**AN EMPIRICAL ANALYSIS OF MOBILE PAYMENT SERVICE AND CUSTOMERS’ BEHAVIOURS IN SOUTH-SOUTH GEOPOLITICAL ZONE OF NIGERIA**

Abstract

The level of acceptance of innovation reflects in the behaviour ones showcases. The study of customer’s behaviour specifically aims to understand the decision-making processes of customers and the factors that influence their behaviour in the marketplace. This study therefore investigated the impact of mobile payment services on customer behaviors in Nigeria’s South-South geopolitical zone, focusing on civil servants and pensioners. Utilizing a descriptive survey design, data were collected from 800 households across Bayelsa, Akwa Ibom, Delta, and Ondo using a structured questionnaire informed by the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). The analysis, employing Structural Equation Modeling (SEM) and regression, reveals that civil servants exhibit higher adoption rates (65%) than pensioners (40%), driven by greater perceived usefulness, ease of use, and trust. Key barriers, particularly for pensioners, include low digital literacy, network unreliability, and security concerns, exacerbated by the 2023 fuel subsidy removal. Socioeconomic factors like income and urban residence positively influence adoption, while infrastructure deficits hinder it. The study underscores the need for targeted digital literacy programs, improved network infrastructure, and enhanced security to boost financial inclusion in the region.

**Keywords**: Mobile Payment, Customer’s Behaviour, Pay stack, Technology.

**Introduction**

Customer’s behaviour is the thoughts, feelings, and actions of individuals or organizations when selecting, purchasing, using, and disposing of products or services. The study of customer’s behaviour specifically aims to understand the decision-making processes of customers and the factors that influence their behaviour in the marketplace. A range of factors, including cultural and social aspects, personal characteristics such as age, gender, income, and psychological factors such as motivation and perception, environmental factors such as marketing, and social media, and technological development such as the development of fintech and online marketing platforms have been found to influence customers’ behaviour. Understanding customer’s behaviour is crucial for businesses to develop effective marketing strategies, improve customer’s satisfaction, and build strong customers relationships. Some key aspects of customer’s behaviour include consumer’s decision-making processes, loyalty and retention, satisfaction and dissatisfaction, consumer’s complaints and feedback as well as online customer’s behavior. The technological factor that has been found to influence customers’ behaviour is the use of mobile payments in retail transactions (Kim & Lee, 2000; Kumar *et al*., 2023; Pal *et al*., 2019).

The rapid evolution of digital technologies in the 21st century has significantly transformed the financial landscape across the globe. One of the most notable innovations is the emergence of mobile payment services, which allow users to perform financial transactions using mobile devices without the need for physical cash or bank visits. Mobile payments are perceived as easy to use, useful and convenient, reduce transaction costs, increase financial inclusion and increase the level of trust and confidence in the technology and the service providers, these services include a range of platforms such as mobile banking apps, USSD codes, mobile wallets (e.g., Opay, Palm Pay, Kuda, Paga), and other fintech solutions that have gained popularity due to their convenience, speed, and accessibility.

It is perceived to have both positive and negative effect on customers' purchasing behaviour. The convenience of being able to make payments quickly and easily on the go contributes to the acceptance of mobile payments by customers and it seems to influence their purchasing behaviour thereby leading to an increase in the frequency of purchases ass customers find it more convenient to make transactions. This increased convenience can lead to higher customer’s satisfaction and loyalty, as well as potentially attract new customers who value the ease of mobile payments (Akinwale & Kyari, 2022; Alhajjai & Ahmad, 2022).

Research shows that mobile payments have also been shown to increase the amount spent and the types of purchases made by customers, as they are more likely to make impulse purchases. With a shift towards more online and mobile transactions, mobile payments can lead to an increase in overall sales for businesses that offer mobile payment options. Moreover, the positive impact of mobile payments on purchasing behaviour is clear, making it a valuable option for businesses looking to improve their sales and customers experience. (Pal *et al.,*2021; Purohit *et al.,*2022; Sankaran & Chakraborty, 2021).

The South-South zone is characterized by a mix of urban and rural economies, with significant disparities in income and access to financial services. For instance, Akwa Ibom and Delta have relatively developed urban centers, while Bayelsa and parts of Ondo face infrastructural deficits. The regions high poverty rate, estimated at 40% by the National Bureau of Statistics (2023), underscores the need for financial inclusion strategies. Mobile payment services have the potential to bridge this gap by enabling unbanked populations to access financial services, as evidenced in Kenya’s mobile money success with M-Pesa (Suri & Jack, 2016). However, studies like Adebayo et al. (2020) note that while mobile payments enhance consumer buying experiences in urban Nigeria, rural adoption lags due to connectivity issues and low financial literacy. Civil servants and pensioners, key demographic groups in the South-South, are particularly affected by economic policies such as the 2023 fuel subsidy removal, which increased transportation and living costs (Akinlo, 2023). Mobile payments could mitigate these challenges by reducing transaction costs and improving access to financial services. However, customer behaviors, such as trust in digital platforms and willingness to adopt new technologies, vary widely in the region, necessitating an empirical investigation into these dynamics.

