



## Determinants of e-Naira use intention among undergraduate students in Nigerian tertiary institutions

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### Abstract

*This paper examines the factors that influence undergraduate students' intention to use e-Naira digital wallet in Nigeria. These factors are: awareness, perceived usefulness, personal innovativeness, and social influence. Survey research design was used in collecting data from the students across all tertiary institutions in Nigeria via online platforms. Purposive sampling was used in selecting students with prior experience in private e-wallets usage introduced by fintech companies in Nigeria. One Hundred and One responses were received and 93 were used for the analysis. Descriptive statistics and multiple regression analysis were used in describing the characteristics of the respondents and hypotheses testing respectively. The findings of this study found that perceived usefulness and social influence have significant influence on e-Naira intention to use by undergraduate students in Nigerian tertiary institutions. However, in contrary, the study found that awareness and personal innovativeness do not influence e-Naira digital currency use intention. Therefore, the study recommends government to institute a strong orientation campaign on how existing users of private e-wallets should encourage their family and friends on the benefits of adopting e-Naira digital currency in their daily financial transactions.*

**Keywords:** Awareness, Central bank digital currency, e-Naira, e-wallet, Use intention

### 1. Introduction

The naira currency redesign policy of the Central Bank of Nigeria (CBN) in 2022 has significantly amplified the proliferation of digital payment channels and electronic wallets in Nigeria. As a result, there has been an increase in the adoption of electronic payment alternatives by individuals and business entities (Edo et al., 2023). In particular, electronic wallet (e-wallet) has become a mobile payment system that has appeared to be a daring system used for transfer of funds and payment for goods and services in the country.

E-wallet is a digital pulse that run transactions through smartphone by storing consumers' credit cards, debit cards or bank account numbers for payment (Aji et al., 2020). E-Naira is a form of digital

currency introduced by CBN with the aim of complementing other payment systems within the country; increasing financial inclusion enhancing cross-border transactions and facilitates diaspora remittances from abroad (Anyamele, 2024; Esoimeme, 2023; Joshua, 2021). It allows people to make fund transfer and pay for goods and services with lower cost, more convenient and faster (Akindeipe et al., 2023). Thus, the application of this e-wallet systems in daily life is a big step moving towards the cashless society (Yang et al., 2021).

In particular, young generation in tertiary students are mostly addicted to technology use (Saadon, 2020; Yang 2021) and it is important to examine their intention to use e-naira wallet system with a view to finding the influencing factors that



motivate their use intention (Edo et al., 2023) Also, financial institutions, trusted third parties, payment service providers, and systems, software and supporting service providers can benefit greatly from enhanced understanding of the key factors underlying people intention to use wallet system (Ondrus & Pigneur, 2016). Moreover, different user groups may perceive e-Naira use differently from its awareness, usefulness, self-innovativeness and its acceptance by friends and family. While there is a need to understand the user-group level behavior, there is little attempt to fill a gap in the user-group level research. In light of the existing research on e-wallet system, this study aims to empirically examine the determinants of the e-Naira use intention among undergraduate students in tertiary institution in Nigeria.

Majority of past studies have examined determinant of e-wallet use and adoption from the viewpoint of merchants and consumers (Bagale & Srivastava, 2023; Hapsari et al., 2023; Aji et al., 2020). For instance, Aji et al. (2020) found that consumers have a strong intention to use e-wallet. Others viewed e-wallet adoption from risk point of view such as Leong et al. (2022), who found that payment through e-wallets entails some risks and uncertainties for customers. Notwithstanding, significant number of previous studies have established the significant effect of some determinants on e-wallet intention (Khan & Abideen, 2023; Hapsari et al., 2023; Gupta et al., 2023; Edo et al., 2023; Vasudevan et al., 2023; Janteng & Dino, 2022). With regards to e-Naira digital currency, some prior studies tend to look at e-Naira as a tool for financial inclusiveness and prevention of money laundering and anti-terrorism financing (Esoimeme, 2023; Anyamele, 2024) while other like Ozili (2023) found that global interest in cryptocurrency causes both local and global interest in e-Naira as Nigeria records the highest global interest in internet

