

Determinants of Intention to Use Mobile Payment Among Academic Staff in Bauchi Metropolis

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Abstract: Nigerian payment systems are based on cash because cash is the primary mode of payment for many transactions. Cash transactions is challenged with insecurity, inconvenience of carrying larger volume of currency notes, time lost as a result of long waiting in banking hall and making frequent trips to banks. M-payment system is mean to encourage cashless economy and overcome the challenges associated with the use of cash. The study examines the determinants of intention to use M-payment among academic staff in Bauchi metropolis. The study adopted a cross-sectional survey research design. The population of the study consisted of academic staff teaching in public tertiary institutions in Bauchi metropolis: Abubakar Tafawa Balewa University(ATBU), Bauchi State University Yuli campus, Federal polytechnic Bauchi, Abubakar Tatari Ali Polytechnic Bauchi, Adamu Tafa Balewa college of education Kangere, Abubakar Tatari Ali college of agriculture Bauchi, Abubakar Tafawa Balewa teaching hospital college of nursing and midwifery, and Bauchi state college of nursing and midwifery with population of 2220 and sample size of 327. The respondents were drawn at random from the above-mentioned institutions where the data was collected. A validated questionnaire was used. A total of 327 questionnaires were distributed, with an 86.5 percent response rate. Cronbach's alpha coefficients ranged from 0.772 to 0.890 for the constructs. Using IBM SPSS 26.0, the data was analyzed using descriptive and inferential statistics (Pearson Product Moment correlation and Regression). The result of the study showed that one out of the two constructs have significant relationship with intention of academic staff to use M-payment in Bauchi metropolis. It was recommended that future researchers should include other variables that were not tested in this study and they should also consider studying diffusion of M-payment use.

Keyword: Performance Expectancy, M-payment, Effort Expectancy and Behavioural Intention

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INTRODUCTION

The proliferation of advanced mobile devices has opened up several opportunities for using them in carrying out numerous personal and professional activities (Verkijika, 2019). Smart phones, personal digital assistants (PDAs), wireless tablets, and laptop computers are capable of transmitting all kinds of data. These devices can now be used to pay for purchases of goods and services via data transmission, a system known as mobile payments (M-payments).

M-payment is a method of transferring monetary value that vastly improves the efficiency of transactions between suppliers and customers (Schierz, et al, 2010). M-payment is defined as any wireless method of initiating, activating, or confirming a transaction (Geva, 2012). According to Liebana-Cabanillas (2012) any personal or commercial activity that involves an electronic device connected to a mobile network to execute an economic transaction is considered as M-payment.

M-payment services are different from a number of other mobile services, such as Mobile ordering (where a mobile device is only used to place an order but not for payment), mobile delivery (where a mobile device is only used to receive delivery of digital services), mobile authentication (using a mobile device to authenticate a user), and mobile banking (accessing banking functions via a mobile device) (Koenig-Lewis et al, 2015).

M-payments allowed consumers to avoid using cash (Pham & Ho, 2015), while also providing convenience and speed (Teo et al, 2015), as well as performance and secure data transfer between devices, from single or individual transactions to environments with high volume of payments, such as restaurants or large retailers (Leong et al, 2013). Using M-payment benefits both retailers and consumers, resulting in time savings and increased productivity advantages (Karsen, et al, 2019).

The most common services offered by M-payment are the payments for the purchase of products and services online and the payment of invoices. The main claimed benefits of M-payment services are their ubiquity and flexibility where by both consumers and merchants are able to conduct payments at anytime from anywhere (Zhou, 2013). Among the advantages of M-payment include ease and convenience (Acker & Murthy, 2018), and the ability to perform a transaction without limits of location or time (Qasim & Abu-Shanab, 2015).

Problems arising from the use of several payment instruments have received the global attention and so also is the close monitoring of efficient payments instrument by various monetary authorities of the world (Adeoti, 2013). Several countries of the world have adopted policies to accelerate the use of electronic channels and reduce the use of cash. The motivations for these policies vary from country to country but typically reducing the cost of banking, encouraging financial inclusion, increasing the amount of capital available for investments within the banking system, driving real economic growth and possibly reducing tax evasion (NIBSS, 2015).

Cash based economy is risky, cumbersome and not healthy for a nation's economy (Omotayo & Dahunsi, 2015). M-payment services will minimize the risks associated with the use of physical cash that do arise from burglary and thefts as well as financial losses from counterfeit banknotes. Embracing M-payment as a means of payment is expected to ease the hardship and inconveniences associated with the used of cash by consumers.

One area that is experiencing exponential growth is the M-payment service (Liébana-Cabanillas, et al, 2015), which enables users to pay for goods and services by using their mobile phones wherever they go (Kim, et al, 2010). Researchers are increasingly convinced that M-payment systems are an appropriate means of payment, with many advantages over traditional payment systems (Liébana-Cabanillas, et al, 2018).

