

Predictors of Continuous Intention to Use Mobile Payment Platforms in a Typical Developing Economy Context: A Literature Review

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doi: <https://doi.org/10.37745/ijbmr.2013/vol11n111534>

Published December 09, 2023

Citation: Nwosu K.C. and Ike-Elechi O. (2023) Predictors of Continuous Intention to Use Mobile Payment Platforms in a Typical Developing Economy Context: A Literature Review, *International Journal of Business and Management Review*, Vol.11, No.11, pp.15-34

ABSTRACT: *This paper aims to review literature on the predictors of continuous intention to use mobile payment platforms in a typical developing economy context. Extant literatures reveal that the unified theory of use and technology is the most widely used theory to explain continuous intention behavior in financial technology marketing literature but few studies have extended the theory to accommodate other variables and investigate the nexus among these variables especially on continuous intention to use mobile platforms from a developing economy like Nigeria. Also, the existing frameworks and models developed in advanced economies may not be suitable for developing mobile payment platforms usage behavior in Nigeria because of its peculiarities. The major importance of this study is to review extant literature on continuous usage of mobile payment technology and make available a comprehensive and robust framework for prospective researchers in this area, which will guide and direct their studies. The framework is premised on five key constructs- performance expectancy, effort expectancy, social influence, facilitating condition, intrinsic motivation, price value and prior experience. More so, the proposed conceptual framework is capable of providing insight for developing financial technology-related policies.*

KEYWORDS: Mobile payment platforms, financial technology, unified theory of use and acceptance of technology, Nigeria, 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

Publication of the European Centre for Research Training and Development-UK 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 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, and 4.86tn in 2022 (NIBSS, 2022).

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.

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.

Despite the increasing popularity of mobile payment in Nigeria, extant literature about the predictors of consumers' continuous intention to use this technology is scarcely documented in the developing economy like Nigeria and; in-depth literature review that leads to developing a comprehensive and robust conceptual framework suitable for understanding consumers continuous usage intention of mobile payment technology is lacking. More so, literature review on electronic mobile payment system adoption behavioral intentions from a typical developing economy with enormous informality like Nigeria is still under-researched and scarcely

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documented hence, the necessity to do a literature review that would help give better insights into the predictors that influence the continuous adoption behaviour of electronic payment platforms. Therefore, this study aims to address this gap by conducting literature review on the predictors of consumers' continuous intention to use mobile payment in Nigeria. By understanding these predictors, financial technology and services marketers can develop strategies to address the challenges and capitalize on the opportunities presented by mobile payment.

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 examines 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.

Predictors of Continuous Usage Behaviour of Mobile Payment Technology.

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-

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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 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

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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 examines 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

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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 examines 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

Publication of the European Centre for Research Training and Development-UK 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.

Relationship Between Performance Expectancy and Continuous Intention Behaviour

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. Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of performance expectancy on the continuous intention to use mobile payment platforms.

Relationship Between Effort Expectancy and Continuous Intention Behaviour

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. Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of effort expectancy on the continuous intention to use mobile payment platforms.

Relationship Between Social Influence and Continuous Intention Behaviour

One of the earliest studies on social influence was conducted by 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

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There will be a positive and significant effect of social influence on the continuous intention to use mobile payment platforms.

Relationship Between Facilitating Condition and Continuous Intention Behaviour

Facilitating conditions refer to the external factors that enable or hinder the adoption of technology. One of the keys 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 an individual's ongoing motivation to adopt and continue using a specific technology in their daily lives. Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of facilitating condition on the continuous intention to use mobile payment platforms.

Relationship Between Intrinsic Motivation and Continuous Intention Behaviour

. 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. Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of intrinsic motivation on the continuous intention to use mobile payment platforms.

Relationship Between Price Value and Continuous Intention Behaviour

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

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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). Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of price value on the continuous intention to use mobile payment platforms.

Relationship Between Prior Experience and Continuous Intention Behaviour

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. Based on the foregoing, it was proposed as follows:

There will be a positive and significant effect of prior experience on the continuous intention to use mobile payment platforms.

