (Morosan&DeFranco,2015; Nur&Panggabean,2021;Hussain et al.,2018; Kim &Yoo,2020), medical apps(Chang et al., 2021), mobile wallet (Malik, Suresh, & Sharma,2019) and digital payment systems(Sivathanu,2017).

Based on the findings, we expect performance expectancy to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 1: Performance expectancy has a positive influence on users' BI to use mobile payment.

Effort expectancy(EE)

Venkatesh et al.,(2003) defined effort expectancy as "*the degree of ease associated with the use of the system*".Effort expectancy of UTAUT2 is similar to perceived ease of use of TAM (technology acceptance model) (Kim &Yoo,2020). Easier the individuals believe the technology is to use, the higher their intention to use it. (Beh et al.,2019).According to Penny et al.(2021), if the system is simple to use, it will be easier to facilitate consumers' adoption of Mobile Money(MM). Similarly in their study of Generation Z, Nur&Panggabean (2021) discovered that effort expectancy had a substantial impact on behavioral intention. The stronger a person's view that a technology is simple to learn and master, the greater their interest in adopting it(Nur&Panggabean,2021). Effort efficiency proved to be positively related to the intention to adopt digital payment system(Sivathanu, 2017), to adopt mobile money(Penny et al.,2021), to use NFC mobile wallet (Shin & Lee,2021), to use mobile payment (Hussain et al., 2018) and to use smartwatches (Beh et al.,2019).

Based on the findings, we expect effort expectancy to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 2: Effort expectancy has a positive influence on users' BI to use mobile payment.

Social Influence (SI)

Venkatesh et al. (2003) defined social influence as" *the degree to which an individual perceives that important others believe he or she should use the new system*". Social influence has a considerable impact on the acceptance of cashless payments (Rahman, Ismail &Bahri, 2020). Their findings also suggest that celebrities, family members, friends, and coworkers may have an impact on consumer behavior when it comes to the adoption of cashless payments.The more people respect advice from reference groups(friends, classmates, and coworkers, leaders), the more likely they are to adopt new technologies(Penny et al., 2021; Nur&Panggabean,2021).Nur and Panggabean (2021) found that the stronger the effect of close friends and family

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on the use of mobile payment services, themore likely Generation Z is to adopt this way of payment.Social influences proved to be positively related to the intention to use NFC mobile payments (Morson&DeFranco,2015), to accept MM(Penny et al.,2021), to use digital payment systems(Sivathanu,2017), to use mobile payment (Lin, Lin & Ding,2020;Hussain et al., 2018) and to reuse mobile payment system (Kim &Yoo,2020).

Based on the findings, we expect social influence to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 3: Social influence has a positive influence on users' BI to use mobile payment

Facilitating Conditions (FC)

According to Alswaigh& Aloud(2021) facilitating conditions are those in which a person believes the infrastructure is ready for and fosters the adoption of new technologies.They are the assistance, abilities, and resources users need to conduct transactions using mobile devices(Dakduk, Banderail&Siqueira,2020). Consumers will be more willing to accept cashless payments if they have the knowledge and resources (facilitating conditions) needed to do so (Rahman, Ismail &Bahri,2020).

The more consumers perceive the availability of resources and support for ado pting a certain technology, the more likely they are to use it (Nur & Panggabean,2021).While researching m-wallet service in the Saudi Arabian context, Alswaigh& Aloud(2021) discovered a positive and substantial association between facilitating conditions and attitude to accept m-wallets payment.Facilitating conditions also significantly influence the intention to use digital wallet servicein Indonesia(Widodo,Irawan&Sukmono,2019). Facilitating conditionsemerged as the best predictor to use m-commerce in Ecuador(Dakduk, Banderail&Siqueira,2020).Researchers have widely explored the idea of facilitating conditions and demonstrated its impacts on shaping individuals' intention to use different types of technology such as digital payment (Sivathanu,2017), medical apps (Chang et al.,2021), mobile payments (Morson& DeFranco,2015; Nur&Panggabean,2021; Lin, Lin and Ding,2020;Hussain et al.,2018)and smartwatches(Beh et al.,2019).