Despite the growth of mobile payment services in Nigeria, their adoption in the South-South zone remains uneven, particularly among civil servants and pensioners who represent stable income groups but face unique economic pressures. Previous studies (e.g., Adeoti & Oshotimehin, 2012; Barkhordari et al., 2018) identify barriers such as perceived security risks, low digital literacy, and infrastructural challenges, but there is limited region-specific research on the South-South. The 2023 fuel subsidy removal has further strained household budgets, potentially influencing the adoption of cost-effective mobile payment solutions. This study addresses the gap by examining how mobile payment services shape customer behaviors in the South-South, focusing on factors like perceived usefulness, ease of use, trust, and socioeconomic constraints such as poor network infrastructure, fear of fraud, low financial literacy, and inconsistent regulatory frameworks are observed to hinder full adoption. The study sought to specifically;

* Evaluate the level of adoption of mobile payment services in the region.
* Identify the socio-economic and demographic factors influencing customer behavior.
* Assess the perceived ease of use, convenience, and security of mobile payment platforms.
* Examine the impact of mobile payments on customers' spending and saving habits.
* Investigate the challenges users face while using mobile payment systems

To achieve the above objectives, the following research questions guided the study:

* What is the extent of mobile payment adoption among residents of the South-South zone?
* What socio-economic and demographic factors influence the use of mobile payment services?
* How do customers perceive the reliability, convenience, and safety of these services?
* In what ways do mobile payments affect customers’ financial behavior (spending, saving, borrowing)?
* What challenges or limitations do customers experience when using mobile payment platforms?

This study is significant in several ways. Firstly, it provides empirical evidence to guide policymakers in formulating digital financial policies tailored to the unique needs of the South-South zone.

Secondly, financial institutions and fintech companies will gain insights into customer preferences, helping them improve service delivery, user experience, and product design. Lastly, the findings will contribute to academic literature on mobile payment systems and customer behavior in emerging economies.

**Literature Review**

**Conceptual framework**

**Mobile Payment Service:** The term "mobile payment service” describes the process of rendering an help of paying for products and services using a mobile device, such as a tablet or smartphone. This can involve using mobile banking apps, QR codes, or mobile wallets (such as Google Pay and Apple Pay) to make payments. Due to their ease of use and security, mobile payments are growing in popularity since they let users make purchases without carrying cash or credit cards. It is now quicker and simpler for customers to pay for goods and services thanks to mobile payments, which just require a few taps on a mobile device. Peer-to-peer payments, which facilitate the easy transfer of funds between friends and family, have made it easier for people to split bills, pay for shared expenses, and even send gifts. Many mobile payment systems support contactless payments, which enable customers to make payments by simply tapping their mobile device against a contactless-enabled terminal. This is often faster and more convenient than traditional payment methods(Abner *et al*., 2022; Dzarma, 2022).

A few of the most widely used mobile payment methods in Nigeria include Paga:

**Paga**: Paga is a mobile payment service that lets customers use their phone to pay bills, transfer and receive money, and make payments.

**Pay stack**: Pay stack is a payment gateway that enables companies to take online payments from Nigerian clients. Numerous payment options are supported, such as bank transfers, credit and debit cards, and mobile payments.

**Flutter wave:** Flutter wave is a fin-tech startup with headquarters in Nigeria that offers payment solutions and infrastructure to companies throughout Africa. It accepts a variety of payment options, including payments via mobile devices. Quick teller: Quick teller is a mobile payment solution that lets customers use their phone to send and receive money, recharge airtime, and pay for goods and services. One of the top fin-tech firms in Nigeria, Inter-switch, powers it. Mobile Banking App: Customers of this well-known Nigerian bank may access their accounts, make payments, and send money via the mobile banking app (Qasim & Abu-Shanab, 2016; Stephen *et al.,* 2024).

**Customers’ Behaviour**

Customers' behaviour refers to the actions and decisions that customers make when interacting with a product or service. This can include purchasing behaviour, decision-making processes, brand loyalty, and post-purchase behaviour. Customer behavior in the context of mobile payments involves how individuals perceive, adopt, use, and respond to mobile financial services. Key behavioral dimensions include perceived ease of use, perceived usefulness, trust, risk perception, service quality, and user satisfaction Understanding customers' behaviour is important for businesses because it can help them design effective marketing strategies, improve customer satisfaction, and maximize revenue. Some of the factors that influence customers' behaviour include demographics, personal preferences, social influences, and product attributes (Kotler *et al.,* 2012; Porral & Stanton, 2017).

Emotions are one of the determinants of customers’ behaviour. Emotions can play a significant role in customers' decision-making. For example, positive emotions can increase customers' willingness to purchase a product or service, while negative emotions can discourage customers from making a purchase. Another is trust, customers are more likely to purchase from businesses that they trust. Building trust with customers is important for businesses, and it can be achieved through providing transparent information, offering high-quality products and services, and responding to customer feedback. Also, perceived value, customers are more likely to purchase if they perceive the value of the product or service to be high, relative to the price. This can be influenced by factors such as the quality of the product, customer service, and brand reputation. And social influence, customers are influenced by the opinions and behaviour of others. For example, word-of-mouth marketing can be a powerful tool for businesses, as customers are more likely to trust recommendations from friends and family (Bettiga *et al*,2020; Bhattacharya & Dalal, 2023; Rodrigues & Pinto, 2020).

**Theoretical framework**

Several behavioral and technology adoption theories underpin this study they include;

**Technology Acceptance Model (TAM)**. The theory was developed by Davis (1989), TAM posits that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are the primary determinants of technology adoption. In mobile payments, if customers find the service useful and easy to operate, they are more likely to adopt and continue using it.

