

## Exploring Consumers' Intention to Adopt Mobile Payment System in Ghana

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**Abstract :** This paper seeks to examine consumers' intention to adopt and use mobile payment method in Ghana. A conceptual framework was adopted from the extant literature using the Technology Acceptance Model (TAM) and the Theory of Reasoned Action (TRA) as the theoretical bases. Data for the study was obtained from a sample of 425 respondents through online and direct surveys using structured questionnaire. Structural Equation Modeling was used to analyse the data through SPSS v.22 and SmartPLS v.3. Findings with regards to the determinants of mobile payment system adoption indicate that subjective norm, perceived ease of use, attitude, and perceived usefulness play active roles in consumers' decision to adopt mobile payment system in Ghana. Also, perceived usefulness and perceived ease of use have a significant and positive influence on consumers' attitude towards mobile payment adoption in Ghana. Further, subjective norm was found to influence perceived usefulness and perceived ease of use of mobile payment adoption in Ghana. The study contributes to literature on mobile payment system from developing country context. The study proffered some recommendations.

**Keywords :** consumer behaviour, mobile payment, subjective norm, theory of planned behavior

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