Based on the findings, we expect facilitating conditions to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 4: Facilitating conditions have a positive influence on users' BI to use mobile payment.

Hedonic Motivation (HM)

Hedonic motivation means the given technology is not only useful but also entertaining to use.Hedonic motivation measures fun and pleasure while using technology and its association with adoption of technology(Rahman,Ismail &Bahri,2020).Morson&DeFranco(2015) found the positive relationship between hedonic motivation and intension to use NFC mobile payments.Rahman, Ismail &Bahri(2020) found that hedonic motivation has a significant impact on the adaptation of cashless payment.According to their findings, consumers who use cashless payment find it enjoyable, motivating, and beneficial.Several studies revealed a significant positive relationship between HM and behavioral intention in the context of m-commerce(Dakduk, Banderail&Siqueira,2020), digital payment systems(Sivathanu,2017), mobile payment (Lin, Lin & Ding,2020; Kim &Yoo,2020).

Based on the findings, we expect hedonic motivation to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 5: Hedonic motivation has a positive influence on users' BI to use mobile payment

Price Value (PV)

Price value is defined as"*the value of the perceived benefit from the technology compared to the cost*"(Chang et al. 2021, p. 3).Price value plays a pertinent role in driving users' BI to adopt MM (Penny et al.,2021).Penny et al.(2021) believes that by raising the perceived benefits and utilities of using MM in relation to the financial cost of using such services, customers will be more likely to adopt MM.

Based on the findings, we expect price value to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 6: Price value has a positive influence on users' BI to use mobile payment

Habit(HT)

One of the main motivations for m-banking service adoption and use in Ghana is Habit(Kwateng,Atiemo&Appiah, 2018). Habit is one ofthe strongest factors for adopting NFC mobile wallets in both South Korea and the USA(Shin & Lee, 2021). Previous researches have shown that habit contributes to BI to use NFC mobile

payments(Morson&DeFranco,2015), to use MM(Penny et al.,2021), to use m-commerce(Dakduk, BanderailSiqueira,2020), to use digital payment systems(Sivathanu,2017), to use medical apps(Chang et al.,2021) and to use mobile payment (Hussain et al.,2018).

Based on the findings,we expect habit to be a significant predictor of users' BI to use mobile payment. Thus, we propose that:

Hypothesis 7: Habit has a positive influence on users' BI to use mobile payment

Methodology

To achieve the research objectives, this research design has been quantitative and analytical. It has tried to assess the major influencing factors to adopt mobile payment. This design is adopted to ascertain and understand the relationship between major factors and behavioral intention to adopt mobile payment.

The population of the study included those people who are using mobile payment in Kirtipur. The researchers have followed the convenience sampling. 100 questionnaires were distributed in different locations of Kirtipur through personal visit(September, October and November,2022) but only**79**useable responses have been successfully obtained by the researcher. UTAUT2 model has been used to develop the research construct because UTAUT2 provides unified view of eliminating redundancy and repetitions of several common constructs (Hussain et al., 2018). The researcher used scales form the prior validated research to develop questionnaire. The items regarding the original constructs from UTAUT2were borrowed from the original model of Venkateshet al. (2012).

This study has used primary source of data. The primary data and related information have been collected from survey based on structured questionnaires and semi structured questionnaires. The questionnaire was divided into two portions. The first portion collected demographic information of the respondents. The second portion consists of all together thirty items of eight constructs for actual measurement. All these non-demographic items on the second portion of the questionnaire were rated using a five-point Likert scale ranging from 1=Strongly Disagree to 5=Strongly Agree.The survey questionnaire was prepared in English. The same questionnaire was also translated into Nepali for users who did not understand English but use mobile payment conveniently. Some questions were modified considering the context of

Nepal.The data was processed using SPSS 25th version as the main statistical tool. Both descriptive statistics and inferential statistics were used to analyze data.

