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## **FBM INSIGHTS**

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# **GENDER AS A MODERATING VARIABLE OF E-PAYMENT**

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The age of technology and the current global pandemic of Coronavirus disease 2019 (COVID-19) has led to significant use of e-commerce and online payment gateways to pay for the purchase. Physical distancing policy and government encouragement for the public to adopt the e-payment method due to the increased number of active COVID-19 cases contribute to the increased importance of e-payment (Aji et al., 2020). Mobile phones have evolved into all-function gadgets since its first introduced widely back in the 90s. Traditionally, mobile phones provide a telephony function that enables people to communicate from widely removed points. However, the use of mobile phones has drastically changed since the introduction of the first mobile operating systems (OS) in the early 2000s. Today, people not only use their mobile phones just to have interactive communication between two points but also to make purchases online. Various efforts have been made by the relevant authorities and businesses to encourage the use of online payments as an alternative to cash payments by providing special offers, cash rebates, and others. However, there are still a few consumers who are less convinced in the use of online payments due to several security risk factors associated with the use of online payments such as data misuse, fraud, and scams. Previous studies mainly focused on assessing the extent to which security risks can influence a person to use or not use online payments. However, there is a lack of studies that assess the extent to which demographic factors influence the impact of online payment usage by consumers.

In keeping with the wide use of mobile phones and other electronic devices for e-payment transactions and their acceptance, usefulness, and perceived trust studies. It is important to highlight some of the variables that could have the ability to influence the association between the independent and dependent variables. While the previous study suggested that there is a direct relationship between social influence, personality traits on e-payment acceptance whereas demographic factors, past behaviour, culture, and socioeconomic status play moderating roles (Zhang et al., 2018). Thus, the moderation effect of demographics factors like gender, age, education of online payment users should be included and further studied to help marketers and businesses to profile online consumers correctly. This article highlights gender as a moderating variable for the acceptance of e-payment to show behavioural differences in online payment among users.

It is not surprising to say that men are more accepting and courageous in the use of online payments due to the features of online payment itself, which is easy to operate, practical, and more time-saving (Liébana-Cabanillas et al., 2014). The characteristics of women themselves who are more thorough and need sufficient information before deciding, make women more cautious and less confident with online payments than men (Farida et al., 2016). Apart from that, in some countries like Bangladesh, there are only 26% of women in the country have a bank account; this directly restricts the usability of online payments by women. A study conducted by Szumski (2020) found that women have a low level of trust in modern payment methods and are in need of other attributes that can help to increase their level of tech trust in the new payment methods. On the

other hand, there are also some findings from previous studies that refute the general view on the use of online payments by men and women. For example, studies conducted by Widayat and Masudin (2020) and Zainol (2021) found that more women prefer to use electronic payments than men to perform various transactions online because of the perceived usefulness and lifestyle offered by electronic payments. Nevertheless, to see if there is a link between the use of online payments and gender, researchers need to conduct the study prospectively and not just retrospectively.

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