information on cryptocurrency. In contrast, Oluwaleke (2023) and Ojubanire et al. (2024) found that the level of awareness of e-Naira among Nigerians is very low. In their studies, Ibrahim et al. (2022) established the significance of performance expectancy, effort expectancy and social influence on behavioral intention of e-Naira use. However, recent study by Abdullah (2024) revealed that there is low patronage of e-Naira when compared with digital currencies of other countries as records from Nigeria shows that only 700000 subscribed to e-Naira wallet among over 200 million Nigerians. Thus, further studies need to be conducted with a view to understand the behavioural intention of Nigerians toward e-Naira use. Furthermore, prior studies some have used the renowned information system models such as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) to examine the extent of influence of the embedded constructs in those models on individual e-wallets use intention. Bagale and Srivastava (2023) recommends that future research models should include other factors affecting adoption of e-wallets. Similarly, Vasudevan et al., (2023) suggested the necessity to incorporate other factors in future studies. It is in line with this that, the present study seeks to combine technology adoption factors: perceived usefulness, awareness, personal innovativeness and social influence to investigate their impact on e-Naira use intention among undergraduate students in Nigerian institutions amidst the cashless policy. In view of the above, it is clear that this study contributes immensely to confirmatory knowledge and practically to policy makers on knowing the influencing factors that will motivates e-Naira use with a view to formulate useful policies in that regard.



## 2. Literature Review and Hypotheses Development

This section explains the concepts of the study variables and other past related empirical studies with a view to develop testable research hypotheses.

### 2.1 Awareness and e-Naira use intention

The concept of awareness in this context can be described as knowledge of a product or service of a system or application (Yang et al., 2021). Therefore, this section tries to review and establish the relationship that exists between awareness and intention to use e-Naira. Despite the existence of significant number of studies on mobile payment and e-wallet knowledge, this study attempts to determine whether the relationship exists between e-Naira awareness among undergraduate students and the intention to use. The influx of smartphones has given a headway among individuals to appreciate and know the existence of various digital wallets applications. Findings in prior researches have confirmed that the more the awareness of e-wallet application among people, the higher its acceptance (Hong et al., 2022). Therefore, knowing the extent of awareness significance on e-Naira use intention is important. Thus, in previous studies, evidences have revealed that people's awareness on e-wallet system significantly influences intention to adopt and use it (Bagale & Srivastava, 2023; Khan & Abideen, 2023; Gupta et al., 2023; Edo et al., 2023; Abdullah et al., 2020; Olayemi et al., 2020). Thus, this study hypothesizes that:

*H<sub>1</sub>. Awareness has significant influence on e-Naira use intention by undergraduate students of tertiary institutions in Nigeria.*

### 2.2 Perceived usefulness and e-Naira use intention

Perceived usefulness (PU) is one of the important key predictors in the original TAM (Davis, 1989; Hong, 2002). Davis (1989) defined perceived usefulness as the level at which users believe that using a particular technology will enhance their

transaction process. Thus, the decision to use a software or technology depends on its level of PU because it notifies the user about the gain or cost of his or her usage behavior. The significant effect of PU has been extensively researched in the literature. The positive significance relationship between PU and e-wallet usage has been established (Bagale & Srivastava, 2023; Nabila & Widodo, 2023; Khan & Abideen, 2023; Hapsari et al., 2023; Wardana et al., 2022; Senali et al., 2022; Apriani & Wuryandani, 2022; Yang et al., 2021; Malik et al., 2021; & Karim et al., 2020). Thus, it is assumed that perceived usefulness of e-Naira among tertiary education students will positively influence use intention. Therefore, the present study postulates that:

*H<sub>2</sub>: Perceived usefulness has significant influence on e-Naira use intention by undergraduate students of tertiary institutions in Nigeria.*