Empirical Review

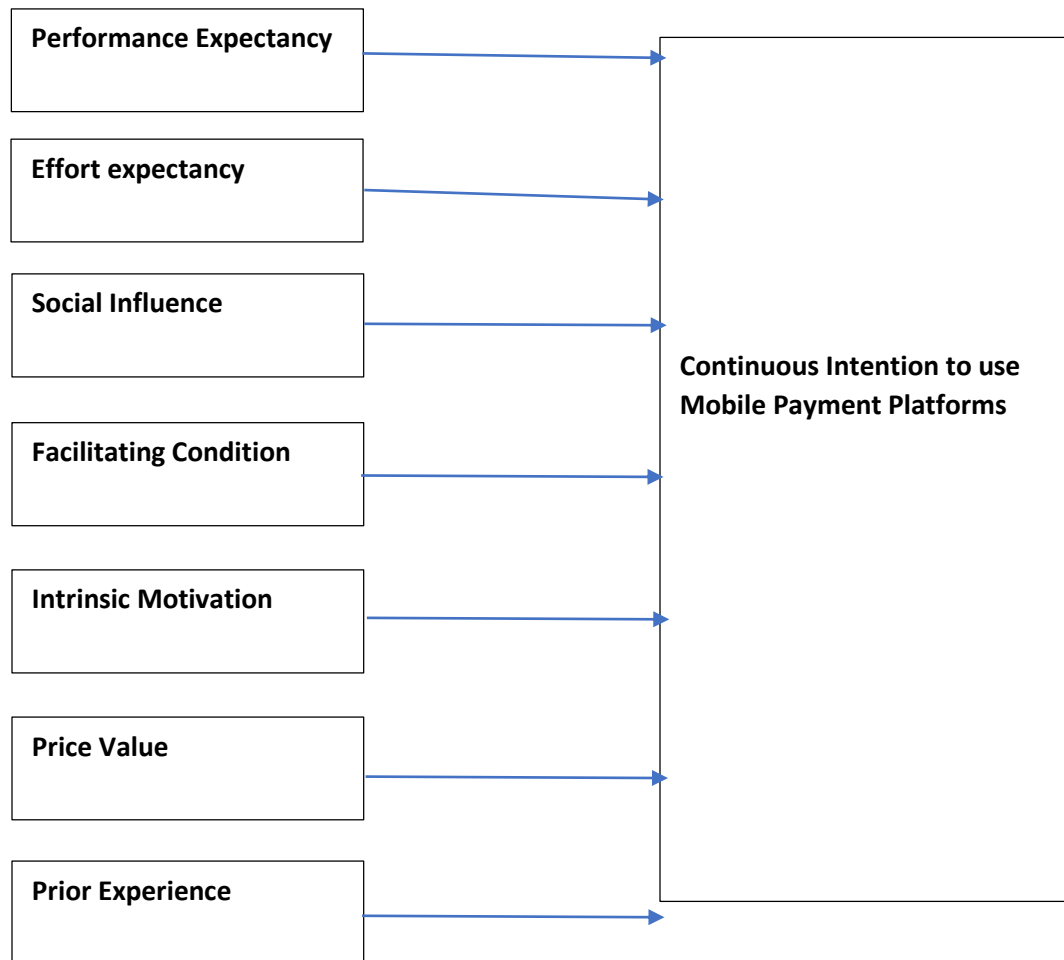
Ntaukira, Maliwichi, Khomba, (2021) studied the factors influencing continuous intention to use mobile payments in Malawi. The survey was anchored on extended technology acceptance model (TAM2). Questionnaire was used for data gathering whereas structural equation modelling used for data analysis. The 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

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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.

Figure 1. Proposed Research Schema



Source: Researcher's Conceptualization

Implications

The findings of this paper contribute to the understanding of consumer behavior in the financial technology marketing, an area that is nascent and emerging in the marketing literature. Specifically, this paper lends insight into the varied factors that shape mobile payment technology continuous usage behavior. To identify these factors, continuous usage intention behavior was predicted by using the unified theory of use and acceptance of technology, showing the nexus among the variables. Hence, this paper suggests that, when wants to predict continuous usage behavioural intention in the financial technology market, unified theory of use and acceptance of technology should be extended to include price value and prior experience and the nexus among

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the identified variables should be investigated. Furthermore, this paper has managerial implication in the sense that it provided a robust policy framework for financial technology operators and regulators by knowing the predicting factors that influence the continuous usage intentions of electronic payment platforms in Nigeria. Also, the study provided comprehensive theoretical framework that contributes to the extant literature on technology adoption behaviour in the financial technology industry in emerging economies.

CONCLUSIONS

This study has provided in-depth review of extant literature on continuous usage adoption behaviour of electronic mobile payment technology in a typical developing economy like Nigeria. The broad aim of this paper is to do an in-depth literature review on the predictors of consumers' continuous usage intention of electronic mobile platforms and; develop a robust and comprehensive conceptual model suitable for a typical developing economy like Nigeria and to explain the nexus among the identified variables. Review of extant literature revealed that performance expectancy, effort expectancy, social influence, facilitating conditions, intrinsic motivation, price value and prior experience are important in predicting continuous usage behavior in the financial technology industry.

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