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Impacts of Trust Factors and Task Technology Fit on the Use of E-Payment Systems in Nigeria Order a copy of this article

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Abstract: This study investigates the impacts of initial trust model, knowledge based model and task technology fit on the usage behaviour of retail e-payment systems users. Four theoretical models were conceptually integrated to have an holistic view of factors influencing e-payment usage in Nigeria. A survey instrument was designed and administered to 350 respondents out of which 258 valid responses were obtained for statistical analysis. Variance-based structural equation modeling (SEM) technique was employed with the use of SmartPLS to clarify the relationships amongst the study constructs. Result of the analysis revealed that task technology fit and performance expectance are important influencing factors although, social influence and initial trust prove most influential to behavioral intention towards e-payment use. Financial institutions need to be more apt in commitments to promises in rendering services. Stability of the banking institution and the quality of services offered by the financial institutions are needed to establish trust.

Keywords: e-payment; initial trust; knowledge-based trust; Nigeria; PLS-SEM; task technology fit.

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