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Factors Influencing Continuous Intention to Use Mobile Payment Platforms in Southeast, Nigeria

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ABSTRACT: *This study centers on the factors influencing the continuous intention to use mobile payment platforms in south-east, Nigeria. Although the extant literature is gorged with studies on mobile payment technology adoption behaviour, empirical investigations that examine the predictors of continuous use of mobile payment platforms in a typical developing economy with huge informalities is lacking and under-reported. The broad objective of this study is to empirically investigate the factors that influence the continuous use of mobile payment platforms in South-east, Nigeria. In order to achieve this objective, positivism was adopted as the research philosophy while the area of study comprised Enugu city, Awka, Umuahia, Abakaliki and Owerri. The study population comprised active users of mobile payment platforms. The sampling technique adopted was quota sampling and a sample size of 600 respondents was statistically determined using Bill Godden Formular. The research instrument was questionnaire; validity test of the instrument was done using face and content validity while the reliability test was conducted using Cronbach's alpha coefficient. The hypothesized relationship was tested using Multiple Linear Regression. It was found out that effort expectancy, social influence, facilitating conditions, intrinsic motivation and prior experience were positively significant to continuous intention to use mobile payment platforms while performance expectancy and price value are not. It was concluded that when used for predicting continuous intention to use mobile payment platforms in the innovation marketing field, the unified theory of acceptance and use of technology should be extended to include variable such as prior experience. It was recommended that mobile payment service providers should design and develop incentives that will encourage frequent usage, they should use social media influencers among others.*

KEYWORDS: mobile payment platforms, continuous intention, Nigeria, unified theory of acceptance and use of technology, developing economy.

INTRODUCTION

Mobile payment is a financial solution that provides great deal of convenient, quick, and express transfer of electronic cash which indicates the completion of a transaction. The payment system offers huge benefit to users, enabling them to purchase and pay for products via their smart phones (Chen, Chen & Chen, 2019). Mobile payment is useful for person-to-person, person-to-business as well as business-to-business transactions.

The mobile payment involves a network of entities who actively engage in the financial service. The major actors in the mobile payment are consumers, merchants, mobile network operators (MNOs) and financial institutions (Boateng & Sarpong, 2019). The customer uses the payment channel to meet their financial obligation before taking title to the goods. The merchant receives for his goods and service through the payment system. Mobile network operators provide the route through which the exchange of cash is conducted, then, the financial institution provides the platform for keeping the mobile cash.

The mobile payment system guarantees mobility, implying that individuals can make their payments anywhere and anytime (Daştan & Gürler, 2016). The payment channel is gradually taking over traditional payment system due to the increment in the purchase of smartphones. Adoption and use of the payment system rose from N136.85bn in 2019, to N623.47bn in 2020, N1.78tn in 2021, and4.86tn in 2022 (NIBSS, 2022). This was linked to 13.98% increase in the number of telecom subscribers. According to Nigerian Communications Commission, NCC (2022), there are two hundred and eighteen, nine hundred and fifty-three thousand, eight hundred and forty-nine (218,953,849) active subscribers in the country The rise in the use of mobile phones translates to proportionate increment in the adoption of the mobile payment channel.

The Pre-COVID 19 eras witnessed a slow but steady movement in the usage of mobile payment system. However, COVID-19 pandemic has contributed to the upsurge in the use of the payment system because of the global lockdown that was experienced. The pandemic forced mobile users to observe physical distancing, stay indoors, and avoid body contacts. The health crisis also improved online transactions. Thus, business started accepting mobile payment to alleviate the impact of the global health crisis on businesses.

Mobile payment usage tends to increase in volume and in value. Online transfer recorded 3,432,692,730 transactions at N235,617,811,325,903. USSD produced 292,969,790 transactions at

N2,975,572,689,715 while mobile APP transfer produces 249,076,105 transactions at N19,377,841,240,553 (CBN, 2022). The use of mobile payment suggests that customers enjoy benefits that come from the system. For example, they enjoy greater freedom in making payment for taxes, licenses, fees, bills, fines and purchase of goods and service at convenient day and time (Okifo & Igbunu, 2015). Okifo and Igbunu (2015) argued that payments are made based on consumer preferences, ease of use, cost, industry, agreement, authorization, security, and acceptability.

Meanwhile, mobile payment is not performing at the best level in Nigeria. The method of payment involves network failure, trust and security issues, etc. Despite these shortcomings, mobile payment thrives in this part of the world. The factors which influence continuous intention to use the payment channel are well captured. Most research focus on acceptance and use of mobile payment without paying attention to the factors influencing continuous intention to use the payment system (Abebe & Lessa, 2020; Handarkho & Harjoseputro, 2020; Sakala & Phiri, 2019). Venkatesh, Morris, Davis and Davis (2003) assert that performance expectancy, effort expectancy have significant effect on technology adoption behaviour. More so, Cialdini and Goldstein (2004) submit that social influence has significant effect on adoption behaviour. Moreover, facilitating conditions have been empirically shown that it has a significant nexus with technology adoption behaviour, A study conducted by Van der Meijden, Klimstra and Koper (2015) assert that intrinsic motivation is a significant factor that predicts technology adoption behaviour. Several studies have shown that price is a major determinant of technology adoption (Gattiker & Goodhue, 2005; Javalgi, White & Ali, 2008; Luarn & Lin, 2005). Venkatesh, Morris, Davis and Davis (2003) found that prior experience of individuals regarding using technology has a significant influence on the continuous usage of emerging technology.

Statement of the Problem

The use of mobile payment in Nigeria has been on the rise in recent years, with more consumers and businesses adopting this technology as a convenient and secure way to make transactions. However, despite the growing popularity of mobile payment, there are still challenges that need to be addressed in order to ensure that consumers continue to use this technology in the future. One of the key challenges is understanding the factors that influence consumers' continuous intention to use mobile payment in Nigeria. A review of the literature suggests that there are a number of factors that can impact consumers' decision to continue using mobile payment, including perceived ease of use, perceived security, perceived trust, perceived social influence, and perceived usefulness (Lin, Liao, & Yang, 2016; Wang, Chen, & Liang, 2016). However, there is a need for further research to explore the relative importance of these factors and to identify any other factors that may be influencing consumers' continuous intention to use mobile payment platforms.

