International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

Behavioural Intention to use Mobile Money Services in the Gambia: A case study of wave

Alhagie Gassama[1], Muhadjir Anwar[2], Dewi Khrisna Sawitri[3]
[1, 2, 3] Magister Program in Management, Faculty of Economic and Business, Universitas Pembangunan Nasional "Veteran" Jawa Timur

ABSTRACT: This Study investigates the behavioural intention to use mobile money services in the Gambia: Case study of Wave. A Qualitative explanatory approach was employed, with data collected through distribution to 120 respondents. The SmartPLS 4's Partial Least Squares–Structural Equation Modeling (PLS-SEM) was used for the analysis.. The study is based on the Technology Acceptance Model (TAM), which was first presented by Davis and colleagues in 1989.It is a theoretical framework that builds upon the Theory of Reasoned Action (TRA). TRA suggests that an individual‟s response or perception of something can influence their behaviour. The findings indicate that perceived usefulness, perceived ease of use, and perceived trust have a significant influence on intention to use mobile money services. These results suggest that to enhance user adoption and satisfaction, Wave Mobile Money should maintain its simple app design and onboarding process, focusing on user-centred design to reduce effort and improve usability.

KEYWORDS: Behavioral Intention to, Mobile money, Perceived Usefulness, Perceived Ease of Use, perceived trust, Wave.

INTRODUCTION

The rapid growth of finical technology (FinTeh) has transformed the way individual‟s access and utilize financial services, especially in developing economics. Mobile money services, which allow users to conduct transactions, transfer funds, and access financial services via mobile devices, have emerged as a critical driver of financial inclusion. In sub-Saharan African, where access to traditional banking services remain limited due to infrastructure and socio –economic constraints, Mobile money has emerged as a potent instrument for closing the gap between the formal financial system and the unbanked populace. (GASMA, 2023).The Gambia, like many African countries, has witnessed significant growth in mobile money adoption, with Wave emerging one of the leading providers revolutionizing the sector (Kanagie, 2025).

This study uses Wave as a case study to investigate the behavioral aspects that affect Gambians' intention to utilize mobile money, including perceived usefulness, simplicity of usage, and trust.. Understanding these factors is vital for improving adoption, designing better services, and supporting The Gambia‟s broader goals for digital and economic development.

In the Gambia, Mobile money adoption has been influence by socio- economic and technological factors. For instance, a large proportion of the population relives on remittances and informal financial transfers. Which makes mobile money a critical tool for everyday survival? Yet barriers such as digital literacy trust in technology, security perceptions and infrastructural challenges continue to affects users behavior (Central Bank of the Gambia, 2023) Understanding these dynamics is essential for services providers, policymakers, and research aiming to expand mobile money penetration and enhance financial inculcation in the country.

Furthermore, behavioral intention in the Gambia cannot be divorce from broader development objectives. The National Development plane (2018-2021) emphasized the role of ICT and digital finance in fostering economic empowerment, reducing poverty, and increasing access to financial resources. By prompting mobile money usage, platforms like Wave contribute to suitability Development Goals 8 (Economic Growth and Decent Work) and 9 (Industry, Innovation, and infrastructure) Nevertheless, to achieve these goals, it is necessary to examine not only the supply-side innovations also the demand side- behavioral intentional users.

Given this context, the current study uses Wave as a case study to investigate the behavioral intention to utilize mobile money services in the Gambia. In particular, it looks into how users' desire to accept and keep using Wave's services is influenced by factors like perceived utility, considered simplicity of use, and perceived trust. By analyzing theses behavioral dimensions, the study contributes to the growing body of literature on Fin Tech adoption in developing economies while proving practical insight for

