



Consumer's Intention and Cashless Transaction Mode among Bank Customers in Adamawa State

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Abstract

This article assesses consumer's intention to use cashless transaction mode among bank customers in Adamawa state. For this purpose, a literature review approach was adopted, where all journal articles published addressing the issues of factors of consumer's intention to use cashless transaction mode and trust were searched. The articles were searched on Google Scholar using the following keywords; "consumer's intention to use cashless transaction mode" and "trust". Articles were retrieved; indicating a dearth of research studies. Based on findings of the reviewed existing literature, perceived usefulness, perceived ease of use, perceived risk and trust influence the intention to use cashless transaction among bank customers. The study recommended that business organizations embarking on e-transaction should improve their websites and transaction channels in order to increase the perceived ease of use and perceived usefulness.

Keywords: Intention to use, Technology Acceptance Model

1.0 Introduction

At the present time, the cashless transaction payment method is rapidly increasing in our daily life. Cashless transaction payment method is replacing the use of traditional method of payment for exchange of products or services (Peggie & Ismail, 2022). With this era of digital innovation and change in business environment around the world it easy for customers to successfully performed their transactions using cashless transaction (Kabir et al., 2015). The cashless transaction payment method continues in use among people because of it facilitate quick and easy transactions. According to Mieseigha and Ogbodo (2013), electronic payment adoption is important for transparency and it reduce cash-related fraud problem. The basic components such as transparency can help economic growth.

According to Nwankwo and Eze (2012), the worldwide payment system was aligned with the current trends of cashless transacting between the people, businesses and government which is using the electronic payment system. The consumer prefers a convenient method to make payments. The user can choose the payment system either in the digital payment system or mobile system to perform transactions. The payment process will be more convenient, fast, and secured. Zandi et al., (2013) demonstrated that electronic card payment improves performance and the rising consumption of the

economy. Cashless payment discourages theft and other physical cash-related crimes (Armey et al., 2014). The consumer who uses the cashless transaction mode will hold fewer physical cash.

Therefore, bank customers are more willing to adopt new or modern technology to carry out their bank transactions because of its effectiveness and efficiency (Holton & Chyi, 2012). The widespread acceptance of the cash less transactions would lead to change in customer intention to online transaction (de Kerviler et al., 2016; Slade et al., 2015). Customers therefore, are now of intention to use cashless transaction because it is quick and gives efficient service to them. (Kim et al., 2010).

With all the importance of cashless transaction to bank customers, the issue cybercrime is widely occurring in cashless transactions. It includes bank fraud, carding, identity theft, extortion, and theft of classified information (Muzaffar, 2019). This can lead to the problem of theft of classified information. Theft and fraud, unauthorized access is the major security risk faced by users while using the e-payment system (Niranjanamurthy & Chahar, 2013). The fears of risk that result from expose of information on the side of bank customers makes the very likely to adopt new cashless transaction (Sueann, 2016). According to Edwards, et al. (2016), even with no direct monetary involvement, stealing of personal data is the most malicious activity in an online system. The user account theft can be carried out through vulnerabilities of transaction systems as a result of user's weak password, which can lead to a security problem in the cashless transaction system. Similarly, most bank customers has less interest towards the use cashless transaction mode, preferring making payment through traditional way (Tiara & Usman, 2019).

However, Ramalingam (2012) mentions that online transaction is heart-rending towards greater cashless payment acceptance, interestingly, people are still considered as "toddlers" with regard to internet familiarity. Theoretical evidence makes it clear that customer intention to use cashless transaction. Chan et al., 2020; Muzaffar, 2019; Peggie & Ismail, 2022) on intention to use cashless transaction were conducted in the developed countries with little c0nducted in developing countries such as Nigeria Adamawa state in particular. In addition, existing studies on intension to use cashless transaction were more of empirical study compare to conceptual review and model development. Also, since the development of cashless transaction is still in progress, there is need to conceptually determine the factors that affect the use of cashless transaction by bank customers. Hence, this study fills these gaps by examining customer intentions to use cashless transaction by bank customers in Adamawa state specifically, the study conceptually examine influence of perceived usefulness on intention to use cashless transaction, influence of perceived ease of on intention to use cashless transaction, influence of perceived risk on intention to use cashless transaction, influence of Perceived security on intention to use cashless transaction, finally, influence of trust on intention to use cashless transaction.