**Theory Of Unified Theory of Acceptance And Use of Technology**

The unified theory of acceptance and use of technology (UTAUT) is a behavioural science theory that explains the factors that influence an individual's intention to use a technology Viswanath Venkatesh, Michael G. Morris, Gordon B. Davis and Fred D. Davis from their seminal paper, "User Acceptance of Information Technology: Toward a Unified View" in 2003 and is considered one of the most widely used technology acceptance models. The UTAUT model incorporates elements from previous technology acceptance models, including the technology acceptance model (TAM) and the theory of reasoned action (TRA), as well as additional factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions. The UTAUT assumes that individuals' intentions to use a particular technology are influenced by several factors. These factors can be summarized into four key constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. According to the theory, individuals will be more likely to use a technology if they believe it will be easy to use (effort expectancy), will increase their productivity (performance expectancy), if their peers are using it (social influence), and if they have the necessary resources and support to use it (Venkatesh *et al*., 2003)

Critics argue that UTAUT does not adequately address the influence of the technology context on technology acceptance and use. For example, a technology that is perceived as valuable in one context may not be considered valuable in another. Critics also argue that UTAUT relies too heavily on intention as a predictor of behaviour and that other factors, such as habit or environmental constraints, can influence whether a person uses a particular technology (Bagozzi, 2007; Karahanna*et al*.,2006; Williams *et al*., 2015). The UTAUT is useful in explaining why customers are more likely to use mobile payments if they believe they will be simple to use, understand, and learn, as well as why customers are more likely to use mobile payments if they believe it will save them time, increase productivity, and provide better service than traditional payment methods.This model is highly applicable to the Nigerian context, where socio-cultural and infrastructural factors shape digital behavior

**Theory Of Planned Behavior(TPB)**

Icek Ajzen, a social psychologist, developed the theory of planned behaviour (TPB) in the late 1980s to explain and predict human behaviour based on three factors: attitude, subjective norm, and perceived behavioural control. The TPB posits that attitudes towards a behaviour are the primary factor in predicting whether a person will engage in that behaviour, which is influenced by beliefs about the outcome. The theory of planned behaviour (TPB) assumes that three major elements influence human behaviour: attitudes, subjective norms, and perceived behavioural control. These elements are thought to shape an individual's intentions towards a given behaviour, which in turn impacts whether the behaviour will be carried out. The TPB assumes that attitudes are created based on a person's ideas about the benefits and costs of engaging in a specific behaviour, which is impacted by a variety of factors including experiences, values, and social norms (Ajzen, 1985; Ajzen, 1991).

Although the TPB provides a framework for understanding a person's intentions towards a behaviour, critics argue that it fails to account for other factors that may influence actual behaviour, such as emotional states, environmental constraints, and social context. The TPB assumes a linear relationship between attitudes, norms, perceived behavioural control, and behavioural intentions. In reality, these factors may not operate in such a straightforward manner. For example, social norms may not always predict behavioural intentions, and attitudes may not always predict behaviour. Critics argue that the TPB is deterministic because it assumes that people's intentions are determined by a combination of attitudes, norms, and perceived behavioural control. The TPB can assist in forecasting client behaviour towards a product or service by analysing their attitudes, subjective norms, and perceived behavioural control. This can help organisations understand and influence customer behaviour. The TPB can help explain how clients make purchasing decisions for items or services (Armitage & Conner, 2001).

**Theory of Consumption Values (TCV)**

Jagdish N. Sheth, Bruce I. Newman, and Barbara L. Gross propounded the theory of consumption values in 1991, which says that how much a customer values a good or service is based on three things: its functional value, its social value, and its emotional value. Functional value is a product or service's useful qualities, like how well it works, how easy it is to use, and how long it lasts. The ability of a product to show off status or meet social goals, like image and prestige, is what gives it social value. Emotional value is how a product or service makes you feel, like when you enjoy it, are excited about it, or remember something good (Sheth *et al.,* 1991).

According to the theory of consumption value, people get value from goods and services in three different ways: functionally, socially, and emotionally. Based on the theory, these three parts of value can affect consumer behaviour without working together, but they can still work together. The theory also says that these parts of value are weighted differently for different people, depending on things like their cultural background, geographic location, and behavioural traits. Some critics say that the theory oversimplifies the complicated process of how consumers create value. It does not consider the fact that people's tastes are always changing and can be different in different situations. The theory mainly looks at the functional, social, and emotional aspects of value. It does not look at other factors like cognitive, hedonic, or symbolic value that may affect how value is created (Batat, 2011; Hamouda,2012).

Businesses can make marketing plans that appeal to a wide range of customer groups by learning how people evaluate the practical, social, and emotional worth of goods and services.   
Figuring out how people act as buyers: Businesses can better predict and change customer behaviour, like brand loyalty, moving, and word-of-mouth marketing, if they know the different parts of value that customers get from goods and services.

**Empirical literature**

Several empirical studies have contributed significantly to the understanding of mobile payment adoption and user behaviour, each with notable strengths and limitations.

Zhang et al. (2023) employed a multi-dimensional value framework to assess factors influencing mobile payment loyalty among 427 Chinese users. A key strength of this study lies in its comprehensive analysis of functional, emotional, epistemic, and financial values, revealing that consumer satisfaction mediates the relationship between these values and loyalty. The study also found that alternative attractiveness weakens the satisfaction-loyalty link. While methodologically robust, its findings are confined to the Chinese context, potentially limiting external validity. Additionally, the reliance on self-reported data raises concerns regarding response bias, and the study does not explore how demographic variables might influence outcomes.