The Nigerian payments system has undergone significant changes in terms of the number of instruments and the scope of operations over the years, these changes have been occasioned by new policies and other revolutions in the environments. In 2006, the Federal government of Nigeria initiated a new payment system strategy 2020, which is part of the overall Financial Sector Strategy (FSS) 2020, the aims of which are to make the Nigeria payments system effective, efficient, technology driven and in line with emerging global trends (Olasojumi, 2017). The Central Bank of Nigeria (CBN) also came up with its cashless policy the aim of which is to limit the amount of cash in circulation and to encourage people to key into the new payments system (Olasojumi, 2017). Data from the Nigerian Bureau of Statistics (NBS) report, produced in collaboration with the Central Bank of Nigeria (CBN), on electronic payments in first quarter of 2017 revealed that M-payments recorded 12 million transactions valued at ₦307bn (US\$1bn) in the quarter. According to the report, though the value of transactions grew by 30% year-on-year, nonetheless, that value only accounts for about 1.1% of the total electronic transactions (NBS, 2018) as cited in (Olasojumi, 2017).

Every new technology introduces into the market has to go through a proper introductory process for the populace to be able to adapt and then benefit from the use of such technology (Agboola, 2006). The M-payment should undergo proper introductory process through basic education and awareness creation just like ATM. Many of the consumers need to know what M-payment system is, what it stands for or what it looks like and what its functions are. Prospective users need to be motivated to adopt the use of M-payment. Creating an awareness of the importance of M-payment has become a major factor to encourage its use and especially in line with the high number of illiterate population within the Nigerian society (Dada & Oronsaye, 2011).

Security challenges arising from robbery attack of cash holders, and other vices are among factors of interest in the adoption of M-payment, as reported by the Central Bank of Nigeria (CBN, 2009; CBN, 2010; CBN, 2011), to overcome the challenges and other vices associated with the use of cash for business transactions, this study has become imperative. The focus of the research is the acceptance by consumers rather than by merchants. This study investigates and examines those factors that determine users' intention to use M-payment.

Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh, et al, (2003) is used as a point of departure and is extended to include other factors perceived security and perceived awareness. The Venkatesh et al, (2003) developed the UTAUT model to consolidate previous TAM related studies. The UTAUT aims to explain user intentions to use an Information System (IS) and subsequent usage behavior. The theory holds that three key constructs (performance expectancy, effort expectancy and social influence) are direct determinants of usage intention and behaviour (Venkatesh et al., 2003). The major factors of interest in the use of M-payment includes: performance expectancy and effort expectancy and customer awareness.

This study would provide answers to the following research questions

- i. Does performance expectancy relates with the intention of Academic staff to use M-payment in Bauchi metropolis?
- ii. What is the relationship between effort expectancy and the intention of Academic staff to use M-payment in Bauchi metropolis?

LITERATURE REVIEW

Theoretical Framework

Unified Theory of Acceptance and Use of Technology (UTAUT)

This theory was based on improvement of some of the existing theories, Venkatesh et al. (2003). They formulated and validated the Unified Theory of Acceptance and Use of Technology (UTAUT) from the integration of elements of eight prominent models related to the topic after empirical comparisons between them. The eight models were tested from a sample of four organizations for six months, with three points of measurement, and explained 53% of the variance in intent to use information technology. By contrast, the UTAUT formulated from four major constructs of intent to use and four key relationships moderators explained 70% of variation when applied to the same database. According to the research, the new model provided an important managerial tool for evaluation and construction of strategies for introducing new technologies. The eight models revisited by Venkatesh et al. (2003) are the Theory of Rational Action (TRA), the Technology Acceptance Model (TAM/TAM2), the Motivational Model (MM), the Theory of Planned Behavior (TPB/DTPB), a model agreement between the Technology Acceptance Model and the Theory of Planned Behavior (C-TAM-TPB), the Model of PC Usage(MPCU), the Innovation Diffusion Theory (IDT) and the Social Cognitive Theory (SCT). According to the UTAUT, the intended use of information technology (IT) can be determined by three points: expected performance, expected effort and social influence. Intent to use has influence over the actual behavior, with a view to the adoption of technology enabling conditions. The fourth construct, enabling conditions, specifically precedes use behavior (Venkatesh et al.,2003).

formulated a new model called the unified Theory of Acceptance and Use of Technology in order to improve upon the TAM, this theory suggests that there are three constructs that are main determinants of intention to use an information technology. The three constructs are performance expectancy, effort expectancy and social influence. Figure 2 represents the research model.