2.0 The Literature Review

2.1 Intention to Use

Technology Acceptance Model (TAM) can affect the intention and adoption of the people to use the cashless transaction mode. Researcher adding the other relevant construct as the factor that can influence the intention of the consumer to use the cashless transaction mode. Singh *et al.* (2017) demonstrated that consumers are greater interested and satisfied in using mobile wallets. The satisfaction and intention of use will make the people preference towards to mobile wallet. The consumer will adopt and use the online banking system if the consumer believes and trust the system bring benefit to them. For example, the consumer can reduce the time spent going to the bank to do the transaction and improve efficiency. The perception of performance and risk of any new technology will affect the consumer's intention to use it in the future. (Thakur & Srivastava, 2014). The consumer prefers a user-friendly system and intends to use the conventional system. The intention of the use of cashless transactions is important moving into a cashless society.

2.2 Technology Acceptance Model

TAM is one of the most common models that researchers use in a technology adoption study (Davis, 1989). TAM model proposed two dimensions which are ease of use and usefulness to demonstrate the intent of the consumer to use and adopt the technology. TAM has been redesigned and extended to further comprehend the intent of the user using the new technology. Past studies have extended TAM by integrating perceived risk as a factor that has a positive influence on the intention of the consumer in using internet banking

(Kesharwani & Bisht, 2012; Varaprasad & Sridharan, 2013). Trust will affect the intention of using cashless transaction mode in online banking.

2.2.1 Perceived Usefulness

Perceived usefulness (PU) has been known as the subjective probability that the use of technology will enhance performance (Davis, et al., 1989). The user uses the technology will increase their performance. The user will use the cashless payment method when they found that the cashless system is useful for transaction needs. Bagla and Sancheti (2018) affirmed that perceived usefulness affects the attitude of the user while adopt and use the digital wallet. The mobile wallet needs to be used smart phones and the internet to make the payment. The consumer believes that the mobile wallet is more beneficial compared to the traditional way of conducting the transaction which is paid with cash. The benefit includes scan Quick Response (QR) code is easier than take out the money to make the payment. The view that perceived usefulness is supported by Shaw (2014) who draws on Chawla and Joshi (2019) is that perceived usefulness positively influences the intention of the people in using the mobile wallet. Perceived usefulness is one of the common factors that applied in cashless transaction mode which is online banking. Previous research on technology adoption has demonstrated that perceived usefulness has significant influences on the intention to use online banking among people. When

the user has perceived advantages on the transaction, they will have the intention to use the payment method (Lin, 2011).

H1. Perceived usefulness has significant effect on consumer's intention to use cashless transaction mode.

2.2.2 Perceived Ease of Use

Perceived ease of use (PEOU) was described as the degree to which people think that it would be easy to use a specific system (Davis, 1989). Perceived ease of use is constructed as people's evaluation of the intellectual effort needed in the use of new technologies. It refers to simply easy to do and free from stress to using the system. The consumer can free of effort to learn and use the cashless payment method. For mobile wallet, perceived ease of use is the extent to which consumers think that effortless to learn and use a mobile wallet. Prior studies showed that perceived ease of use has a positive influence on the intention of the people. Perceived ease of use affects the user's attitude whilst adopting a mobile wallet. Perceived ease of use is a significant factor influence users to adopt bank card transactions (Hanudin, 2007). According to Suh and Han (2002), the study showed that perceived ease of use influences attitude toward online banking. In previous studies by Guriting and

Ndubisi (2006), the study showed that perceive ease of use had a significant relationship with the intention of the consumer to adopt online banking.

H2. Perceived ease of use has significant effect on consumer's intention to use cashless transaction mode.