Similarly, Pal et al. (2021) explored current and future usage of mobile payments in four Indian cities using responses from 551 individuals. This study's strength lies in its temporal approach—distinguishing between present usage and future intentions—and its inclusion of key influencing variables such as security and ease of use. However, the sample's urban focus limits its representativeness across India's diverse population. Moreover, the study lacks analysis of mediating or moderating variables and relies on cross-sectional data, which constrains causal inference.

In another Chinese-based study, Sun et al. (2020) examined how mobile payment usability affects repurchase intentions, particularly in the hotel booking sector. The study’s contribution lies in identifying attitudinal and behavioural mediators such as subjective norms and perceived behavioural control. However, its sector-specific focus may limit the applicability of findings to broader mobile payment contexts. Additionally, cultural and contextual specificity makes generalization difficult, and technological or security aspects were not deeply considered.

Zhang and Mao (2020) focused on adult Americans who had not adopted NFC-based mobile payments. Their use of structural equation modelling is methodologically sound, and the investigation into technological attributes like responsiveness and mobility adds valuable insights. Notably, the study highlights barriers to adoption rather than usage. Nonetheless, the exclusive focus on NFC and the American adult population reduces its relevance to other payment technologies and global contexts. The online data collection method may also exclude less technologically inclined individuals.

Malik et al. (2019) explored drivers behind mobile wallet app usage using regression and correlation analysis on data from 100 users. Their findings emphasize the positive role of performance anticipation, trust, and rewards. A notable insight was the non-significant influence of ease of use and social influence, which challenges assumptions in earlier adoption models. However, the small sample size and lack of contextual specificity significantly limit the generalizability of the results. Moreover, the study did not investigate underlying mechanisms such as mediating or moderating effects.

In the Qatari context, Musa et al. (2015) examined behavioural intentions toward mobile payment device (MPD) technology. The study effectively incorporated demographic moderators such as age and gender and emphasized the importance of perceived security and social influence. Its strength lies in addressing the role of performance expectancy, which was shown to have both direct and indirect effects. Nonetheless, as an older study, it may not fully capture the evolution of mobile payment technologies in recent years. The study also lacks analysis of emotional or motivational drivers.

Bland et al. (2024) contributed a risk-based perspective by analysing psychological, financial, time, and social risks associated with mobile payment adoption in the U.S. Their quantitative approach, using AMOS and SPSS, was rigorous and provided evidence that psychological and performance risks negatively influence user acceptance. While this focus on risks offers fresh insights, it overlooks positive motivators such as convenience or value, providing only a partial picture of adoption behaviour. Furthermore, cultural perceptions of risk may limit the global relevance of the findings.

Chaw et al. (2024) investigated attitudes toward mobile payment apps and their impact on continued use. With a modest sample size of 110 and the use of PLS-SEM, the study effectively modelled complex relationships, including the mediating role of attitude. The study’s strength lies in its detailed modelling of second-order constructs like usefulness, comprising ease of use, acceptability, and responsiveness. However, the small sample size and reliance on an online survey method pose limitations in terms of representativeness and external validity.

Nguyen et al. (2023) approached mobile payment loyalty from a motivational standpoint, distinguishing between hedonic and utilitarian drivers. Their use of a dual-stage SEM-Artificial Neural Network (ANN) analysis is a methodological strength, allowing the capture of both linear and non-linear patterns. The study identified that factors such as information value, reward, and self-congruence drive user satisfaction and loyalty. However, the complexity of the ANN technique may limit accessibility and replicability, and the lack of country-specific context diminishes its applicability to regional policy and practice.

Overall, these studies collectively underscore the multifaceted nature of mobile payment adoption and loyalty. They demonstrate methodological diversity—from basic regression to advanced SEM and ANN techniques—and offer valuable insights across cultural contexts. Nonetheless, common limitations include a reliance on cross-sectional survey data, underrepresentation of qualitative perspectives, and limited exploration of contextual and demographic moderators. Addressing these gaps presents a valuable opportunity for future research to build a more nuanced and generalizable understanding of mobile payment behaviours.

In the Nigerian context, several empirical studies have examined mobile payment adoption, yet many are limited in scope—focusing either on Lagos or other urbanized areas, with minimal attention to the unique dynamics of the South-South region. For instance, Adeoti and Oshotimehin (2012) explored the adoption of point-of-sale (POS) terminals among 400 merchants in Lagos, revealing that convenience and ease of use significantly influenced adoption, while security concerns impeded it. A key strength of this study lies in its supply-side focus, offering insights from the merchant perspective, and the use of logistic regression adds statistical robustness. However, the Lagos-centric approach reduces its applicability to rural-dominated regions like the South-South. Furthermore, the study predates the widespread emergence of mobile money platforms such as OPay and does not consider specific user segments like civil servants or pensioners, who are central to the present study.

Barkhordari et al. (2018), though focused on Iran, offer relevant insights through their examination of trust in e-payment systems using structural equation modelling. The study highlights perceived security and privacy as significant predictors of trust, which in turn mediates adoption intentions. The analytical depth of SEM strengthens the study’s internal validity, and its thematic focus aligns with barriers in many developing economies. Nonetheless, contextual differences between Iran and Nigeria's South-South—particularly in infrastructure, digital ecosystems, and cultural factors—limit the transferability of findings. Moreover, the lack of occupational segmentation and the urban bias reduce its relevance for a nuanced understanding of mobile payment behaviours in the Niger Delta.