### 2.3 Personal innovativeness and e-Naira use intention

Personal innovativeness is expressed as the inclination of an individual to try out any new information systems (Khan & Abideen, 2023). Personal innovativeness has a significant positive effect on online shopping decisions (Blake, et al., 2003; Crespo & del Bosque, 2018). Another study has shown that domain specific personal innovativeness predicts well the adoption behavior of IT innovations (Yi, et al., 2016). Evidences has shown that innovative individuals are communicative, curious, dynamic, venturesome, and stimulation-seeking (Tariq, 2017). The majority of individuals still have relatively little expertise regarding various new mobile services and therefore innovativeness will always determine use intention. Considering the relative advantage of mobile wallet services, it is appropriate to test innovativeness as an influencing variable under new circumstances of e-Naira digital currency (Nabila & Widodo, 2023; Khan &

Abideen, 2023; Hapsari et al., 2023; Gupta et al., 2023). Therefore, it is expected that personal innovativeness has positive impact on intention to use. Thus, this study postulates the following:

*H<sub>3</sub>. Personal innovativeness has significant influence on e-Naira use intention by undergraduate students of tertiary institutions in Nigeria.*

### 2.4 Social influence and e-Naira use intention

Social Influence is defined as the individual's internalization of the reference group's subjective culture, and specific interpersonal agreements that the individual has made with others in specific social situations (Xena & Rahadi 2019). Several studies were conducted on how

social influence influences technology adoption. These past studies include the works of Khan & Abideen (2023), Vasudevan et al. (2023), Janteng & Dino (2022), Yang et al. (2021) and Olayemi et al., (2020). All these studies found that social influence significantly influences intention of people to adopt new technology. Therefore, the present study postulates that:

*H<sub>4</sub>: Social influence has significant influence on e-Naira use intention by undergraduate students of tertiary institutions in Nigeria.*

### 2.5 Conceptual Framework

Based on the hypotheses developed from the existing literature, the conceptual framework of the study is presented on Figure 1.

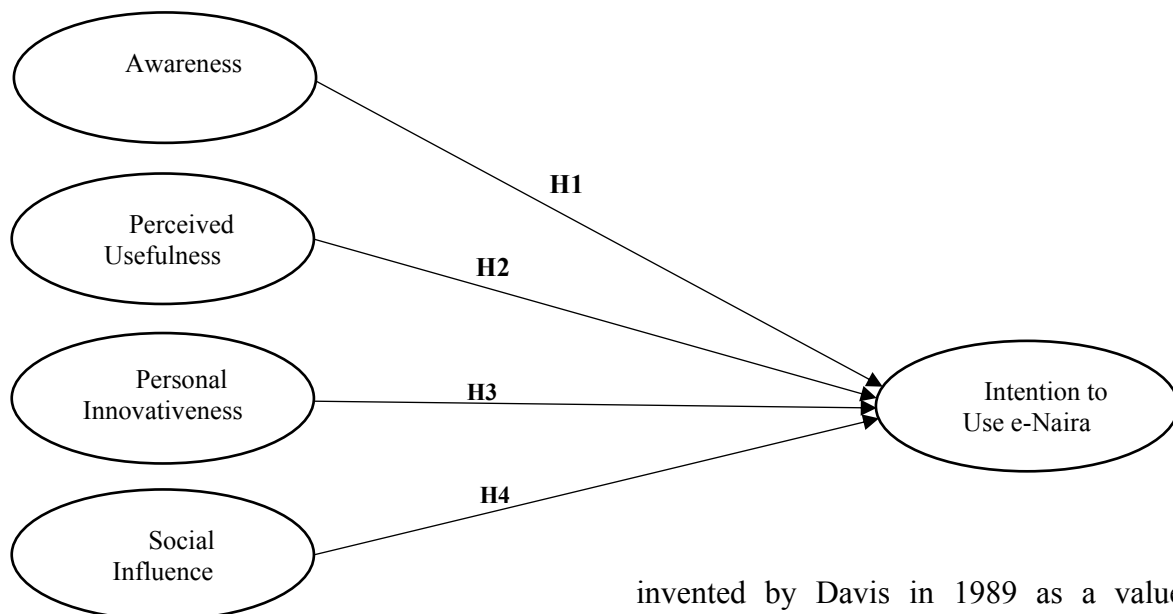


Figure 1: Conceptual Framework

### 2.6 Theoretical Framework

Information system models for technology adoption are the bedrock for measuring both individual and organizational perspective in accepting and use of technology. The prominent models used in measuring individual perspective include the Technology Acceptance Model (TAM)