2.2.3 Perceived Risk

Perceived risk (PR) can be seen as an individual's perception that they are vulnerable to numerous threats which causing self-protective behaviour (Luo et al., 2010). Due to the greater convenience of the mobile payment system, concern about the security issue is still essential to consumers (Shen et al., 2010). The risk about the personal information or privacy of the consumer disclosure to other unauthorized parties or people uses the information inappropriately. Consumers are worried about the security issue and their privacy (Gerrard, et al., 2006). Polasik and Wisniewski (2009) found that people's level of perceived risk is negatively correlated to behaviour towards the use of online services. The information in the risk associated with security and privacy in transactions. Shin (2009) conducted a study on customer acceptance of mobile wallet. The result showed that perceived risk and rust influence the user's intention to use a mobile wallet.

H3. Perceived risk has significant effect on consumer's intention to use cashless transaction mode.

2.2.4 Perceived security

Perceived security is a psychologically based concept. When the consumer is willing to believe that the product is safe, the person is ready to use or adapt the product. A variety of different viewpoints may characterize security perceptions. These metric measures

how confident mobile payment clients are that their transactions on mobile payment systems are secure in terms of financial and personal information. For instance, the customer will use the cashless payment method if the system has a high-security level. Perceived security on the internet has been characterized as how sensitive information may be transmitted securely on the website (Salisbury, *et al.*, 2001). The security of NFC-based mobile payment systems in restaurants, according to Bast (2011), is still a significant concern and the main obstacle to their widespread deployment. Thus, perceived security has played an essential role in user behaviour associated with technology.

Researchers Zhang *et al.* (2019) looked at how perceived security affects a customer's willingness to try a new product or service. They focused on mobile payment services and perceived security vulnerabilities. The independent variables in this research were

interface design, perceived control, and perceived security. On the other hand, the dependent variable was continuous use. Research results have shown that perceived security has a strong and direct impact on ongoing service. It means that customers' perceptions of security have substantially affected their choices about whether or not to utilize mobile payment services in the long run. Ting *et al.* (2016) conducted a study in Malaysia to determine the variables influencing the desire to utilize mobile payment systems among Malays and Chinese citizens. This research was focused on Malays and Chinese because these two ethnic groups were the most dominant ethnic group in Malaysia. Then, it was primary data research. In this research, TPB was utilized by the researchers. The independent variables are attitude, subjective norm, and perceived behavioural control.

The variables under attitude were perceived usefulness, perceived ease of use, trust and perceived safety. Next, the variables under subjective norm and perceived behavioural control were interpersonal and external influences. On the other hand, the dependent variable was intention toward mobile payment systems. The result showed that all the independent variables were positively related to dependent variables

H4: Perceived security has significant effect on consumer's intention to use cashless transaction mode.

2.2.5 Trust

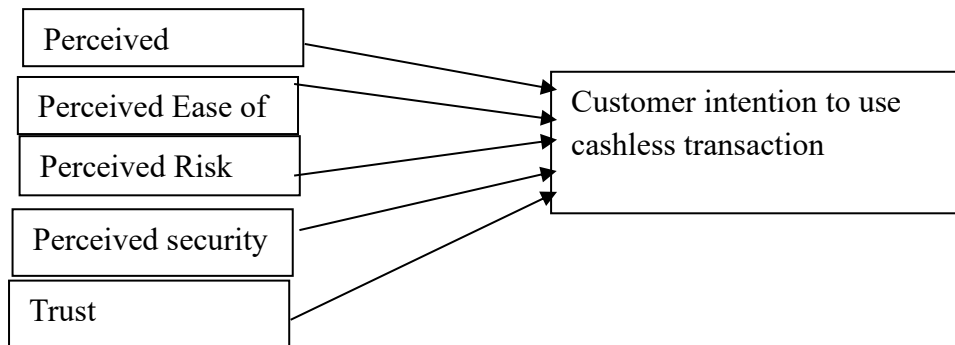
Trust has been described as a subjective likelihood with which individuals believe that a specific transaction will happen constantly with their optimistic expectation (Chellappa & Pavlou, 2002). Trust is important to the willingness of the users to participate in an online transaction such as purchase online (Kim *et al.*, 2011). Trust is important because gaining trust can reduce fears and worries among people. Trust plays a role in establishing a relationship between two parties. People need to believe the electronic medium as the platform of cash transaction and the bank offers good service when conducting online transactions (Kim & Prabhakar, 2004). The consumer who has built sufficient trust in the electronic transaction will use electronic payment technology. The higher the level of consumer trusts in cashless transaction mode, the higher the chance of adoption and usage of cashless transaction mode. Zhou (2013) pointed out that uncertainty and threats