Results and findings

The analyzed data are tabulated and elaborated.

Table 1

Demographic Characteristics of the Respondent (N=79)

Demographic variable	Categories	Frequency	Percentage(%)
Gender	Male	43	54.4
	Female	36	45.6
Age Group	20-30	20	25.3
	31-40	43	54.4
	41-50	14	17.7
	51 and above	2	2.5
Education	Below Bachelor	17	21.5
	Bachelor	31	39.2
	Master	21	26.6
	Above Master	10	12.7
Occupation	Student	27	34.2
	Employee	33	41.8
	Self-employed	19	24.0

Source: Field Survey 2022

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79 respondents participated in the study; out of which 54.4% were males. Among those participants majority of the respondents (54.4 %)were from age group(31-40). Among those respondents, 39.2% of them are bachelor graduates. Majority (41.8%) of the respondents were employees.

Table 2

Cronbach's Alpha of Studied Variables

Variables	Cronbach's Alpha
Performance Expectancy (PE)	.952
Effort Expectancy (EE)	.961
Social Influence (SI)	.956
Facilitating Conditions (FC)	.964
Hedonic Motivation (HM)	.950
Price Value (PV)	.958
Habit (HT)	.977
Behavioral intention (BI)	.955

All the Cronbach's Alpha scores are greater than 0.7 which is considered good. This validates the internal consistency of the questions and hence reliability of data for further analysis.

Multiple regression analysis was used to analyze the impact of multiple independent variables on the single dependent variable. More specifically, multiple regression analysis was used to analyze the impact of various independent variables on behavioral intention. Among them only a few summary tables have been exhibited here to explain the outcome. More specifically, the model summary, ANOVA table and coefficient table have been exhibited and explained here.

Table 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.665	.442	.387	1.86844

R represents the correlation coefficient in regression analysis. There is positive correlation between independent and dependent variables which is supported by R value i.e. 0.665. Adjusted R-squared eliminates this drawback of R-squared. The model summary table shows thatindependent variablesexplains around 44% of the dependent variable.

Table4

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	196.310	7	28.044	8.033	.000
	Residual	247.867	71	3.491		
	Total	444.177	78			

Here p-value is 0.000. It is less than 1 percent level of significance. So the ANOVA table indicates the fitted model, or R square, is highly significant. The model is appropriate for predicting how the seven independent variablesinfluence behavioral intention to use mobile payment.

Table 5

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	**Std. Error**	Beta			Tolerance	VIF
(Constant)	7.105	2.576			.007		
PE	.377	.077	.485	4.905	.000	.802	1.246
EE	.231	.081	.283	2.867	.005	.807	1.240
SI	.347	.082	.442	4.242	.000	.725	1.380
FC	.139	.070	.180	1.991	.050	.961	1.041
HM	.310	.099	.281	3.133	.003	.975	1.026
PV	.392	.102	.406	3.836	.000	.703	1.422
HT	.321	.072	.418	4.469	.000	.898	1.113

The variance inflation factor (VIF) values of all predictors are less than 5, indicating that there is no problem of multicollinearity in the model. It means there is less inter-correlation among the independent variables. Based on the above results, the equation for the regression model is

Y=7.105+0.377PE+ 0.231EE+ 0.347SI+ 0.139FC+ 0.310HM+ 0.392PV+ 0.321HT

When all the seven variables are kept constant, the value of behavioral intention to use mobile payment will be 7.105.

The unstandardized β value of PE is 0.377which means increase of a unit in PE brings an increase of 0.377 increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of EE is 0.231which means increase of a unit in EE brings an increase of 0.231increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of SI is 0.347which means increase of a unit in SI brings an increase of 0.347 increases in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of FC is 0.139which means increase of a unit in FC brings an increase of 0.139increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of HM is 0.310 which means increase of a unit in HM brings an increase of 0.310increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of PV is 0.392 which means increase of a unit in PV brings an increase of 0.392increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

The unstandardized β value of HT is 0.312which means increase of a unit in HT brings an increase of 0.312increase in the behavioral intention to use mobile payment while controlling the effect of other independent variables.