invented by Davis in 1989 as a value addition on renowned Theory of Reasoned Action (TRA). TAM has two distinct dimensions and these are: Perceived Usefulness (PU) and Perceived Ease of Use (PEU) as determinants of individual intention to use a new technology. Perceived usefulness is conceptualized as the level or degree of an individual belief to agree that the use of a system will improve his performance. On the other hand, perceived ease of use is meant to measure the level of belief that using or



manipulating a system would be simple and not difficult to learn. However, this paper has employed only one concept (perceived usefulness) from TAM with an extension of three additional variables viz: personal innovativeness (from Diffusion of Innovation Theory), social influence (from UTAUT model) and awareness. These constructs are combined to form the conceptual model of the study to examine the intention of undergraduate students to use e-Naira digital wallet in Nigerian tertiary institutions in Nigeria.

### **3. Methodology**

This study employs survey research design due to its advantages in allowing the collection of a large amount of data from a given population at less cost. Scientifically, findings from survey research are used to generalize findings that are representative of the whole population. According to Creswell (2012), population is a group of people, events or things that share the same characteristics and other attributes which can be studied in a research. Thus, the population of this research work comprise of all undergraduate students in Nigerian tertiary institutions that have prior experience of e-wallets of private fintech companies.

The study employs purposive sampling technique due to the fact that only who have prior knowledge of e-wallet could give valid opinion. For data collection, online questionnaire method was used. Google forms were designed and its link was shared across various social media platforms of in Nigerian tertiary institutions. This method is more adequate and feasible to get across all the Nigerian tertiary institutions. The online survey took a period of three months and 101 responses were received. Moreover, multi-item measurement scales, were used in the design of the questionnaire with a view to capture all the conceptual meaning of each

of the variables. Davis (2000) recommended that the measurement scale points between the ranges of five and nine shall be used, depending on the nature of the phenomena under investigation. In effect, the formats of the statements in this study were made on the basis of five-point Likert-type rating scales, as it has high reliability, popularity, and appropriateness. Lastly, the data collected were analysed using the Statistical Package for Social Sciences (SPSS) for descriptive statistics and inferential statistics in ascertaining the characteristics of the respondents and the relationships that exist between the dependent and independent variables of the study respectively.

The operationalization of the study variables measurements are explained vis-a-vis. Firstly, Intention to use e-Naira is measured by 8 items adapted from Aji et al. (2020) and Kabir et al. (2018) and Surbakti et al. (2023). Secondly, perceived usefulness were adopted from TAM of Davis et al. (1989) measured with 5 items. Thirdly, awareness was operationalized as the knowledge of a person on the existence of the e-wallet and this construct is being measured by 4 items adapted from Edo et al. (2023) and Oyelami et al. (2020). Fourthly, Personal Innovativeness was measured by five items adapted from Koivisto et al. (2016). Lastly, social influence is conceptualized and operationalized as the influence of family, friends and colleagues on the intention to use e-Naira. The construct was measured by 4 items adapted from Zhang et al. (2023). Detailed items measurement can be seen in Appendix. In addition, in order to ascertain the face and content validity, the questionnaire was presented to information systems experts who assessed the instrument's appropriateness of the questions in tandem with the objectives of the study.



4. Results and Discussion

4.1 Introduction

This section presents, analysis and discussion of results obtained from the data collected. It presents the demographic characteristics of the respondents, reliability and validity of instrument and the inferential statistics.