One study found that trust in the security and privacy of mobile payment systems is a critical factor in determining consumers' intention to use mobile payment (Adedoyin, & Olanrewaju, 2019). Consumers who trust that their personal and financial information will be protected when using mobile payment are more likely to use this technology than those who do not trust its security. Additionally, consumers who believe that mobile payment is a more convenient and efficient way to make transactions than other payment methods are more likely to use it in the future (Adedoyin, & Olanrewaju, 2019).

Another study found that perceived ease of use and perceived usefulness are key factors that influence consumers' intention to use mobile payment (Akinyele & Adebayo, 2017). Consumers who find mobile payment easy to use and perceive it as being useful in their daily transactions are more likely to continue using it than those who do not. Additionally, consumers who have a positive attitude towards mobile payment are more likely to use it in the future (Akinyele & Adebayo, 2017).

In addition to trust, ease of use, and perceived usefulness, social influence can also play a role in determining consumers' intention to use mobile payment in Nigeria (Oke, 2020). Consumers who perceive that their friends and family members are using mobile payment are more likely to use it themselves. Additionally, consumers who perceive that mobile payment is widely accepted and used by merchants in their community are more likely to use it in the future (Oke, 2020).

Despite the increasing popularity of mobile payment in Nigeria, there is still a lack of understanding about the factors that influence consumers' continuous intention to use this technology. This study aims to address this gap by identifying and examining the key factors that influence consumers' continuous intention to use mobile payment in Nigeria. By understanding these factors, financial technology and services marketers can develop strategies to address the challenges and capitalize on the opportunities presented by mobile payment. More so, although studies on mobile payment adoption behaviour abound in extant marketing literature, studies that focus on mobile payment adoption behaviour are scarcely reported in a typical Igbo setting (Igbos have strong affinity for business and they engage in various financial transactions using different platforms); therefore, it is expedient to conduct an empirical investigation on the factors that influence continuous adoption of mobile payment among the Igbos in Nigeria. The broad objective of the study is to empirically investigate the factors influencing continuous intention to use mobile payment in Southeast, Nigeria.

Statement of Hypotheses

The following hypotheses were tested:

H1: There is a significant and positive relationship between performance expectancy and continuous intention to use mobile payment in Southeast, Nigeria.
H2: There exists a nexus between effort expectancy and continuous intention to use mobile payment in Southeast, Nigeria.
H3: Social influence has a positive and significant effect on continuous intention to use mobile payment in Southeast, Nigeria.
H4: There is a significant and positive nexus between facilitating condition and continuous intention to use mobile payment in Southeast, Nigeria.
H5: There is a positive and significant relationship between intrinsic motivation and continuous intention to use mobile payment in Southeast, Nigeria
H6: Price value has a positive and significant influence on continuous intention to use mobile payment in Southeast, Nigeria.
H7: There exist a positive and significant relationship between prior experience and continuous intention to use mobile payment in Southeast, Nigeria.

REVIEW OF RELATED LITERATURE

Mobile Payment in the Era of Financial Technology

Mobile payments have become increasingly popular in recent years, with the rise of financial technology (FinTech) companies offering new and innovative ways to pay for goods and services using mobile devices. This literature review will examine the current state of mobile payments in FinTech and the various factors that are driving its growth. One of the main drivers of mobile payments in FinTech is the increasing use of smartphones and other mobile devices. According to a study by the Pew Research Center, 81% of American adults own a smartphone (Perrin, 2016). This widespread adoption of mobile devices has made it easier for consumers to make payments on-the-go and has also created new opportunities for businesses to reach customers through mobile channels. The rise of mobile payments in FinTech is also being driven by the growing number of FinTech companies that are entering the market. According to a report by Accenture, the number of FinTech companies has grown by 61% since 2015 (Accenture, 2017). This increase in competition is expected to drive innovation and increase the availability of mobile payment options for consumers.

In conclusion, the growth of mobile payments in FinTech is being driven by a number of factors, including the increasing use of smartphones and other mobile devices, the growing use of digital wallets, the increasing number of FinTech companies entering the market, and the use of blockchain technology. As mobile payments continue to gain popularity, it is expected that the number of mobile payment options

available to consumers will increase, making it easier and more convenient for them to make payments using their mobile devices.

Factors that Influence Mobile Payment Technology Usage Behaviour

Performance Expectancy

Performance expectancy is one of the key factors that influence an individual's decision to adopt technology (Venkatesh, Morris, Davis, & Davis, 2003). It refers to the belief that using a specific technology will lead to improved performance in tasks or activities (Venkatesh & Davis, 2000). In recent years, there has been a significant increase in the number of studies focusing on performance expectancy in technology adoption.

Empirical studies have consistently found that performance expectancy is positively related to an individual's intention to adopt technology (Venkatesh et al., 2003; Venkatesh & Davis, 2000; Davis, 1989). For example, a study by Venkatesh and Davis (2000) found that performance expectancy was the most significant predictor of an individual's intention to use a new computer-based system in a work setting. Similarly, a study by Davis (1989) found that performance expectancy was positively related to an individual's intention to use a new software application.

Overall, the literature on performance expectancy in technology adoption highlights the importance of understanding and addressing the performance-related beliefs and expectations of individuals in order to increase technology adoption and usage. This includes identifying and addressing any potential concerns or barriers to using the technology, as well as highlighting the potential benefits and improvements in performance that the technology can provide. Additionally, it is important for organizations and technology providers to clearly communicate and demonstrate the performance-related benefits of the technology to potential adopters, in order to increase their performance expectancy and likelihood of adoption.

Effort Expectancy

Effort expectancy is a key concept in the study of motivation and performance within organizations. It refers to an individual's belief about the amount of effort required to complete a task or achieve a goal. This belief can have a significant impact on an individual's behavior, motivation, and performance.