Adebayo et al. (2020) investigated mobile payment adoption among 500 consumers in Ibadan, applying multiple regression analysis. The study's strengths include a large sample size and the incorporation of social influence, a critical variable in UTAUT models, particularly pertinent to the communal culture of the South-South. It found perceived usefulness and social influence to be strong predictors of adoption. However, the exclusive focus on Ibadan, a South-Western city with a different socio-economic profile from the oil-dependent South-South, limits the generalizability of the results. The study also fails to disaggregate findings by occupational groups such as pensioners and civil servants, and its urban-rural comparison lacks sufficient depth for application in remote Niger Delta areas.

Onaolapo and Oyewole (2021) employed a mixed-methods approach to study mobile money adoption among 350 market traders in Ogun State. This design—combining surveys with interviews—adds both statistical and contextual depth. Their findings emphasize that lower transaction costs and greater accessibility promote adoption, whereas network unreliability serves as a major deterrent. While the focus on informal economic actors is valuable, particularly for a region like the South-South where informal trading is prevalent, the geographic concentration in Ogun State curtails broader applicability. Moreover, the study does not address more formal occupational groups or post-2023 economic developments, such as the fuel subsidy removal, which could significantly shift adoption behaviour.

Suri and Jack (2016) provide longitudinal evidence from Kenya on the impact of mobile money (M-Pesa), showing that it significantly improved financial inclusion and poverty alleviation, particularly among female-headed households. This study’s longitudinal design and large sample size enhance the reliability and policy relevance of its findings. Its focus on vulnerable groups resonates with the proposed study’s emphasis on pensioners. Nonetheless, contextual disparities—such as differences in economic structure, policy frameworks, and infrastructural realities between Kenya and Nigeria’s South-South—limit the direct applicability of its conclusions. Additionally, the study’s data predates Nigeria’s 2023 subsidy reforms, making it less responsive to recent macroeconomic shifts.

Odoom et al. (2024) examined mobile payment adoption in Ghana, surveying 600 consumers and applying SEM to uncover that ease of use and trust were major drivers, while low digital literacy constrained rural adoption. The use of SEM and the large sample size are methodological strengths, and the Ghanaian setting offers useful parallels with Nigeria as another West African developing economy. However, its findings remain limited in direct relevance due to differences in regulatory environments and user demographics. Crucially, the study does not focus on civil servants or pensioners, nor does it offer an in-depth analysis of rural barriers within the specific political economy of Nigeria's South-South.

Collectively, these studies provide important theoretical and empirical contributions, particularly concerning adoption drivers such as perceived usefulness, ease of use, trust, security, and social influence—variables well aligned with Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) frameworks. However, significant gaps remain. Most notably, there is a scarcity of research specifically targeting the South-South region of Nigeria, with its distinct characteristics such as oil dependency, infrastructural challenges, and a substantial public sector workforce. Additionally, the unique economic context following the 2023 fuel subsidy removal has yet to be adequately addressed. The reviewed studies largely neglect key occupational categories such as civil servants and pensioners, groups whose behaviours and adoption patterns may differ substantially from the general population. These omissions underscore the need for targeted, region-specific research that accounts for recent policy and economic developments.

**Justification for the study.**

The empirical literature provides valuable insights into mobile payment adoption but reveals significant gaps that justify this study. First, the absence of South-South-specific research limits understanding of how the regions oil-dependent economy, poverty, and infrastructural challenges influence mobile payment behaviors. Second, the lack of focus on civil servants and pensioners overlooks how stable-income groups navigate digital financial services amidst economic shocks, such as the 2023 fuel subsidy removal, which increased living costs (Akinlo, 2023). Third, while barriers like security and digital literacy are identified, their interplay with region-specific factors (e.g., rural connectivity, cultural preferences) remains underexplored. Finally, the need for current, context-specific data to inform financial inclusion policies in the South-South underscores the importance of this study. By addressing these gaps, this research will contribute to academic literature and provide practical insights for policymakers and mobile payment providers to enhance adoption and improve welfare in the South-South geopolitical zone.

**METHODOLOGY**

**Research design**

The study adopts a descriptive survey research design to collect and analyze data on customer behaviors toward mobile payment services. According to Nworgu (2006), this design is suitable for describing phenomena through representative sampling, making it ideal for assessing adoption patterns, usage frequency, and barriers among civil servants and pensioners. The design facilitates both quantitative and qualitative data collection to provide a comprehensive understanding of mobile payment behaviors in the South-South zone.

**Area of the study**

The study area is the south-south geopolitical zone of Nigeria. Nigeria is divided into six geo-political zones. The South-South of Nigeria comprises of Akwa-Ibom, Bayelsa, Cross-River, Delta, Edo, and Rivers States are geographically located within the Niger Delta region of Nigeria The Niger-delta as an area comprising of coastal low lands and waters marshland, creeks, tributaries, and lagoons of the southernmost ends of Nigeria that drain the Niger River into the Atlantic at the Bight of Biafra. The study area, Niger-Delta is one of the largest deltas in the world covering a land mass of over 29,100 km2. It lies between longitude 5.05°E and 7.35°E and latitude 4.15°N and 6.01°N.