As stated earlier, online survey using Google form link was shared to respondents and a total of 101 responses were received. Data screening was carried out and there were neither missing values nor unengaged responses. However, 8 cases were deleted due to outlier issues

based on the univariate outlier threshold of ±3.29 range. Thus, the valid responses used for the analysis were 93. In addition, the reliability of the instrument was tested using Cronbach Alpha. The Cronbach alpha coefficients of the five variables are: Awareness (0.84), Perceived Usefulness (0.82), Personal Innovativeness (0.81), Social Influence (0.84) and Use Intention (0.83) as presented on Table 1. The results suggested that the instrument is reliable based on the recommendation given by Hair et al. (2017). According to Hair et al. Cronbach alpha coefficient of at least .70 is considered satisfactory and acceptable.

Table 1: Reliability Analysis

Variables	N	Mean	Std Dev.	Cronbach's Alpha
Use Intention	93	4.4043	0.3841	0.83
Awareness	93	4.5699	0.5067	0.84
Perceived Usefulness	93	4.4323	0.4935	0.82
Personal Innovativeness	93	4.3548	0.5830	0.81
Social Influence	93	4.2231	0.4578	0.84

SPSS output, 2024

4.2 Demographic Information of Respondents

The demographic details of the respondents were provided on Table 2 below.

Table 2: Demographic Information of the respondents

Demographic Variables	Frequency	Percentage%
<b>Gender</b>		
Male	75	80.6
Female	18	19.4
<b>Marital Status</b>		
Single	57	61.3
Married	36	38.7
<b>Age Category</b>		
18 to 25 years	35	37.6
26 to 30 years	20	21.5
31 to 35 years	13	14.0
Above 35 years	25	26.9
<b>Faculty of Study</b>		
Agriculture	1	1.1
Arts	6	6.5
Education	35	37.6
Engineering	2	2.2
Environmental	2	2.2
Pure & Health Sci.	1	1.1
Soc. & Mgt. Sci.	46	49.5
<b>Geo-political Zone</b>		



Demographic Variables	Frequency	Percentage%
North Central	29	31.2
North East	23	21.5
North West	20	18.6
South East	5	5.4
South South	3	3.2
South West	13	14.1
<b>Familiarity with e-wallet</b>		
Yes	78	93.5
No	15	6.5
<b>Usage</b>		
Yes	78	83.9
No	15	16.1
<b>Frequency of e-wallet usage</b>		
Less frequent	36	33.3
Moderate	31	28.0
More frequent	26	34.7

Source: Field Survey (2024)

Looking at Table 2 above it can be seen that majority of the respondents of the survey are male which constitute almost 80% of the total samples. Also, from the table it is evident that due to the nature of the personality of persons involved, 61% are single while almost 39 were married. In terms of age groupings, it shows that 35 respondents (37.6%) fall between the 18 to 25 years. Next age group of 26-30 years constitute 20 persons (21.5 respondents) followed by those within the age bracket of 31-35 years having only 13 representing only 13 respondents. However, the participation of the older respondents showed a moderate response 25 representing 26.9%. Looking at the spread of the student's specializations, almost 50% of the respondents are students from faculties of social and management sciences with a total number of 46 responses followed by faculty of education with 35 responses representing 37.6%. Also, students from faculty of arts recorded a higher response rate of 6% as compared with the faculties of Engineering and Environmental with only 2 responses representing 2.2% each. The least responses in this survey were students from faculties of Agriculture and Pure & Health

sciences with only 1 response each. Furthermore, considering the geopolitical zones of the respondents, it indicates that majority of them are from North-east zone of the country with a total response of 43 representing 46.2% of the survey. Next is North-central zone with 29 responses (31.2%) and followed by South-west zone with a response rate of 13%. The zones with the least response were South-east and South-south each having only 5 (5.4%) and 3 (3.2%) responses respectively. Moreover, in an effort to understand the background of respondents with previous knowledge of similar technology with e-Naira, they were asked on the familiarity of e-wallet, its usage and frequency of its usage. The results from Table 2 revealed that more than 90% of the respondents are familiar with e-wallets, 78% of the respondents agree that they have used it but only 26% affirm to it more frequent usage.

### 4.3 Correlation Analysis

Correlation analysis is a statistical technique used in measuring the strength and direction of association between two metric variables (Bhatti & Sundram, 2015). In this study, Pearson correlation method was employed to assess the direction and strength of interrelationships among the

study variables. Table 3 present the result of the correlation test.