One of the earliest studies on effort expectancy was conducted by Vroom (1964), who proposed that effort expectancy is a key determinant of an individual's motivation to engage in a task. According to Vroom, effort expectancy is directly related to an individual's belief that their effort will lead to improved

performance. This is known as the effort-performance relationship. Vroom's theory was later expanded upon by Locke and Latham (1990), who suggested that effort expectancy also plays a role in the development of self-efficacy, or an individual's belief in their ability to perform a task successfully. Effort expectancy also plays a role in performance. A study by Van der Meijden, Koopman, and Thierry (2003) found that individuals with higher effort expectancy had better performance outcomes. Similarly, a study by Pinder (1998) found that individuals with higher effort expectancy were more likely to achieve their goals and had better performance outcomes. Effort expectancy is also related to the concept of goal commitment, which refers to an individual's level of commitment to achieving a goal. A study by Van der Meijden, Koopman, and Thierry (2003) found that individuals with higher effort expectancy were more likely to be committed to their goals and had a greater likelihood of achieving their goals. Similarly, a study by Pinder (1998) found that individuals with higher effort expectancy were more likely to be committed to their goals and had better performance outcomes.

Social Influence

Social influence refers to the ways in which individuals are influenced by the actions, attitudes, and beliefs of others. This concept has been studied extensively in the field of social psychology and has been found to play a significant role in shaping individual behavior and decision-making. One of the earliest studies on social influence was conducted by Solomon Asch (1951), who examined the effects of group pressure on individuals' judgments of line length. His findings revealed that individuals were more likely to conform to the group's judgment, even when it conflicted with their own perceptions. This phenomenon, known as conformist behavior, has been replicated in numerous studies since then and is thought to be driven by a desire to fit in with the group and to avoid the negative consequences of deviance (Cialdini & Goldstein, 2004). Another important aspect of social influence is the role of social norms. Norms are unwritten rules that govern behavior in a given social context and are thought to shape individuals' behavior through both informal and formal sanctions (Cialdini & Goldstein, 2004). For example, in a study by Cialdini (1997), it was found that individuals were more likely to recycle when a sign indicating that "most people recycle" was present, as opposed to a sign that simply stated the benefits of recycling. This finding highlights the power of social norms in shaping behavior.

Facilitating Condition

Technology adoption is a critical process that has been extensively studied in the literature. Facilitating conditions refer to the external factors that enable or hinder the adoption of technology. These conditions can include organizational culture, regulations, and infrastructure. This literature review will examine the various facilitating conditions that have been identified in the literature and their impact on technology adoption. One of the key facilitating conditions identified in the literature is organizational culture.

Organizational culture refers to the shared values, beliefs, and practices of an organization. A study by Al-Haddad and Kotnour (2015) found that organizations with a strong culture of innovation were more likely to adopt new technologies. This is because a culture of innovation encourages employees to explore new ideas and take risks, which can lead to the adoption of new technologies.

Intrinsic Motivation

Intrinsic motivation refers to the innate drive to engage in activities for their own sake, as opposed to being motivated by external rewards or incentives. In the context of technology adoption, intrinsic motivation refers to the internal drive to use technology for its own sake, without the need for external rewards or incentives. Research on intrinsic motivation in technology adoption has found that it plays a critical role in determining an individual's likelihood to adopt and continue using technology. A study by Deci, Koestner, and Ryan (1999) found that individuals who were intrinsically motivated to use technology were more likely to adopt and continue using it compared to those who were only motivated by external rewards. Similarly, a study by Van der Meijden, Klimstra, and Koper (2015) found that intrinsic motivation was positively associated with the adoption and continued use of technology in the workplace.

Price Value

Technology adoption has been a topic of interest in the field of technology management and information systems for several decades. The concept of price value has been widely studied in the context of technology adoption, as it is considered a key factor in determining the success or failure of a technology. This literature review aims to provide a comprehensive and robust examination of the literature on price value in technology adoption. The literature on price value in technology adoption can be divided into two main categories: the first category focuses on the role of price in the adoption of new technologies, while the second category focuses on the role of value in the adoption of new technologies. The role of price in the adoption of new technologies has been widely studied in the literature. Several studies have shown that price is a key determinant of technology adoption (Gattiker & Goodhue, 2005; Javalgi, White, & Ali, 2008; Luarn & Lin, 2005). For example, Gattiker and Goodhue (2005) found that price was the most important factor affecting the adoption of new technologies among small businesses. Similarly, Javalgi, White, and Ali (2008) found that price was a significant predictor of technology adoption among small and medium-sized enterprises (SMEs).

Prior Experience

Technology adoption is a process in which individuals, organizations, and society as a whole adopt and integrate new technologies into their daily routines and operations. Prior experience plays a significant role in this process as it can influence an individual's or organization's perception and acceptance of new

technology. Research has shown that prior experience with similar technology is positively associated with the adoption of new technology (Agarwal & Karahanna, 2000; Rogers, 1995). For example, Agarwal and Karahanna (2000) found that individuals with prior experience using the internet were more likely to adopt e-commerce technology. Similarly, Rogers (1995) found that individuals who had prior experience using a telephone were more likely to adopt cell phones. This suggests that prior experience with similar technology can serve as a facilitator for the adoption of new technology. Additionally, prior experience can also influence the perceived ease of use and usefulness of new technology. For example, Venkatesh, Morris, Davis, and Davis (2003) found that individuals with prior experience using technology had a higher perception of the ease of use and usefulness of new technology compared to individuals without prior experience. This highlights the importance of prior experience in shaping an individual's perception and acceptance of new technology.

Continuous Intention to Use Technology

The continuous intention to use technology refers to an individual's ongoing motivation to adopt and continue using a specific technology in their daily lives. This literature review will examine the key factors that influence an individual's continuous intention to use technology, as well as the theoretical frameworks that have been developed to understand this phenomenon.

One of the key factors that influence an individual's continuous intention to use technology is perceived ease of use. According to the technology acceptance model (TAM), perceived ease of use is a significant predictor of an individual's intention to use technology (Davis, 1989). This is supported by research that has shown a positive relationship between perceived ease of use and continuous intention to use technology (Venkatesh & Davis, 2000). Additionally, a study by Chen and Hsu (2008) found that perceived ease of use was a significant predictor of the continuous intention to use a social networking site.

Another important factor that influences an individual's continuous intention to use technology is perceived usefulness. The TAM suggests that perceived usefulness is a significant predictor of an individual's intention to use technology (Davis, 1989). Research has supported this, with studies finding a positive relationship between perceived usefulness and continuous intention to use technology (Venkatesh & Davis, 2000; Chen & Hsu, 2008). A study by Lin and Lu (2011) found that perceived usefulness was a significant predictor of the continuous intention to use a mobile phone application.