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

improving mobile money penetration in the Gambia Ultimately, understanding behavioral intention is more than an academic exercise, it has practical implications for addressing financial exclusion, and improving service design and ensuring that mobile money platform fulfill their potential in driving inclusive economic growth. This study therefore not only adds to theoretical discourse on technology adoption but also provides valuable policy and managerial recommendation to supporting the digital transformation of the Gambia‟s finical landscape Pre –survey study was conduct in the in west coast region of the Gambia to explore user‟s perception, Experience, and trust in Wave mobile money services, interviews were held with a diverse group of individual‟s across different occupations and demographics. The qualitative responses reveled mixed perception influence by real-life encounters with the technology while some users highlighted Convince, speed, and accessibility as major benefits; others expressed frustration over technical failures, poor customer support, security concerns and limited digital literacy In the first set of interviews 60%of respondents negative trust experiences often rooted in failed transactions, Scams show the fragility of users; trust . Conversely, positive experience like Fatou„s and lamin‟s demonstrate that one successful transaction can significantly boost confidence. This finding align with Gefenetal (2003), who argue the trust in technology based system is crucial driver for adoption, particularly in environment where institutional trust is low. Trust, once lost, is difficult to rebuild, especially in digital financial services where perceived risk is high ((Laukkanen, 2014)

In the second round of questions, respondents share how Wave mobile money has influenced their daily live or business. Here, 60% reported positive impacts such as easier transection, saved travel time, and improve access to financial services in remote area. For example, a tailor share how Wave mobile money reduced the need to close his shop to handle banking, yet, others like Respondent 4 expressed distrust stemming from bad customers services or failed payment s. This reflects what (Jack, 2011) found in Kenya‟s context Mobile money empowers informal business but still faces user‟s resistance due to technical or relation services flaws.

Usability was examined in the third question, revealed that 60% of responded found the wave mobile money interface user-friendly after some feminization. However, 40% experienced difficulties, particularly those with limited digital literacy or teach exposure. This highlights a need for simpler design and better agent support, as supported by Davis‟s (1985) According to the Technology Acceptance Model, perceived ease of use is a key factor in predicting uptake. Finally. When respondents were asked about recent experiences and their impact on trust, 60% described incidents that eroded confidence – failed transactions, frozen accounts, and scams. For example, respondent 5 reported being defrauded through a fake promotion, leading to complete service abandonment. In contrast, respondent who experience secures, fast and efficient transection (like responded 1 and 2) were more likely to remain loyal users. These insight reinforce the argument by Venkatesh et al. (2003) in the unified Theory of Acceptance and Use of Technology (UTAUT)That trust, Effort expectancy, and facilitating condition heavily influence long – term usage behavior.

In this regard, the current study seeks to investigate the factors that influence behavioral intention to use Wave mobile money services in The Gambia. Through an examination of perceived usefulness, perceived ease of use, and perceived trust, the study aims to fill a gap in evidence-based policy advising, help service providers to innovate in a more user-oriented fashion, and further the conversation on digital financial inclusion not only in The Gambia but in other developing economies as well.

II. LITERATURE REVIEW

Behavioural intention is define as person's readiness to carry out a particular action, such using a mobile money service Davis (1989), a number of factors, such as perceived usefulness and Ease of use, can affect this purpose. The desire to use the service going forward and the intention to refer people to it are two aspects of behavioural intention. People who strongly intend to utilize mobile money service are more likely to use its features and execute transactions, according to a study by Kahn et al. (2020). Positive user experiences can also increase users' propensity to stick with mobile money services, according to Tsai et al. (2021)

A. Perceived Usefulness

Perceived Usefulness is defined as an individual's belief that utilizing a specific system will improve their performance Perceived utility. In mobile money Services is refers to how consumers believe it will improve their transactions (Gede et al., 2022). Perceived usefulness has a substantial impact on user attitudes towards enhancing mobile money performance, such as convenient payments, quick response, and service efficiency. The original concept of PU in the adoption of mobile services focused on how beneficial they were in carrying out a work function; however, Kleijnen et al. (2003) define PU in a broader context to include how

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

well consumers perceive mobile services may be integrated into their daily activities. According to Chen (2008), it may also be described as the extent to which the customer thinks the MM transfer will improve his transaction in the context of mobile payments.