**Table 3: Reliability Analysis**

Code	Variable	AW	PU	PI	SI	UI
AW	Awareness	1				
PU	Perceived Usefulness	.0606*	1			
PI	Personal Innovativeness	.0605*	.0597*	1		
SI	Social Influence	.0462*	.0502*	.0663*	1	
UI	Use Intention	.0443*	.0625*	.0511*	.0557*	1

Source: SPSS output, 2024

The correlation analysis as presented on Table 3 revealed that most of the correlations between the variables are high with exception of few with moderate. That is, the correlation between AW and SI and UI each having 0.462 and 0.443 respectively. This clearly implies that all the independent variables in this study could be related with the dependent variable in conducting Multiple regression analysis. In a nutshell, the results provide evidence of absence of multicollinearity

issue since there was no correlation with a value greater or equal to 0.90.

**4.4 Multiple Regression Analysis and Hypotheses Testing**

Multiple regression analysis is a statistical technique that measures the degree or extent of the relationship between the dependent and independent variables (Sekaran & Bougie, 2013). In this study, the multiple regression analysis was used to test the research hypotheses in examining the influence of the independent variables: AW, PU, PI and SI on the dependent variable.

**Table 4: Multiple Regression Result**

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.406	.433		3.245	.002		
	AW	.013	.126	.011	.106	.916	.539	1.854
	PU	.401	.096	.443	4.190	.000	.537	1.864
	PI	.035	.111	.037	.312	.756	.420	2.379
	SI	.239	.083	.305	2.891	.005	.542	1.846
R	R <sup>2</sup>	Adj. R <sup>2</sup>		R <sup>2</sup> change		F		Sig
.686	.265	.471		.447		19.591		.000

Dependent variable: Intention to Use

SPSS output, 2024

Table 4 reveals that PU is the best predictor that predicts the dependent variable with this result ( $\beta=0.443$ ,  $t=4.190$ ). The next predictor in order of significance is SI ( $\beta=0.305$ ,  $t=2.891$ ). However, AW ( $\beta=0.011$ ,  $t=0.106$ ) is not significantly related to IU. Similarly, PI ( $\beta=0.037$ ,  $t=0.312$ ). In a nutshell, two out of the four predictors have significant influence on the

dependent variable. Therefore, this result implies that the intention to use e-Naira is greatly determined by its PU and SI hence, H2 and H4 are supported, while H1 and H3 are rejected. Table 5 presents the summary of hypotheses testing of the study.





Table 5: Summary of Hypotheses Testing

Hypothesis	Statement	Decision
H1	Awareness has significant influence on e-Naira use intention among students of tertiary institutions in Nigeria.	Not Supported
H2	Perceived Usefulness has significant influence on e-Naira use intention among students of tertiary institutions in Nigeria.	Supported
H3	Personal Innovativeness has significant influence on e-Naira use intention among students of tertiary institutions in Nigeria.	Not Supported
H4	Social Influence has significant influence on e-Naira use intention among students of tertiary institutions in Nigeria.	Supported

4.5 Discussion of Findings

The findings of this study revealed that perceived usefulness has positive significant effect on intention to use e-Naira by undergraduate students in Nigerian tertiary institutions. The finding is consistent with the study of Bagale & Srivastava (2023) and Gupta et al. (2023) on e-wallet use intention and similar results were reported by Osman & Yi (2021) and Olaye et al. (2020). Also, the findings of this study revealed that social influence has positive significant effect on intention to use e-Naira by undergraduate students in Nigerian tertiary institutions. The findings concurred with arguments in the existing literature, such as studies of Janteng & Dino (2022), Saadon (2020), and Phan et al (2020) who revealed a significant relationship between social influence and e-wallet use intention in Malaysia and Vietnam respectively. On the other hand, the findings of this study found that awareness does not significantly influence e-Naira use intention among students in tertiary institutions in Nigeria. This result is in contradiction with the findings of Bagale & Srivastava (2023) and Edo et al. (2023) but is in support of the findings of Surbakti et al. (2023) who established the insignificance of awareness on continuous use intention of e-wallet among Indonesians. Equally, personal innovativeness was found to be insignificant in influencing e-Naira use intention which is in contradiction with

previous studies like Hapsari, et al (2023), Yi, et al. (2016) and Koivisto et al. (2016). However, the finding is in consonance with that of Bagale & Srivastava (2023) who found that personal innovativeness does not significantly influence e-wallet intention among e-wallet customers in India.