Empirical Review

Ntaukira, Maliwichi, Khomba, (2021) studied the factors influencing continuous intention to use mobile payments in Malawi. The survey was anchored on extended technology acceptance model (TAM2).

Questionnaire was used for data gathering whereas structural equation modelling used for data analysis. The study engaged 393 respondents. Result found that perceived usefulness and ease of use exert statistical influence on continuous intention and perceived usefulness. The research also reported that satisfaction had no positive effect on continuous intention to use mobile payments. Trust does not have significant influence on continuous intention.

Gill, Ansari, Malik, and Tufail (2021) used diffusion of innovation (DOI) theory to analyze the indirect effect of mobility, customization, and technical security intention to use m-payment platform in Pakistan. Questionnaire was used to obtain gather from 205 respondents and the data were analyzed using structural equation modelling. The research revealed that mobile payment services' mobility has a statistical influence on customers' trust and indirect relationship with customization and technical security. There was no indirect influence of mobility and continuous intention to use mobile payment.

Hee, Ying, Kowang and Ping (2020) studied determinants of mobile payment adoption among urbanites in Malaysia. This survey examines the moderating roles of gender, income, and education. Data gathering and analysis were carried out using questionnaire and partial least square structural equation modelling. The research revealed that perceived security, perceived ease of use, perceived usefulness, and trust were significantly related to mobile payment adoption. Gender, income, and education moderated the influence of independent variables on the depended variable.

Handarkho and Harjoseputro (2020) studied factor influencing adoption of mobile payment in physical stores in Indonesia. The research obtained data from four hundred and fifty-nine respondents through questionnaire. Results showed that consumer innovativeness exerted the greatest influence on mobile payment adoption followed by deal proneness, perceived convenience and perceived herd behavior. Perceived enjoyment and subjective norms exerted indirect influence on the adaptation of mobile payment. Furthermore, age, gender, occupation and income did not have any moderating effect on mobile payment adoption.

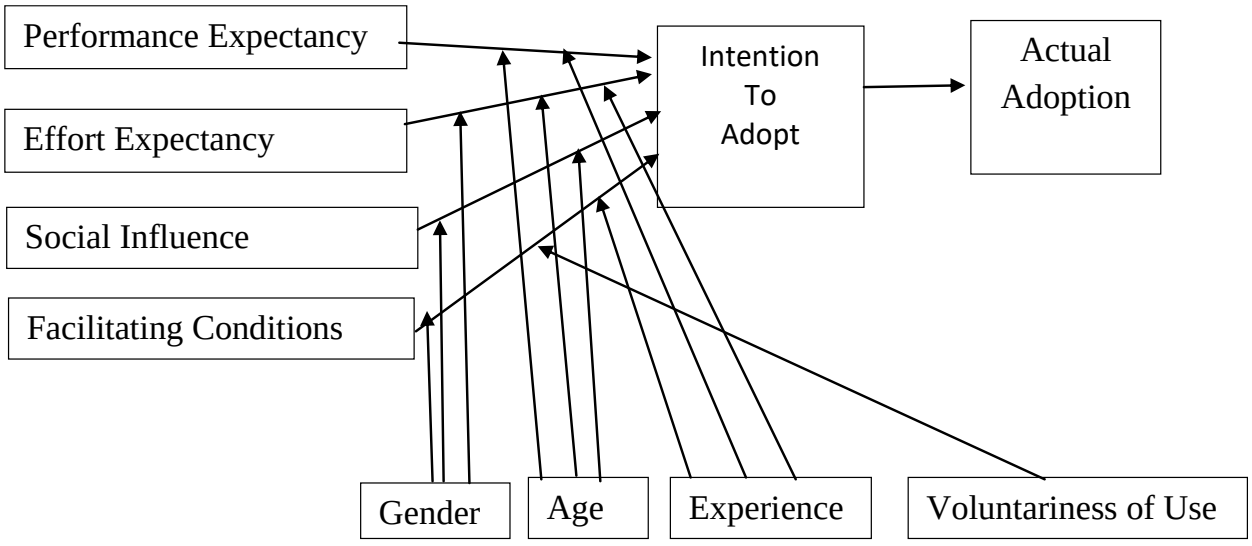
Chin, Harris and Brookshire (2020) assessed relationship between trust, risk and benefit, on mobile payment adoption intention. Research data were gathered and analyzed using questionnaire and partial least squares structural equation modelling, respectively. Results showed that perceived benefit and trust exerted the strongest influences on intention to use mobile payment systems. Perceived risk no statistical influence on intention to use the payment system.

Abebe and Lessa (2020) examined factors influencing merchants' adoption of mobile payment in Ethiopia. Questionnaires and partial least squares structural equation modeling were used for data collection and analysis, respectively. The result suggests that relative advantage, ease of use, usefulness, attitude, trust, risk/security and cost are factors that affect mobile payment adoption positively and significantly. Whereas compatibility is found not significant for merchants' adoption of mobile payment systems in Ethiopian context. Based on the findings, the study proposes a conceptual model for mobile payment adoption to guide practice and future research in this emerging area.