From the above table we can further conclude that:

Table 6

Hypothesis Testing Result

Findings	Hypothesis	Relationship	p-value	Decision
1	H1	PE→BI	0.000	Supported
2	H2	EE→BI	0.005	Supported
3	H3	SI→BI	0.000	Supported
4	H4	FC→BI	0.050	Supported
5	H5	HM→BI	0.003	Supported
6	H6	PV→BI	0.000	Supported
7	H7	HT→BI	0.000	Supported

Discussion and Conclusion

This cross-sectional study examined the relationship between seven independent variables (PE, EE, SI, FC, HM, PV and HT) and on behavioral intention to use mobile payment based on UTAUT2 model. The study suggested that PE was found to be significant and positively influencing of on behavioral intention to use mobile payment. It demonstrates that most of the respondents who intended to use mobile payment accepted that mobile payment increases their performance. This

finding is consistent with the finding reported in several studies (Al-Okaily,2020; Penney et al., 2021; Lin, Wang & Chen,2018; Nur&Panggabean,2021; Shin & Lee,2021).Similarly, the effort expectancy was found to be significant and positively influencing on behavioral intention to use mobile payment. This finding is consistent with the finding reported in previous studies(Penney et al.,2021; Shin & Lee,2021).

Likewise, Social influence was found to be significant and positively influencing on behavioral intention to use mobile payment. The result is also supported by other previous studies (Al-Okaily,2020; Penney et al., 2021; Oyelami, Adebiyi&Adekunle,2020; Nur&Panggabean,2021). Facilitating conditions were found to be significant and positively influencing on behavioral intention to use mobile payment. This is due to various infrastructure, resources and knowledge are acting as facilitating condition to induce people to adopt mobile payment. This result is consistent with the finding reported in several studies (Alswaigh& Aloud,2021;Nur&Panggabean,2021).

Hedonic motivation was found to be significant and positively influencing on behavioral intention to use mobile payment. People are found fun and pleasure while using doing transaction through mobile. The finding of the study is consistent with the result of Lin, Wang, & Chen(2018). It was assumed that perceived benefit also influence to use mobile payment. Hence, price value was found to be significant and positively influencing on behavioral intention to use mobile payment. This study is consistent with the finding reported in several studies (Al-Okaily,2020; Penney et al.,2021).Additionally, Habit was found to be significant and positively influencing on behavioral intention to use mobile payment. This study is consistent with the finding of studies(Penney et al.,2021; Shin & Lee,2021).

Accepting payments anywhere for goods or services is made simpler by mobile payments. Since findings suggest that the performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value and habit influence respondents to use mobile payment, PSPs and bank are considering these issues to increase consumer's purchase habit through mobile. PSPs and bank are found upgradingnew features in their mobile payment applications so that common users can also use them conveniently and fast. As the grip of developed countries on ICT is getting stronger, it is certain that developing country like Nepal will lose a lot if it does not run in the same favorable manner. Digital model of

payment is replacing traditional model of payment system. It is equally contributing to narrow down the digital divide while moving towards the destination of digital Nepal.

 Implication

This study can provide valuable implications for both theoretical and practical implications. The study provides sound literature from the theoretical prospective. The results obtained from the proposed conceptual framework are relevant for planner and policy makers, central, federal and local government and especially to PSPs and banks. The emerging starts up based on mobile payment can also get benefit from this research. The study makes significant contribution in relation to the better understanding of major factors influencing behavioral intention to use mobile payment.The cost of internet is still considered expensive in Nepal. There should be high speed and affordable internet access for inclusive growth of mobile payment. There should be strong digital network infrastructure with favorable policies.

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