5. Conclusion and Recommendations

The present study provided empirical evidence on the effect of some determinants (awareness, perceived usefulness, personal innovativeness and social influence) of e-Naira use intention among tertiary education students in Nigeria. The study established that perceived usefulness and social influence had significant influence on e-Naira intention to use by students. However, in contrary, the study found that awareness and personal innovativeness do not influence e-Naira digital currency among undergraduate students in Nigerian tertiary institutions. Therefore, it is recommended that government should institute a strong orientation campaign on how existing users of wallets should encourage their family and friends the prospective benefits of adopting e-Naira in their daily financial transactions. Lastly, this study has some limitations that include small sample size which may not necessarily represents the whole of Nigerian undergraduate students. Also, the study examined only few factors that could explain the intention behaviour



of the respondents. Future researchers may like to use more large samples for fair generalization and incorporate other technology adoption studies. Moreover, future studies can use awareness and personal innovativeness as antecedents to perceived usefulness to further investigate their impacts on use intention.

### Acknowledgment

The authors will like to acknowledge Tertiary Education Fund for funding this research study.

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APPENDIX A

Variable		Adopted/Modified items	Source(s)
<b>Intention to Use e-Naira (IU)</b>	IU1	I intend to use e-Naira digital wallet in the future	Aji et al. (2020) and Kabir et al. (2018) and Surbakti (2023)
	IU2	I will prefer using e-Naira digital wallet for payment transactions	
	IU3	In the future, I intend to continue to use e-Naira digital wallet at all time	
	IU4	I predict that I will use e-Naira digital wallet all the time in the future.	
	IU5	I believe my interest in using e-Naira digital wallet will increase.	
	IU6	I am willing to e-Naira digital wallet in my payment transactions	
	IU7	In the future, I intend to use similar e-Naira digital wallet to improve my familiarity with the wallet system.	
	IU8	In the future, I will continue e-Naira digital wallet payment transactions	
<b>Awareness (AW)</b>	AW1	I am aware that e-Naira digital wallet exists	Edo et al. (2023) and Oyelami et al. (2020).
	AW2	I know that e-Naira digital wallet can be used in making payment for goods and services	
	AW3	I know the benefits that e-Naira digital wallet can provide to its users	
	AW4	I am likely to participate in any training or orientation on how to use e-Naira digital wallet	
<b>Perceived Usefulness (PU)</b>	PU1	I perceive the use of e-Naira digital wallet will be effective	Davis et al. (1989)
	PU2	I expect the use of e-Naira digital wallet will be beneficial to me	
	PU3	I perceive the use of e-Naira digital wallet will save time	
	PU4	I expect the use of e-Naira digital wallet will makes payments easier	
	PU5	Overall, I believe the use of e e-Naira digital wallet will be useful in my daily financial transactions	
<b>Personal Innovativeness (PI)</b>	PI1	By hearing about e-Naira digital currency I will like to experiment it	Koivisto et al. (2016)
	PI2	Among my peers, I will be the first to try using e-Naira digital currency	
	PI3	I enjoy using new technology such as e-Naira digital currency	
	PI4	I am optimistic to the use e-Naira digital currency	
	PI5	I will like to test using e-Naira digital currency	
<b>Social Influence (SI)</b>	SI1	People whose opinion are important to me would like me to use e-Naira digital wallet	Zhang et al. (2023)
	SI2	I am likely to use e-Naira digital wallet if my friends and family use it	
	SI3	In general, people who I like would encourage me to use e-Naira digital wallet	
	SI4	In general, people who I like would encourage me to use e-Naira digital wallet	