Theoretical Framework

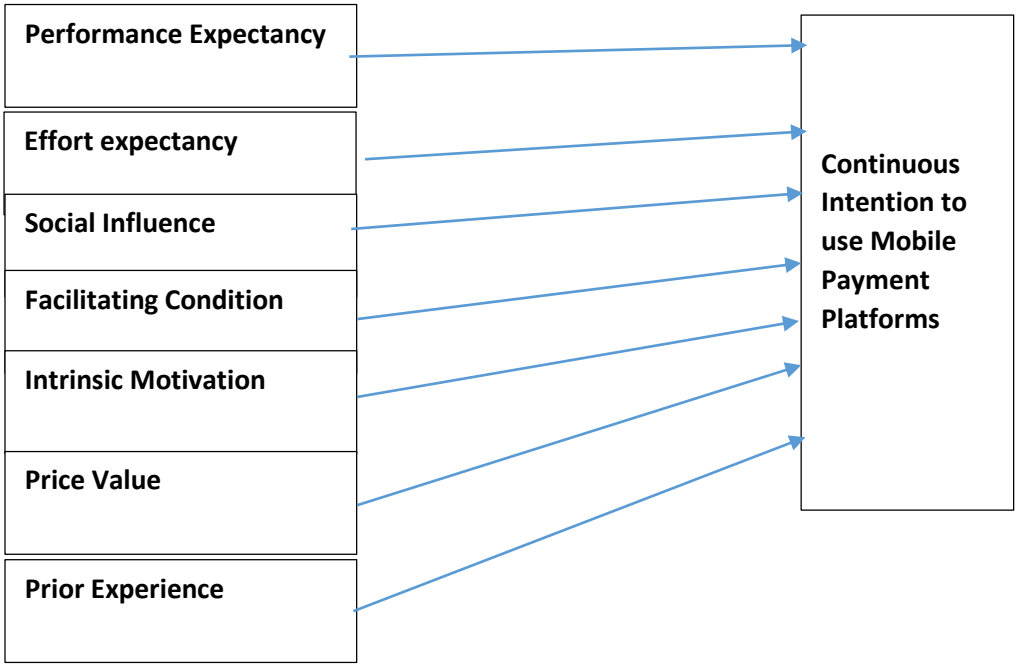
This study is anchored on the unified theory of use and acceptance of technology. The unified theory of use and acceptance of technology is a theoretical framework that seeks to understand the factors that influence an individual's decision to adopt and use technology. The theory is based on several key concepts, including perceived usefulness, perceived ease of use, social influence, and facilitating conditions (Davis, 1989). This study centers on the predicting factors governing continuous intention to adopt mobile payment platforms in south-east, Nigeria. The theoretical framework of this study is shown in the figure below. The main theme of this study is to determine users' continuous intention to adopt mobile payment platforms based on the unified theory of acceptance and use of technology (UTAUT). The reason for choosing UTAUT is mainly because of the broad objective of this study and also UTAUT integrated eight models from previous studies. This will help arrive at a robust and comprehensive financial technology adoption policy framework for Nigerian financial technology users.

Figure 1.



Source : Venkatesh, et al. (2003)

Figure 2. Proposed Research Schema



Source: Researchers' Conceptualization

METHODOLOGY

For the purpose of this study, quantitative research design was employed. Quantitative research design could be viewed as a systematic investigation of phenomena through measurable data gathering and conducting statistical, mathematical and or computational techniques. It involves gathering information from actual and potential customers via the use of sampling techniques and disseminating via online survey, questionnaire (Bhat, 2019). The population for this study comprised active users of mobile payment platforms for the past one year. This kind of population is infinite (unknown) because the researcher cannot obtain a sampling frame for such group of adults in the south-east Nigeria. These persons were identified by asking an entry question of whether they have used any mobile payment platform for the last 6 months. Furthermore, the choice of this kind of population (infinite) was adopted due to sensitivity of this kind of information in the Nigerian banking industry.

Since the population of this study is infinite (unknown) due to the absence of a sampling frame, the non-probability sampling technique was preferred for this study. The type of non-probability sampling method

that was adopted in this study is the quota sampling. Quota sampling is based on the premises that a certain sample was represent the entire population as the variability in a sample for various quota variables is equal and the same as that of the population (Saunders et al., 2007). In conducting the quota sampling, the entire south east Nigeria was divided into 6 capital cities of the states – Abia, Anambra, Ebonyi, Enugu and Imo. Quota was calculated for each state based on their population figure available from the National Bureau of Statistics (NBS) as a proxy.

Since the study population is infinite, a formula that estimates the representativeness of the sample on certain parameters at an acceptance level of probability was adopted. With this nature of the population, a representative sample size for respondents will be determined statistically by applying the formula developed by Bill Godden, (2004):

Where:
SS = Sample size
Z = Z value (1.96 for a 95% confidence level)
P = percentage of population (picking a choice, expressed as decimal [B])
C = Confidence interval expressed as decimal (.04).

In applying the above formula, the sample size was;

$$SS = \frac{1.96^2 \times (.05) \times (1 - .05)}{.04^2}$$

$$SS = \frac{3.8416 \times .5 \times .5}{.0016}$$

SS = 600 respondents

The instrument that was employed in this study is a questionnaire –a set of questions and scales designed to generate enough raw data in order to achieve the information needed to accomplish the research objectives. This study made use of scaled-questions and the kind of scaled-question adopted was Likert-summated scale. Question items on performance expectancy, effort expectancy, facilitating conditions and prior experience were adapted from the work of Venkatesh et al. (2003). Items on social influence were adapted from the work of Ayodele and Panama (2017). Items on Intrinsic motivation was adapted from the work of Van der Meijden et al. (2015), Items on price value were adapted from the work of Gattiker and Goodhue (2005) while items on continuous intention to use mobile payment platforms were adapted from the work of Lin and Lu (2011).

In order to establish validity of the designed research instrument, both face and content validity methods were adopted. Based on the validity analysis, the researcher established a test of reliability. We employed Cronbach's Alpha, which is a coefficient of reliability commonly used as a measure of the internal consistency or reliability of a test scores for a sample of examinees (George & Mallery, 2003). Multiple Linear Regressions (MLRs) were used to test the significance of the hypotheses earlier formulated. Multiple Linear Regressions provide a means for identifying predictors of a particular dependent variable on the basis of statistical criteria.

RESULTS AND DISCUSSION

Descriptive Statistics

This section discusses the mean, median standard deviation values of the data and it discusses the excess kurtosis and skewness.