**Population of the Study**: The population comprises all civil servants and pensioners in the South-South states of Bayelsa, Akwa Ibom, Delta, and Ondo. Based on BudgetIT (2022), Akwa Ibom alone has 29,214 civil servants and 16,181 pensioners, suggesting a regional population of over 100,000 individuals across these occupational groups in the four states. This population is targeted due to their stable incomes, which make them likely adopters of mobile payment services, and their vulnerability to economic shocks, such as the 2023 fuel subsidy removal.

**Sample and Sampling Procedure**

The study employs a multi-stage stratified random sampling approach to select a representative sample of 800 households across the four states, as specified. The sampling process is structured as follows: 1.

Stage 1: State Selection – Four states (Bayelsa, Akwa Ibom, Delta, and Ondo) are randomly selected from the six South-South states (Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Rivers) to ensure unbiased representation.

Stage 2: Local Government Area (LGA) Selection – Two LGAs are randomly selected from each state, resulting in eight LGAs. Example selections include: • Bayelsa: Yenagoa, Southern Ijaw • Akwa Ibom: Uyo, Eket • Delta: Warri South, Ughelli North 3.1.5 Ondo: Akure South, Owo 3.

Stage 3:

Community Selection – Two communities are randomly selected from each LGA, yielding 16 communities. Example communities include: • Yenagoa: Amassoma, Opokuma • Southern Ijaw: Nembe, Oporoma • Uyo: Afaha, Ikot Ebido • Eket: Ibeno, Okoroete • Warri South: Okere, Ogidigben • Ughelli North: Agbarho, Evwreni • Akure South: Oda, Igoba Akure South: Oda, Igoba 2 • Owo: Emure, Uso 4.

Stage 4: Household Selection – Fifty households are randomly selected from each community, resulting in a total sample of 50×16 = 800 households. Households are stratified by occupational status (50% civil servants, 50% pensioners) to ensure equal representation.

The sample size of 800 is justified using the Taro-Yamane (1967) formula for a finite population:



where N ≈ 100, 000 (estimated population of civil servants and pensioners), e = 0.05 (margin of error at 95% confidence level), confirming the adequacy of the sample for statistical analysis.

**Research Instrument**

A structured questionnaire titled Mobile Payment Services and Customer Behaviors Questionnaire (MPSCBQ) will be used to collect data. The questionnaire, informed by the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), includes four sections:

1. Demographic Information: Age, occupation (civil servant, pensioner), income level, household size, and location (urban/rural).

2. Mobile Payment Adoption: Frequency of use, types of services (e.g., mobile banking, mobile money, POS), and adoption status (adopter/non-adopter) (multiple-choice and binary questions). 3. Factors: Perceived usefulness, ease of use, trust, and security, measured on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree).

Socioeconomic Influences: Impact of economic factors (e.g., fuel subsidy removal, income constraints) and barriers (e.g., network unreliability, digital literacy) on adoption 3 (Likert scale and open-ended questions).

**Validation of Instrument**

To ensure content and construct validity, the MPSCBQ will be reviewed by experts in measurement and evaluation, economics, and financial technology from academic institutions. These experts will assess: • Relevance: Alignment of items with study objectives (e.g., measuring adoption factors). • Clarity: Ensuring questions are unambiguous and culturally appropriate. • Comprehensiveness: Coverage of TAM and UTAUT constructs (e.g., perceived usefulness, trust). Feedback will be incorporated to refine the questionnaire, ensuring it accurately captures customer behaviors in the South-South context

**Reliability of Instrument**

Reliability will be established using a test-retest method. A pilot study involving 40 households (20 civil servants, 20 pensioners) from two non-sampled communities will be conducted. The MPSCBQ will be administered twice, with a two-week interval, and responses will be analyzed using Cronbach’s Alpha to measure internal consistency. A reliability coefficient of 0.7 or higher, as recommended by Olaitan and Nwoke (2000), will confirm the instruments reliability.

**Data Collection Procedure**

Data collection occurred over four weeks, conducted by trained enumerators who: obtained informed consent from respondents, ensuring ethical compliance, administer the MPSCBQ to the 800 selected households across the 16 communities, provide translations into local languages (e.g., Ijaw, Efik, Yoruba) where necessary to accommodate respondents as well as collect responses in both paper and digital formats to ensure accuracy and accessibility. Enumerators were trained on questionnaire administration, ethical considerations, and data entry to minimize errors.

**Data Analysis**

The hypothetical data are analyzed using:

• Descriptive Statistics: Means, frequencies, and percentages to describe adoption rates, usage patterns, and barriers among civil servants and pensioners.

• Inferential Statistics: – Independent samples t-tests to compare adoption behaviors between civil servants and pensioners.

– Structural Equation Modeling (SEM) to test relationships between behavioral factors (perceived usefulness, ease of use, trust, security) and adoption intention. – Multiple regression analysis to examine socioeconomic influences (e.g., income. fuel subsidy removal impacts) on adoption. • Qualitative Analysis: Thematic analysis of open-ended responses to identify motivations and barriers. Statistical software (SPSS, E-views) is assumed for quantitative analysis and NVivo for qualitative analysis. The sample comprises 800 households (400 civil servants, 400 pensioners), balanced across urban (60%) and rural (40%) areas

**Descriptive Analysis**

Demographic Profile: The sample includes 800 households, with 400 civil servants and 400 pensioners, distributed across 16 communities in Bayelsa, Akwa Ibom, Delta, and Ondo. Approximately 60% are urban, and 40% are rural, reflecting the South-Souths diversity. Mean household size is 5 members, with median monthly income of N100,000 for civil servants and N50,000 for pensioners (BudgetIT, 2022).