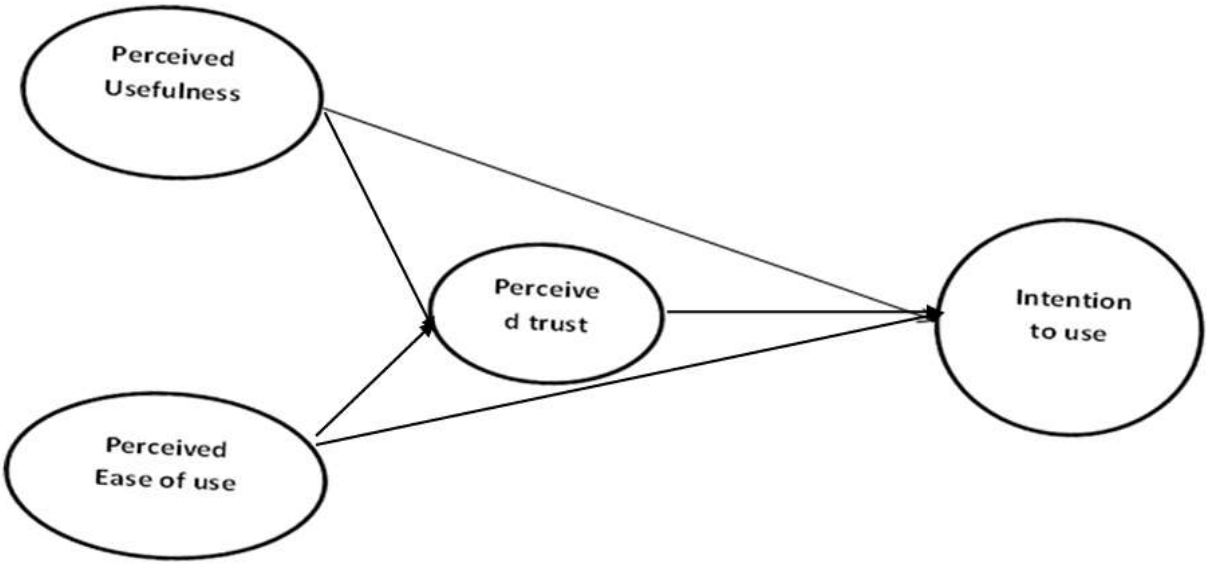
B. Perceived Ease of Use

According to Phonthanukithaworn, Sellitto, and Fong (2016), The degree to which a person feels that a technology (in this case, mobile money services) doesn't require mental and physical effort is known as perceived ease of use; (Raza et al., 2017) explain that perceived ease of use influences technology use and also predicts perceived benefits; it refers to a person's belief that technology doesn't require a lot of time, effort, or thought; Furthermore,, it means that people who use technology can work more easily than those who don't; convenience includes ease of transactions, installation, and technology learning.).

C. Perceive Trust

Trust can be defined as people's intention to accept all costs and vulnerabilities connected with conducting a transaction with the other party, which were based on the good expectations that one had for the other party (Utaminingsih, 2024) Trust can also be understood as people's confidence that the company or partner that they are interacting with possess honesty, credibility, and benevolence that will be beneficial for both parties involved (Keni, 2020)..Based on all of these definitions, the author would want to define trust as the degree to which people or customers believe that the other party or business with which they are doing business will not break the agreement or let them down. The mobile money transfer ecosystem requires confidence, just like any other business transaction. MM transfer needs to overcome user mistrust in order to be a sustainable business model (Siau et al, 2003).