Table 1: Descriptive Statistics

Items	No.	Missing	Mean	Median	Min	Max	Standard Deviation	Excess Kurtosis	Skewness
PEX1	6	1	3.158	4	1	5	1.553	-1.514	-0.205
PEX2	7	1	3.137	3	1	5	1.416	-1.438	-0.023
PEX3	8	1	3.662	4	1	5	1.378	-0.972	-0.655
EFX1	9	1	3.587	4	1	5	1.316	-0.947	-0.572
EFX2	10	1	3.699	4	1	5	1.255	-0.845	-0.624
EFX3	11	1	3.514	4	1	5	1.347	-1.097	-0.499
SIF1	12	1	3.456	4	1	5	1.395	-1.247	-0.42
SIF2	13	1	3.48	4	1	5	1.403	-1.257	-0.454
SIF3	14	1	3.608	4	1	5	1.402	-0.906	-0.673
FAC1	15	1	3.532	4	1	5	1.402	-1.046	-0.569
FAC2	16	1	3.464	4	1	5	1.317	-0.933	-0.557
FAC3	17	1	3.526	4	1	5	1.424	-0.993	-0.632
FAC4	18	1	3.391	4	1	5	1.522	-1.356	-0.409
PCV1	19	1	3.407	4	1	5	1.498	-1.304	-0.459
PCV2	20	1	3.575	4	1	4	1.902	237.968	11.035
PVC3	21	1	3.502	4	1	5	1.368	-1.041	-0.519
INM1	22	1	3.598	4	1	5	1.266	-0.649	-0.69
INM2	23	1	3.669	4	1	5	1.242	-0.281	-0.881
INM3	24	1	3.69	4	1	5	1.291	-0.78	-0.698
PEX1	25	1	3.664	4	1	5	1.301	-0.672	-0.742
PEX2	26	1	3.731	4	1	5	1.301	-0.673	-0.763
PEX3	27	1	4.037	4	1	5	1.164	0.461	-1.194
CIB1	28	1	3.712	4	1	5	1.356	-0.647	-0.807
CIB2	29	1	3.615	4	1	5	1.333	-0.896	-0.598
CIB3	30	1	3.651	4	1	5	1.295	-0.728	-0.709

Source: SPSS 23 Output

The table above presents the information requested for each of the items used to measure the variables of the study. The next two columns show the minimum and maximum and the highest under maximum is 5 while the least under minimum is 1. This a confirmation that the variables were measured with five-point scale coded one to five. Also, from the table all the items have mean above 1.42 and above up to 3.037 while most of the standard deviation values are above one. Standard deviations measure variability hence with standard deviations above 1, it is an indication that the respondents are not in agreement as their opinions are diverse.

More so, Descriptive table also provides information concerning the distribution of the scores on continuous variables (skewness and kurtosis) (Pallant, 2013). This information is necessary if the variables are to be used in parametric statistical techniques (eg. Pearson correlation, t-tests, among others) which is the situation in this study. The skewness value provides an indication of the symmetry of the distribution. Kurtosis on the other hand provides information about the "peakedness" of the distribution. Positive skewness values indicate positive skew (scores clustered to the left at the low values). Negative skewness indicates a clustering of scores at the high end (right-hand side of a graph). Positive kurtosis values indicate that the distribution is rather peaked (clustered in the Centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flat (too many cases in the extremes). With reasonably large samples, skewness will make a substantive difference in the analysis (Pallant, 2013).

The skewness of the items is mixed with very high values and very low values. Also, the kurtosis shows very high and very low or values below zero. This implies that there is a mix of 'peakedness' and flattened values in the items. Tabachinick and Fidell (2013) maintain that with reasonably large samples (200+ cases) skewness 'will not make substantive difference in the analysis.

Reliability Test

Cronbach's Alpha reliability was conducted for reliability analysis of our research instrument. The result of Cronbach's alpha coefficient reliability shows that all the variables in our study have good internal consistency with coefficient greater than .6 (See Table 2 below).

Table 2: Reliability of Constructs

Constructs	Variable items	Cronbach's alpha
All	30	.793
Continuous Intention Behaviour	3	.848
Performance Expectancy	3	.745
Effort Expectancy	3	.749
Social Influence	3	.869
Facilitating Condition	4	.789
Price Value	3	.756
Intrinsic Motivation	3	.766
Prior Experience	3	.764

Source: SPSS 23

Interpretations of the Multiple Regression Tables

The table below shows the model summary of the regression analysis. The table showed a correlation coefficient (R) of .770 which is a positive, strong correlation. The R square tells how much of the variance in the independent variables is explained by the model. The value is .421 expressed as a percentage (multiply by 100, by shifting the decimal point two places to the right), this means that our measurement model explains 42.1% of the variance in the dependent variable (continuous intention behaviour). This is quite a respectable result (particularly when compare to some of the results that are reported in the literature review). Adjusted R square value provides a better estimate of the true population value. The value is .499 which indicates that the numbers of independent variables and the sample size of this study are large enough for a study of this magnitude.

Table 3: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770[a]	.421	.499	.63844	1.866

a. Predictors: (Constant), PEX_AVE, EFX_AVE, SIF_AVE, FAC_AVE, PCV_AVE, INM_AVE, PEX_AVE

b. Dependent Variable: CIB_AVE

The table 4 below reveals the analysis of variance (ANOVA) of the regression analysis. ANOVA value assesses the statistical influence of the result. This tests the null hypotheses that multiple R in the population equals 0 i.e. p<0.5 (Muijs, 2004; Pallant, 2007). The ANOVA in this study is 18.305 which is statistically significant at 0.00; this implies that the research model is a good-fit. Also, because the p-value is less than 0.05, the model is significant.

Table 4: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.767	6	7.461	18.305	.000[b]
	Residual	158.149	388	.408		
	Total	202.916	394			

a. Dependent Variable: CIB_AVE

b. Predictors: (Constant), PEX_AVE, EFX_AVE, SIF_AVE, FAC_AVE, PCV_AVE, INM_AVE, PEX_AVE

Table 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.431	.199		2.171	.031
	PERFORMANCE EXPECTANCY	-.063	.074	-.053	-.850	.396
	EFFORT EXPECTANCY	.184	.071	.154	2.597	.010
	SOCIAL INFLUENCE	-.312	.085	-.215	-3.673	.000
	FACILITATING CONDITIONS	.402	.073	.283	5.483	.000
	PRICE VALUE	.064	.060	.058	1.078	.282
	INTRINSIC MOTIVATION	.429	.059	.346	7.285	.000
	PRIOR EXPERIENCE	.432	.062	.336	7.301	.000

a. Dependent Variable: CONTINUOUS INTENTION BEHAVIOUR

The smaller the value of significance (p- value) and the larger the t- value, the greater the contribution of that predictor. In this model, performance expectancy (t =0.850, p = .0396 > 0.05), effort expectancy (t = 2.597, p = .010 > 0.05), social influence (t = 3.673, p = .000 < 0.05), facilitating conditions (t = 5.483, p = .000 < 0.05), price value (t = 1.078, p = .282 > 0.05), intrinsic motivation (t = 7.285, p = .000 < 0.05)

and prior experience (t = 7.301, p = .000 < 0.05) were all have significant effect on continuous intention behaviour except performance expectancy and price value (see. Table 4.7.3). From the magnitude of the t- values, we can see that prior experience has the highest effect, follow by intrinsic motivation, facilitating condition, effort expectancy, price value, performance expectancy and social influence in that order.