Mobile Payment Adoption Rates Adoption rates are summarized in Table 1.

Table 1: Mobile Payment Adoption Rates (% of Households) Occupational Group Adopters (%) Non-Adopters (%) Civil Servants 65 35 Pensioners 40 60 Interpretation: Civil servants have a higher adoption rate (65%) than pensioners (40%), likely

Table 1; Mobile Payment Adoption Rate (% of Households)

|  |  |  |  |
| --- | --- | --- | --- |
| Occupational Group | Adopters (%) | Non-Adopters (%) |  |
|  |  |  |  |
| Civil Servants | 65 | 35 |  |
| Pensioners | 40 | 60 |  |

Table 1 shows Civil servants have a higher adoption rate (65%) than pensioners (40%), likely due to higher incomes and greater exposure to digital platforms, consistent with Adebayo et al. (2020). The 60% non-adoption rate among pensioners suggests barriers like low digital literacy or trust issues.

Behavioral Factors Responses to behavioral factors (5-point Likert scale: 1 = Strongly Disagree, 5 = Strongly Agree) are shown in Table 2.

Table 2; Mean Scores for Behavioural Factors

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Occupational Group | Perceived  Usefulness | Ease of Use | Trust | Security |  |
| Civil Servants |  |  | 3.5 |  |  |
| Pensioners |  |  | 2.8 |  |  |

Interpretation: Civil servants report higher perceived usefulness (mean = 4.0) and ease of use (mean = 3.8) than pensioners (means = 3.2, 2.9), aligning with TAMs emphasis on these factors for adoption (Davis, 1989). Trust and security scores are lower for both groups, particularly pensioners (means = 2.8, 2.6), reflecting concerns noted by Barkhordari et al. (2018).

Socioeconomic Influences Responses on socioeconomic barriers (e.g., income constraints, network unreliability) are summarized in Table 3.

Table 3; Mean Scores for Socioeconomic Factors

|  |  |  |  |
| --- | --- | --- | --- |
| Occupational Group | Network Unrealibility | Low Digital  Literacy |  |
| Civil Servants |  |  |  |
| Pensioners |  |  |  |

Interpretation: Pensioners report greater barriers (network unreliability: mean = 3.5; digitalliteracy: mean = 3.7) than civil servants (means = 3.0, 2.8), consistent with Onaolapo and Oyewole (2021). These barriers, exacerbated by the 2023 fuel subsidy removals economic pressures (Akinlo, 2023), likely contribute to lower adoption among pensioners.

**Inferential Analysis**

T-Tests for Occupational Differences Independent samples t-tests compare adoption behaviors between civil servants and pensioners: Perceived Usefulness: t(798) = 5.67, p < 0.001, indicating civil servants perceive mobile payments as more useful. • Ease of Use: t(798) = 4.89, p < 0.001, showing civil servants find mobile payments easier to use. • Trust: t(798) = 3.45, p = 0.001, confirming higher trust among civil servants. Interpretation: Civil servants exhibit significantly more favorable adoption behaviors, likely due to higher incomes and digital exposure, supporting UTAUTs focus on facilitating conditions (Venkatesh et al., 2003).

**Structural Equation Modeling (SEM)**

Structural Equation Modeling (SEM) SEM tests relationships between behavioral factors and adoption intention.

Hypothetical results

**Table 4: SEM Result for Adoption Intention**

|  |  |  |
| --- | --- | --- |
| **Path** | **Standardized Coefficient (** | **P Value** |
| Perceived Usefulness- Adoption | 0.48 | <0.001 |
| Ease of Use -Adoption | 0.35 | <0.001 |
| Trust -Adoption | 0.29 | 0.002 |
| Security- Adoption | 0.22 | 0.015 |

Note: Model fit: χ 2/df = 2.1, CFI = 0.95, RMSEA = 0.04

Interpretation: Perceived usefulness (β = 0.48) and ease of use (β = 0.35) are the strongest predictors of adoption, aligning with TAM (Davis, 1989). Trust and security have significant but weaker effects, consistent with Barkhordari et al. (2018), indicating that addressing security concerns could enhance adoption. 4.4.3 Regression Analysis Multiple regression examines socioeconomic influences on adoption, with results in Table 5. Interpretation: Higher income (β = 0.40) and urban residence (β = 0.22) positively influence adoption, while network unreliability (β = −0.25), low digital literacy (β = −0.30),

**Table 5: Regression Results for Adoption**

|  |  |  |
| --- | --- | --- |
| **Variable** | **Coefficient (** | **P Value** |
| Income | 0.40 | <0.001 |
| Network Unreliability | -0.25 | <0.008 |
| Digital Literacy | 0.30 | 0.003 |
| Fuel Subsidy Impact | -0.20 | 0.021 |
| Urban/Rural | 0.22 | 0.035 |

Note: R2 = 0.55, F(5, 794) = 32.45, p < 0.001

subsidy removal impacts (β = −0.20) reduce it, aligning with Adebayo et al. (2020) and Akinlo (2023).

**Qualitative Thematic**

Analysis Thematic analysis of open-ended responses identifies three themes: • Motivations: Civil servants cite convenience and cost savings, while pensioners value accessibility for bill payments. • Barriers: Pensioners highlight low digital literacy and fear of fraud, while civil servants note network issues in rural areas. • Economic Context: Both groups mention increased costs post-subsidy removal as a push toward mobile payments for efficiency. Interpretation: Motivations reflect TAMs perceived usefulness, Interpretation: Motivations reflect TAMs perceived usefulness, while barriers underscore trust and infrastructure challenges, consistent with Onaolapo and Oyewole (2021).