from insecurity with the phone trust as a factor that determines consumer intention of using online banking. Previous studies of Bashir and Madhavaiah (2014) have revealed that trust significantly influences the intention to use internet banking among young Indian consumers. Initial trust helps people to mitigate perceived uncertainty and increase the level of usage.

H5: Trust has significant effect on consumer's intention to use cashless transaction mode

2.3 Conceptual framework

The Figure 1 presents the variables of the study indicating the relationship between independent variables and dependent variable.



3.0 Methodology

Here the literature review procedure and related steps are shown. Identification of literature apposite for the current study where the intention to use and cashless transaction were first addressed. Therefore, A literature review approach was conducted where all journal articles that were published that addressed the issues the consumer's intention to use cashless transaction mode among bank customers were searched on Google Scholar (GS). GS is a web-based academic search engine that collates results from across the internet, and it is freely accessible to many researchers (Haddaway, *et al.* 2015). The literature review process included related studies previously accomplished. The literature search excluded dissertations, theses and grey literature because the study focussed on journal articles published on the topic in order to take stock of what was written during the period so as to influence future research. The study strictly was on reviewed literature on intention to use and cashless transaction among bank customers.

4.0 Result and Discussion

Bank customers using online transactions are facing increased risk from the global in emerging technology demands a more systematic strategy for developing a contingency plan to manage current advancements in bank transaction. Cashless transaction process may act as a forward-looking rider with a practical approach to manage risk, and it can also work to identify "looking at future risk. Therefore, based on the result obtained from the reviewed existing literature on consumer's intention to use cashless transaction,

perceived usefulness positively influences the intention of the people in using the mobile wallet (Chawla & Joshi, 2019). Perceived ease of use is a significant factor influence users to adopt bank card transactions (Hanudin, 2007). Perceived risk influence intention to use online transaction (Shen *et al.*, 2010). According to Zhang *et al.* (2019) perceived security affects a customer's intention to use on line payment. Finally, Kim *et al.* (2011) affirmed that trust is important to the willingness of the users to participate in an online transaction such as purchase online. Therefore, there is empirical evidence that customer intention to use cashless transaction is influence by perceived usefulness, perceived ease of use, perceived risk, perceived security and trust among bank customers.

5.0 Conclusion and Recommendations

Nowadays, cashless transaction mode has become the new payment method by replacing the physical cash to perform the transaction. Consumers are more likely to use cashless transaction modes such as debit cards, online and mobile wallet to perform the transaction in their daily life. Bank customers in Adamawa state are more likely to access new technology. Therefore, this study was conducted to determine the level of awareness of consumer on cashless transaction mode and factor influences consumer's intention to use cashless transaction mode among bank customer in Adamawa state. Complete the level of awareness of consumers on cashless transaction mode was high. The consumer aware cashless transaction mode is convenient and brings benefit to them. The factors which are perceived usefulness, perceived ease of use, perceived risk, perceived security and trust as the independent variables in this study whereas consumer's intention to use cashless transaction is the dependent variable. This study provides an opportunity for the bank customers to understand more get to know about the cashless transaction mode. There are some limitations during carrying out this study. The limitation of this study is that it is conceptual in nature further sturdy should empirically test the model developed by this study. There are also have some recommendation was provided for future study.

Based on the findings of the study, the following recommendations were made; Regulatory agencies and policy makers should design and implement policies, security guidelines, and mechanisms to reduce the rate of privacy infringement and fraudulent activities in the digital space, thereby increasing the security of digital channels. Business organizations embarking on e-transaction should improve their websites and transaction channels in order to increase the perceived ease of use and perceived usefulness.

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