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APPENDIX A MEASUREMENT ITEMS

Performance Expectancy (adapted from Slade et al. 2015)

- PE1: I would find mobile payment service useful in my daily life
- PE2: Using mobile payment service would help me accomplish things more quickly
- PE3: Using mobile payment service might increase my productivity

Effort Expectancy (adapted from Slade et al. 2015)

- EE1: Learning how to use mobile payment service would be easy for me
- EE2: My interaction with mobile payment service would be clear and understandable
- EE3: I would find mobile payment service easy to use
- EE4: It would be easy for me to become skillful at using mobile payment service

Social Influence (adapted from Yang et al. 2012)

- SI1: People who are important to me think I should use mobile payment service
- SI2: People who influence my behavior think that I should use mobile payment service
- SI3: People whose opinion I value prefer that I should use mobile payment service

Compatibility (adapted from Pham and Ho 2015)

- Comp1: Using mobile payment service would be compatible with my lifestyle
- Comp2: Using mobile payment service would be fit well with the way I like to purchase products and services
- Comp3: I would appreciate using mobile payment service instead of alternative modes of payments (credit/debit card, cash)

Knowledge (adapted from Gurhan-Canli 2003)

- Know1: My knowledge of where to use mobile payment service is... (Poor-----Good)
- Know2: My knowledge of how to use mobile payment is (Inferior ----- Superior)
- Know3: My knowledge of how to use mobile payment is (Weak-----Strong)

Trust (adapted from Slade et al. 2015)

- Trust1: I feel mobile payment service to be reliable
- Trust2: I feel mobile payment service to be secure
- Trust3: I believe mobile payment service are trustworthy

Risk (adapted from Slade et al. 2015)

- Risk1: I feel totally safe providing personal private information over mobile payment service
- Risk2: I am worried about using mobile payment service because other people may be able to access my account (R)
- Risk3: I feel secure sending sensitive information across mobile payment service

Relative Advantage (adapted from Yang et al. 2012)

- RA1: Mobile payment service is more convenient than alternative modes of payments (e.g. credit/debit card, cash)
- RA2: Mobile payment service is more efficient than alternative modes of payments (e.g. credit/debit card, cash)
- RA3: Mobile payment service is more effective than alternative modes of payments (e.g. credit/debit card, cash)

Behavioral Intention (adapted from Slade et al. 2015)

- BI1: I intend to use/try mobile payment service in the near future (3-6 months from now on)
- BI2: I will always try to use mobile payment service in my daily life
- BI3: I plan to use mobile payment service frequently