

## Predicting Mobile Payment System Adoption in Nigeria: An Empirical Analysis

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**Abstract :** This study examines the factors that play vital role in the adoption of mobile payment system among consumers in Nigeria. Technology Acceptance Model (TAM) was used with two additional variables to form the conceptual model. The study was conducted in three Universities in Kano state, Nigeria. Convenience sampling method was used with a total valid 202 respondents which involved the students of Bayero University Kano (BUK), Northwest University, and Kano University of Science and Technology (KUST) Wudil, Kano, Nigeria. Results of the regression analysis revealed that Perceived ease of use (PEOU) and Perceived usefulness (PU) have significant and positive correlation with the behavioral intention to adopt mobile payment system. The findings of this study would be useful to the policy makers Central Bank of Nigeria (CBN), mobile network operators and providers of the services.

**Keywords :** mobile payment system, Nigeria, technology adoption, technology acceptance model

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