More so, standardized coefficients Beta were calculated because they provide insight into the importance of a predictor in the model. The Beta value for intrinsic motivation (.346) indicates that intrinsic motivation had the strongest on continuous intention to use mobile payment platforms behaviour, while prior experience showed the second strongest relationship (β = .336), facilitating conditions showed the third strongest predictor, effort expectancy showed the fourth strongest predictor, price value showed the fifth strongest predictor, performance expectancy showed the sixth strongest predictor and social influence showed seventh strongest predictor.

Hypothesis 1: P >= 0.005 so, the hypothesis is true, we accept the null hypothesis which says There is no significant and positive relationship between performance expectancy and continuous intention to use mobile payment platforms in south-east Nigeria.

Hypothesis 2: sig of 0.10 which indicates that p <= 0.005. Thus, hypothesis is false, we reject the hypothesis which says there is no significant and positive relationship between effort expectancy and continuous intention to use mobile payment platforms in south-east Nigeria.
Hypothesis 3: sig = 0.00 which means that p <= 0.05. to that end, hypothesis 3 is false, we reject the hypothesis which says There is no significant and positive relationship between social influence and continuous intention to use mobile payment platforms in south-east Nigeria.

Hypothesis 4: sig = 0.00 which means that p <= 0.05. to that end, hypothesis 4 is false, we reject the hypothesis which says there is no significant and positive relationship between facilitating conditions and continuous intention to use mobile payment platforms in south-east Nigeria.

Hypothesis 5: P >= 0.005 so, the hypothesis is true, we accept the null hypothesis which says There is no significant and positive relationship between price value and continuous intention to use mobile payment platforms in south-east Nigeria.

Hypothesis 6: sig = 0.00 which means that p <= 0.05. to that end, hypothesis 6 is true, we accept the hypothesis which says There is a significant and positive relationship between intrinsic motivation and continuous intention to use mobile payment platforms in south-east Nigeria.

Hypothesis 7: sig = 0.00 which means that p <= 0.05. to that end, hypothesis 7 is true, we accept the hypothesis which says There is a significant and positive relationship between prior experience and continuous intention to use mobile payment platforms in south-east Nigeria.

DISCUSSION

Mobile payment platforms have morphed into a core element of everyday existence, proffering ease, effectiveness, and adaptability in transactions. As these platforms persist in infiltrating both advanced and emerging economies, it becomes imperative to fathom the predictors that propel individuals' perpetual inclination to employ them. This discourse endeavors to furnish a comprehensive scrutiny of the discoveries pertinent to sundry pivotal determinants: performance expectancy, effort expectancy, social influence, facilitating conditions, price, intrinsic motivation, and prior experience. These discoveries enrich the broader comprehension of mobile payment platform assimilation, particularly within the South-East region of Nigeria.

Our study revealed an intriguing result: However, performance expectancy had little influence on intention to continue using mobile payment platforms in the Southeast of Nigeria. Rather, this contradicts earlier findings by Vankatesh et al. (2003), Vankatesh & Davis (2000) and Davis (1989); and. Therefore, it may arise because the South-East Nigerian context is quite different from the conditions in developed countries. Factors that may affect users' perception of how well a particular mobile payment platform works in South-East Nigeria include network dependability, infrastructure and socio-economic differences Therefore, it is possible that performance expectancy plays less of a role in underdeveloped areas that have inconsistent infrastructure and service quality. The study found that in order not omit the local factor, it is relevant to take into consideration the effect of performance expectancy on continuance intention.Nonetheless unlike performance expectancy, effort expectancy had a statistically significant effect on the choice continuity of mobile payments in South-East-Nigeria. This is in agreement with Van der Meijden et al. (2003), and Pinder (1998), as well as Ogunode & Ayodele (2020). Users in this region have confidence in mobile payment services.Such an outcome might be concluded for that the SE Nigerian users consider such a platform as easy in use and effective and hence choose to keep with it. Such a situation shows that end user still regards payments via mobile platform as quite easy to make.

In addition, the study revealed a strong and positive impact of social influence on the continuous intentions for using mobile payment platforms in the South- East of Nigeria; this finding was consistent with that of Cialdini & Goldstein (2004) and Ayodele & Panama (2017). The importance of social networks and

interpersonal relationship is clear, as demonstrated by their consistence, in shaping the adoption of technological innovations. Social influence is one of key factors that support continuation intention among users in the South-East region of Nigeria. Such an effect can come out in numerous forms, like peer recommendations, societal norms, and community endorsements. For instance, individuals living in this region are prone to emulate what their social circles approve or disapprove.

The study discovered that there was a positive as well as significant connection between facilitating conditions and the desire to remain continuously using mobile payment platforms in South-East Nigeria. This outcome corresponds to results obtained by Al-Haddad and Kotnour (2015) and Ogunode and Ayodele (2020). This means that beyond the reach of individuals' own will, external factors such as regulation, policies set by governments and other bodies come into play to influence consumers' continuous intentions towards using mobile payment systems. Mobile payment platforms are enabled in the South-East Nigerian context through a favourable regulatory framework, efficient telecommunication infrastructure, and accommodative state policies. Thus, it implies that without support and necessary resources contributed outside, their devotion on these platforms will wither away.

. In contrast to the works of Ogunode and Ayodele (2020), Gattiker and Goodhue (2005), and White and Ali (2008), it was found out that price has no positively and significantly affected the However, such variations can arise due to regional differences on economic issues. In terms of economy, South-East Nigeria is very diverse. Price perception can be affected by different incomes within the region. However, it could also be argued that it costs users a thing; they prefer other things like the ease, convenience and social aspects as a reason to use a mobile payment platform.

