

# Impact of Mobile Services on Business Development and E-Commerce

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## Chapter 3

# Understanding Drivers and Barriers Affecting Merchants' Adoption of Mobile Payments: An Empirical Research and Theoretical Review Focused in Spain

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### ABSTRACT

*The aim of this chapter is to explore the determinants of mobile payment from the merchants' perspective through a bibliographical review and a qualitative and quantitative study to determine the factors that encourage or obstruct the use of mobile payment tools by merchants. This chapter presents a qualitative and quantitative study on the adoption of mobile payment from the merchants' perspective based on a previous literature review. The results reveal the main barriers in the adoption of the new mobile payment systems (users' lack of knowledge, trust in the payment system, cost of the payment system adoption, and lack of security) as well as the main advantages perceived by merchants (convenience and speed, security, and higher turnover). According to these results, several proposals are put forward for each participant in the adoption process to promote the use of mobile payments as well as some future lines of research.*

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*Understanding Drivers and Barriers Affecting Merchants' Adoption of Mobile Payments*

*Table 10. Chi-Square's test*

	<b>Value</b>	<b>gl</b>	<b>Asymptotic sign.</b>
<b>Business sector</b>	22.12	14	0.076
<b>Company employees</b>	7.396 <sup>a</sup>	8	0.495
<b>Company income in 2014</b>	8.167 <sup>a</sup>	8	0.417
<b>Experience with traditional payment systems (in years)</b>	2.895	6	0.822
<b>Experience with mobile payment systems (in years)</b>	40.651 <sup>a</sup>	8	0.000
<b>Drivers of mobile payment adoption</b>	12.080 <sup>a</sup>	14	0.600
<b>Barriers to mobile payment adoption</b>	7.962 <sup>a</sup>	8	0.437
<b>Knowledge level</b>	4.857 <sup>a</sup>	4	0.302
<b>Usefulness level</b>	5.780 <sup>a</sup>	4	0.216
<b>Trust level</b>	8.855 <sup>a</sup>	4	0.065