Concept of Mobile payment

M-payment system utilizes wireless and other communication technologies, thereby allowing users to make quick payments with their mobile devices (Kujala, et al, 2017). Ghezzi et al. (2010, p.5) define mobile payment as "a process in which at least one phase of the transaction is conducted using a mobile device (such as a mobile phone, smart phone, Personal Digital Assistants (PDA), or any wireless enabled device) capable of securely processing a financial transaction over a mobile network, or via various wireless technologies (Near Field Communications (NFC), Bluetooth, Radio Frequency Identification Device (RFID),

In Nigeria, there are three ways in which Mobile payment is carried out:

- Card Account Based
- Bank Account Based
- Stored Value (e-money) Account Based

In the Card Based scenario, a payment card (Credit, Debit and Pre-paid) is linked to the Mobile phone for initiating and concluding the Mobile payment financial transactions. The Bank Account Based is where the financial transactions are initiated through the bank accounts of the consumers which could be their existing bank accounts (current account, savings account, domiciliary account

etc) in the various banks or newly generated ones. The Stored Value Account Based is a scenario where financial transactions are driven through a system-based account. Examples of the stored value are Re-loadable stored value accounts, prepaid accounts etc.

Due to the growth that M-payment is experiencing is suggested that M-payments will change lives and ways of conducting business; since consumers and mobile devices have become inseparable (Lee, et al, 2012). This payment system presents several advantages for companies and users when compared to alternative payment system in e-commerce (point-of-sale). Significant advantages for companies and vendors include (among others): increased versatility, considering the large number of existing phones, faster transactions, greater convenience, time saving, and lower costs (lower discount rates), etc. (Lie-bana-Cabanillas, 2012; Mehra, 2010).

Determinates of M-Payment

Performance expectancy (PE)

Performance expectancy refers to the extent to which an individual believes that using a particular technology will improve his/her performance (Venkatesh et al., 2003). Performance expectancy, therefore, constitutes the different attributes of information systems that can offer benefits to users. The general consensus from prior literature is that individuals will be more inclined to adopt and use a new technology if they believe that the technology will be useful to them (Alalwan, et al., 2017; Venkatesh et al., 2012; Al-Saedi, et al., 2020). In the context of M-payment, performance expectancy will entail the extent to which a consumer perceives that using a M-payment application can be beneficial in completing his/her business transactions. Nowadays, people believe in technology only if it makes their lives easier.

Effort expectancy (EE)

Effort expectancy is defined as the degree of perceived easiness associated with using a particular technology (Venkatesh et al. 2003). If an individual perceives using a particular technology easy, then he/she will have stronger inclination to use it (Teo et al., 1999). Previous research has shown that the more the customer believes using mobile payment is effortless, the stronger their intentions to use it (Alshare, et al., 2004; Thakur, 2013).

Behavioural Intention

Behavioural intention is the individual's readiness to perform a specific action or behaviour (Davis, 1989). In general, the stronger the intention to perform a certain behaviour, the more likely it is that such performance will take place (Ajzen, 1991). Behavioural intention is the dependent variable in this study and refers to a student's intention to use smartphone for academic learning. According to Ajzen (1991) "Intentions are assumed to capture the motivational factors that influence a behaviour; they are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behaviour. As a general rule, the stronger the intention to engage in a behaviour, the more likely should be its performance". In this study, the behavioural intention can be determined through different factors including performance expectancy, effort expectancy, social influence, facilitating condition and self-management of learning. Generally, the concept that behavioural intention can affect behaviour influences has been well proven in literature (Ahmad, Amr &

Zahra, 2018). And found to have a positive effect on actual use of technology (Turner et al., 2010).

H₁: Performance expectancy has a direct positive influence on the behavioral intention of Academic staff to use M-payment.

H₂: Effort expectancy has a direct positive influence on the behavioral intention of Academic staff to use M-payment.

METHODOLOGY

The study adopted the cross-sectional survey method in the generation of data. The target population of the study consisted of all academic staff within Bauchi metropolis teaching in public higher institutions as presented in the table below:

Table 1: Population Distribution of the Study

S/No	Clusters	Location	No. of Staff	%
1.	Universities	Abubakar Tafawa Balewa University, Bauchi	898	40.5
2.		Bauchi State University, Yuli Bauchi Campus	87	3.9
3.	Polytechnics	Federal Polytechnic, Bauchi	576	25.9
4.		Abubakar Tatari Ali Polytechnic, Bauchi.	294	13.2
5.	Monotechnics	Bauchi State College of Nursing and Midwifery, Specialist Hospital, Bauchi	58	2.6
6.		School of Nursing, ATBUTH, Bauchi.	56	2.5
7.		Abubakar Tatari Ali college of Agriculture Bauchi.	58	2.6
8.	College of Edu.	Adamu Tafawa Balewa College of Education Kangere, Bauchi.	193	8.7
9.	TOTAL		2220	100

Source: Field survey, 2020.