Another finding of the study is that there is a positive and significant relationship between intrinsic motivation and continuous intentions towards the use of mobile payment platforms in South-East Nigeria. This result deviates from studies of Ogunode & Ayodele (2020) and Van der Meijden et al. (2015). The observation implies the presence of a natural urge by participants of South-East Nigeria to be engaged perpetually with payment systems. This implies that there is an intrinsic motivation for users in the region to continuously adopt mobile payment platforms, indicating that personal preference and internal satisfaction are important factors. This might mean that the platform's functions, characteristics have a tendency to match the particular needs, expectations or value systems of the users.

The findings of our study supported the fact that prior expertise has a direct and positive impact on an individual's persistent choice to use mobile payment platforms in South-East Nigeria. This statement is similar to the conclusion arrived at by Agarwal and Karahanna (200 Therefore, the fact that the majority

of respondents in the present study had previously used similar mobile payments indicates an increased likelihood of continuous intention of the use of mobile payment systems. Users' trust and confidence in mobile payment systems are largely based on pre-existing experiences from other users within Southern-Eastern part of Nigeria. This enhanced user adherence is a result of the fact that users who have used similar technologies are likely to see the merits and possibilities associated with the said platform thereby reinforcing their commitment to continue using it.

This present study offers significant insights into the factors underlining continuous intentions to make payments using mobile platforms in South-East Nigeria. These insights carry several important implications for academics, practitioners, and policymakers:

This underscores the importance of taking into account the local context in evaluating the predictors of continuous intentions behaviour. Findings from developed economies may not easily apply in areas with special attributes and challenges researchers and practitioners should be careful not to generalize. The significance of social influence on promoting the use of mobile payments is exemplified by the case of a place like Southeast Nigeria where leveraging interpersonal networks and community dynamics should facilitate its adoption. Policymakers and the regulator are critical towards the creation of a conducive environment necessary for the adoption of mobile payment platforms. They must direct their efforts towards enhancing infrastructure, safety and access to the facility. Users' intrinsic motivation in South-East Nigeria indicates that features used on a platform should be aligned to their specific user goals and values. However, developers should also explore possibility of introducing customizable features and personalization options. Users' trust is vital given that mobile payment platform is a product of technology and there may be some level of uncertainty among users. The promotional campaigns will work best for potential consumers who have not gotten themselves other similar products.

CONCLUSIONS

The general objective of this study was to investigate the predictive factors responsible for the continuous intention to use mobile payment platforms in South-east, Nigeria. Findings revealed that effort expectancy, social influence, facilitating condition, intrinsic motivation and prior experience have positive and significant on continuous intention to use mobile payment platforms while performance expectancy and price value did not. The findings of this study contribute to the understanding consumer behaviour in the mobile technology adoption and usage sector, an area of marketing that is nascent in the mainstream literature in developing economies. In specific terms, this study lends insights into the different factors that shape the continuous intention to use mobile payment platforms. In order to identify these predictors,

continuous intention to use behaviour was predicted using the unified theory of acceptance and use of technology (UTAUT). In expanding the UTAUT, prior experience was introduced to include variables external to the theory, however, this increased the amount of variance explained in continuous intention to use mobile payment platforms. Hence, the findings reveal that, when used for predicting continuous intention to use mobile payment platforms in the innovation marketing, the unified theory of acceptance and use of technology (UTAUT) should be extended to include variable such as prior experience.

Recommendations

Our findings highlighted that the majority of the users of mobile payment platforms are male and most of the users are from households with sizes between 2 and 7 persons. It is recommended that mobile payment service providers should develop marketing strategies aimed at this segment in order to retain them.Also, it was discovered that female was not as much as the male users of mobile payment technology in the south-east, Nigeria. It is recommended that the marketers of mobile payment technology product should create more awareness among the female folks. This can be done by using more women celebrities as brand ambassadors.

An interesting result is that the strongest predictor of the continuous intention to use mobile payment platforms is intrinsic motivation. As such, mobile payment platforms marketers and managers should develop and design incentives that will encourage more persons to use mobile payment platforms. These incentives may be in the form of tokens, free data bundle etc.

Furthermore, effort expectancy is found to be positively significant to continuous intention to use mobile payment platform. Mobile payment service providers should create an atmosphere that will permit and build a positive belief system of the users. This can be done by ensuring promises made are kept and fully delivered.

Also, social influence was found to be positively significant to continuous intention to use mobile payment platform. As such, mobile payment services providers and marketers should leverage on social media platforms to encourage the continuous usage of mobile payment platforms. This can be done with the use of social media influencers to push for the usage their mobile payment platforms.

Moreso, facilitating conditions was found to have a positive and significant effect on continuous intention to use mobile payment platforms. Marketers of mobile payment products should liaise with the regulatory agencies such as the Nigeria communication ministry of digital economy and some private stakeholders like African Fintech Foundry for collaborations, partnerships and knowledge–sharing.

Contribution to Knowledge

In this study, it is evident the bulk of mobile payment platform users in the South-eastern part of Nigeria are males. The finding signals a gender discordance on mobile payment adoption that may need additional exploration in upcoming studies.

This gender imbalance raises a number of questions which may be helpful for policy makers and business companies to learn more about it so as to cater to the needs of mainly male users' base. In addition, the research revealed that most of the respondents originated from households of two to seven people; nuclear families were significant in number. The finding of the study showed that prior experience had the most impact, followed by intrinsic motivation, facilitating conditions, effort expectancy, price value, performance expectancy, and social influence. Such prioritization of factors furnishes vital understanding into the psychological and contextual aspects governing adoption of mobile payment in this part. In particular, the study notes that previous experience is the most accurate predictor for future intentions in mobile payments emphasizing the importance of users' familiarity about mobile payment systems. Knowledge on this variable will help companies to develop approaches that encourage repeat visit for existing customers as well as entice new ones.

Suggestions for Further Studies

This study has indicated that majority of users are males living in south east Nigeria. To further understand the underlying socio-cultural and economic factors that cause such disparities, future research is warranted. Findings of qualitative research and ethnographic studies on gender-specific drivers and constraints of mobile payment adoption. Additionally, a longitudinal study could be employed for exploring the dynamic trend between household size and mobile payment adoption. This would give a better understanding of how the household earnings; family structures and other social economic factors influence the adoption of mobile payments.

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