

Consumers' Acceptance Intentions to Use Cashback Systems: A Case of SNAPnSAVE Application in South Africa

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Abstract

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Recently, a cashback application called SNAPnSAVE was established in South Africa to reward customers after their online shopping. Considering several advantages of the application, such as increase in merchants' sales and improvement of customers' satisfaction, we have established a theoretical model that captures psychological factors explaining customers' acceptance levels to use the application. Building on the extended technology acceptance model (TAM), the proposed model shows that trust, perceived risk, and developer's reputation significantly impact customers' behavioral intentions to accept the SNAPnSAVE application. Of these factors, developer's reputation has never been explored by previous studies. Our findings suggest that developers should focus on branding their products, gaining trust from customers, and lowering unnecessary perceived risks encountered by technology users during financial transactions. Furthermore, given the sluggish growth of mobile-based rewarding systems in Africa, the findings may be extended and used by developers to design products that meet specific demands of even a larger market in the continent. The study cautions that TAM, in its original form, cannot be directly deployed in the African context because of some cultural and habitual differences between Africa and other (developed) continents.



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