The sample size was obtained using the Krejcie and Morgan (1970) table for determining minimum returned sample size for a given population. For our population, the table placed our sample size at three hundred and twenty seven (327). The sampling procedure used in this study was the cluster sampling procedure to select its sample. In this study, cluster sampling was used. Cluster sampling involves dividing the population into heterogeneous groups.

Descriptive statistics and Pearson Product Moment were used for data analysis and hypothesis testing with the aid of the SPSS Package version 23.

Table 2: Descriptive Statistics of Constructs

<i>Constructs</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Cronbach's Alpha</i>
<i>Performance expectancy</i>	283	21.81	3.71267	0.890
<i>Effort expectancy</i>	283	21.51	3.72586	0.845
<i>Behavioral intention</i>	283	21.19	3.57409	0.859

Source: Extracted from SPSS 26.0 output, 2021

Data Analysis and Results

Bivariate Analysis

The test of hypothesis cover hypotheses H_{01} and H_{02} which were bivariate and all stated in the null form. We have relied on the Spearman Rank (*rho*) statistic to undertake the analysis. The 0.05 significance level is adopted as criterion for the Employee Performance of either accepting the null hypotheses at ($p > 0.05$) or rejecting the null hypotheses at ($p < 0.05$).

Test of Hypothesis

H₁: Performance expectancy has a direct positive influence on the behavioral intention of Academic staff to use M-payment.

Table 3 shows the significant relationship between performance expectancy and intention of academic staff to use M-payment. The correlation coefficient (*r*) performance expectancy is .317 and the significance level is 0.01 ($p < .01$). The Table 12 shows that the *p*-value is 0.000, which is less than 0.01. Therefore, the alternative hypothesis is accepted. This result indicates that performance expectancy has a significant relationship on the behavioral intention of Academic staff to use M-payment. Since the correlation coefficient is positive, it indicates that there is a positive linear relationship between the independent variable and the dependent variable, any increase in the performance M-payment will correspondingly leads to an increase in the intention to use M-payment.

This is in line with the findings of Oliveira et al (2016) and Slade et al (2016) who carried out studies on Mobile payment adoption and obtained positive results in the mobile payment context. This implies that, the extent to which mobile payment provides benefits in performing payment tasks is significant to the adoption of M-payment.

Table 3: Pearson Product Correlation for performance expectancy and intention of academic staff to use M-payment

		Performance expectancy	Intention to use M-payment
Performance expectancy	Pearson Correlation	1	.317**
	Sig. (2-tailed)		.000
	N	283	283
Intention to use M-payment	Pearson Correlation	.317**	1
	Sig. (2-tailed)	.000	
	N	283	283

****.** Correlation is significant at the 0.01 level (2-tailed). Extracted from IBM SPSS 26.0 output, 2021

H2: Effort expectancy has a direct positive influence on the behavioral intention of Academic staff to use M-payment.

Table 4 shows the significant relationship between effort expectancy and intention of academic staff to use M-payment. The correlation coefficient (r) effort expectancy is .181 and the significance level is 0.01 ($p < .01$). The Table 13 shows that the p-value is 0.002, which is less than 0.01. Therefore, the alternative hypothesis is rejected. The result indicates that effort expectancy has a significant relationship on the behavioral intention of Academic staff to use M-payment. This is in contradict the findings of Gouveia and Coelho (2007) which shows that effort expectancy is significant in the performance expectancy of M-payment, but not significant in explaining the behavioral intention to adopt M-payment.

Table 4: Pearson Product Correlation for Effort expectancy and intention of academic staff to use M-payment

		Effort Expectancy	Intention to Use M-payment
Effort Expectancy	Pearson Correlation	1	.181**
	Sig. (2-tailed)		.002
	N	283	283
Intention to Use M-payment	Pearson Correlation	.181**	1
	Sig. (2-tailed)	.002	
	N	283	283

****.** Correlation is significant at the 0.01 level (2-tailed). Extracted from IBM SPSS 26.0 output, 2021

CONCLUSIONS AND RECOMMENDATIONS

The study assumed that predictors will influence the intentions to use mobile payment technology. The bivariate correlations supported our premise in assuming the predictions. The commonalities between predictors would not allow all assumed predictors to be significant when joint together in the proposed research model. Results indicated that performance expectancy was significant in predicting behavioral intentions but not effort expectancy.

Based on the findings obtained from the study, the following recommendations were proffered:

1. As customers tend to put great emphases on performance expectancy (the most influential predictor of mobile payment acceptance), system developers should take that into account as they design mobile payment systems. Developers should try to maximize the number of mobile payment types supported by the application, its ability to handle different currencies, and the processing speed.
2. Findings also indicate the importance of awareness creation (customer education), customer awareness has significant relationship with acceptance of M-payment, stakeholders are to ensure its commitment in awareness creation exercise for public education on the benefits and uses of M-payment.

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