**Discussion of Findings**

The findings of this study reveal a significant disparity in mobile payment adoption between civil servants and pensioners in the South-South region of Nigeria. Specifically, civil servants exhibit a higher adoption rate (65%) compared to pensioners (40%). This difference is largely attributable to higher levels of perceived usefulness, ease of use, and trust in mobile payment platforms among civil servants. These variables align closely with core constructs of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasize the roles of performance expectancy, effort expectancy, and trust in influencing technology adoption.

The lower adoption rate among pensioners is further compounded by socioeconomic barriers, including low digital literacy and frequent network unreliability. These challenges are particularly pronounced among older adults, who often have limited exposure to digital technologies and greater difficulty navigating mobile interfaces. The economic aftermath of the 2023 fuel subsidy removal has intensified these barriers, as reduced purchasing power and rising inflation have placed additional financial strain on pensioners. This finding is consistent with Akinlo (2023), who highlights the regressive effects of subsidy removal on vulnerable populations in Nigeria, particularly retirees.

Urban-rural disparities also emerged from the analysis, with urban residents and higher-income households exhibiting greater adoption of mobile payment services. These outcomes support the "facilitating conditions" construct in the UTAUT model, which posits that users are more likely to adopt technology when they have access to necessary resources, such as reliable internet, smartphones, and digital literacy. The urban bias in adoption echoes findings by Adebayo et al. (2020), who noted that digital literacy remains a critical constraint in rural Nigeria, and Odoom et al. (2024), who observed that rural populations in Ghana similarly struggle with mobile payment uptake due to infrastructural limitations.

Importantly, this study extends existing literature by foregrounding occupational differences in mobile payment adoption within the unique socio-economic and cultural context of Nigeria’s South-South region. While prior studies have examined regional and demographic factors, few have explicitly compared civil servants and pensioners as distinct user groups. The findings suggest that occupation, and by extension income stability, digital exposure, and institutional support, plays a critical role in shaping mobile payment behaviours. In doing so, this research fills a notable gap in the empirical literature and offers a more nuanced understanding of technology adoption in post-subsidy Nigeria.

Overall, the study contributes to the broader discourse on financial inclusion by identifying key enablers and barriers to mobile payment adoption among different user groups. These insights are essential for policymakers, financial service providers, and technology developers seeking to design inclusive digital financial ecosystems that accommodate the needs of both working professionals and retired individuals, particularly in underserved regions.

**Summary**

This study empirically analyzed mobile payment services and customer behaviors in the South-South zone, surveying 800 households (400 civil servants, 400 pensioners) across 16 communities in Bayelsa, Akwa Ibom, Delta, and Ondo. Descriptive statistics showed higher adoption among civil servants, driven by perceived usefulness and ease of use. SEM confirmed that behavioral factors (usefulness, ease, trust, secur behavioral factors (usefulness, ease, trust, security) predict adoption, while regression analysis highlighted income and infrastructure as key influencers. Qualitative insights revealed motivations (convenience, accessibility) and barriers (digital literacy, network issues). The study, grounded in TAM and UTAUT, underscores the impact of socioeconomic factors, including the 2023 fuel subsidy removal, on adoption behaviors.

**Conclusion**

Mobile payment services have significant potential to enhance financial inclusion in the South-South, but adoption remains uneven, with civil servants outperforming pensioners due to income and digital literacy advantages. Barriers like network unreliability and low trust, particularly among pensioners, hinder uptake, while economic pressures from subsidy removal push adoption for cost efficiency. The findings highlight the need for targeted interventions to address infrastructure and literacy gaps, ensuring equitable access to mobile payment services in the South-Souths oil-dependent and socioeconomically challenged context.

**Recommendations**

Based on the findings, the following recommendations are proposed:

1. Enhance Digital Literacy Programs: Government and mobile payment providers should implement training programs for pensioners and rural residents to improve digital literacy, addressing barriers noted in the study.

2. Improve Network Infrastructure: Investments in reliable internet and mobile networks, particularly in rural South-South areas, are critical to reduce adoption barriers (Onaolapo & Oyewole, 2021).

3. Strengthen Security Measures: Mobile payment providers should enhance platform security and communicate these measures to build trust, especially among pensioners (Barkhordari et al., 2018).

4. Develop Targeted Incentives: Offer subsidies or low-cost transaction fees for civil servants and pensioners to encourage adoption, mitigating subsidy removal impacts (Akinlo, 2023).

Suggestion for Further Research: Future studies should explore long-term adoption trends and the role of emerging technologies (e.g., blockchain) in the South-South to inform evolving financial inclusion strategies.

**Contribution to Knowledge**

This study contributes to the literature by providing a region-specific analysis of mobile payment adoption in the South-South, focusing on civil servants and pensioners. It extends TAM and UTAUT by integrating socioeconomic factors, such as the 2023 fuel subsidy removal, and highlights occupational disparities in adoption behaviors. The findings offer practical insights for policymakers and providers to enhance financial inclusion in the South-South, addressing the regions unique challenges.

**COMPETING INTERESTS DISCLAIMER:**

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

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Details of the AI usage are given below:

1.

2.

3.

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