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THE ROLE OF PERCEIVED CREDIBILITY AND PERCEIVED SECURITY ON ATTITUDE AND ITS IMPLICATION ON MOBILE MONEY USAGE INTENTION

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ABSTRACT

In African countries, mobile money was organised by the telecommunication industry and it became a trend among societies. It requires users using a mobile phone for receiving and delivering money. In Indonesia, this technology was introduced both by telecommunication and banking industries. Unfortunately, some constraints occurred causing mobile money system unwell developed. This study aims to measure the impact of perceived credibility and perceived security on attitude towards usage and mobile money usage intention, directly and indirectly. This quantitative study involved micro-size business owners in Jakarta. In Africa, one of the success keys of mobile money acceptance is the involvement of retailers and other owner businesses. Respondents for this study were approached conveniently. Data was analysed using exploratory and confirmatory factor analyses. Attitude is significantly influenced by perceived credibility and perceived security and usage intention is significantly influenced by perceived credibility. On the other hand, usage intention is influenced by perceived security and attitude toward mobile money usage. This study documents another two alternative models. The first alternative model shows that attitude has a significant impact on perceived credibility and perceived security, and perceived credibility and perceived security have a significant impact on mobile money usage intention. In the second alternative, attitude was treated into two different variables. This second model also indicates that all paths are significant. Suggestion for practitioners and future studies are discussed.

Keywords: Mobile money, perceived credibility, perceived security, attitude, usage intention