Conceptual Framework The conceptual framework for this study is as flows, based on the review that was receive



III. METHODOLOGY

This study employed a quantitative explanatory design to examine the perceived usefulness, perceived ease of use and perceived trust on intention to use Wave mobile money services. The research involved three Independent variables and one dependent variable each measured using multiple indicators adapted from prior studies and assessed on five –point likert scale ranging from strongly disagree to strongly agree. The population of this study consisted of 120 responded of Wave mobile money usage. And due to the relatively small size a saturated sampling technique was applied, making the entire population the research sample. Primary data were collected directed through questionnaires distributed to respondents, while secondary data were obtained from supporting literature, including journals and articles with additional information gathered through interviews. Instrument validity was evaluated using significance testing, where items with p- values below 0.05 were deemed valid, Alpha, rho_ A, and Composite Reliability (CR) values all above the 0.70 threshold, processed with smart PLS software. Partial Least Squares–Structural Equation Modelling (PLS-SEM) was used in the data analysis process with SmartPLS 4.chosen for its suitable for suitability for small sample sizes and

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

minimal distributional assumptions, with the analysis encompassing both the measurement model to assess indicator validity and reliability and the structural model to test hypotheses and predictive accuracy.

IV. RESULTS AND DISCUSSION

Table 2. Outer Loading

	Perceived Usefulness (X1)	Perceived Ease of Use (X2))	Intention to Use (Y)	Perceived Trust (Z)
X1.1	0,769			
X1.2	0,803			
X1.3	0,710			
X2.1		0,727		
X2.2		0,844		
X2.3		0,752		
Y1			0,861	
Y2			0,795	
Y3			0,870	
Z1				0,842
Z2				0,873
Z3				0,772

Factor loading represents the correlation between each indicator and the latent variable it is intended to measure. An indicator is considered valid and appropriate for measuring its construct if the loading value exceeds 0.5. Based on the outer loadings table above, all factor loading values for the indicators of Perceived Usefulness (X1), Perceived Ease of Use (X2), Intention to Use (Y), and Perceived Trust (Z) are greater than 0.5. Specifically, the loadings range from 0.710 to 0.873, which meets the threshold for convergent validity. The result of analysis in the table demonstrate that all indicators of the research variables adequately and validly measure their respective constructs and are suitable for use in this research model.

	Intention to Use (Y)	Perceived Ease of Use (X2)	Perceived Trust (Z)	Perceived Usefulness (X1)
Intention to Use (Y))				
Perceived Ease of Use (X2)	0,821			
Perceived Trust (Z)	0,719	0,677		
Perceived usefulness (X1)	0,704	0,841	0,602	

Based on the table above, the HTMT table shows that all HTMT values are less than 0.9, which indicates that all constructs/variables are valid in terms of discriminant validity according to the HTMT calculation.

Discriminant Validity Fornell-Larcker Criterion

	Intention to Use (Y)	Perceived Ease of Use (X2)	Perceived Trust (Z)	Perceived Usefulness (X1)
Intention to Use (Y)	0,843			
Perceived Ease of Use (X2)	0,601	0,776		
Perceived Trust (Z)	0,584	0,493	0,830	
Perceived Usefulness (X1)	0,506	0,542	0,432	0,762

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

The findings of the Fomell- Larkers Criterion verify that every construct in the study model satisfies the criteria for discriminant validity. The fact that each construct‟s square root of AVE is greater than its correlations with other constructs demonstrates this showing that each construct measures a unique concept with little overlap.

Cross Loadings

	Perceived Usefulness (X1)	Perceived Ease of Use (X2)	Intention to Use (Y)	Perceived Trust (Z)
X1.1	0,769	0,478	0,381	0,250
X1.2	0,803	0,483	0,413	0,371
X1.3	0,710	0,277	0,358	0,356
X2.1	0,586	0,727	0,406	0,397
X2.2	0,586	0,844	0,493	0,410
X2.3	0,279	0,752	0,497	0,342
Y1	0,464	0,554	0,861	0,551
Y2	0,429	0,498	0,795	0,427
Y3	0,380	0,460	0,870	0,488
Z1	0,362	0,411	0,376	0,842
Z2	0,392	0,474	0,605	0,873
Z3	0,317	0,326	0,436	0,772

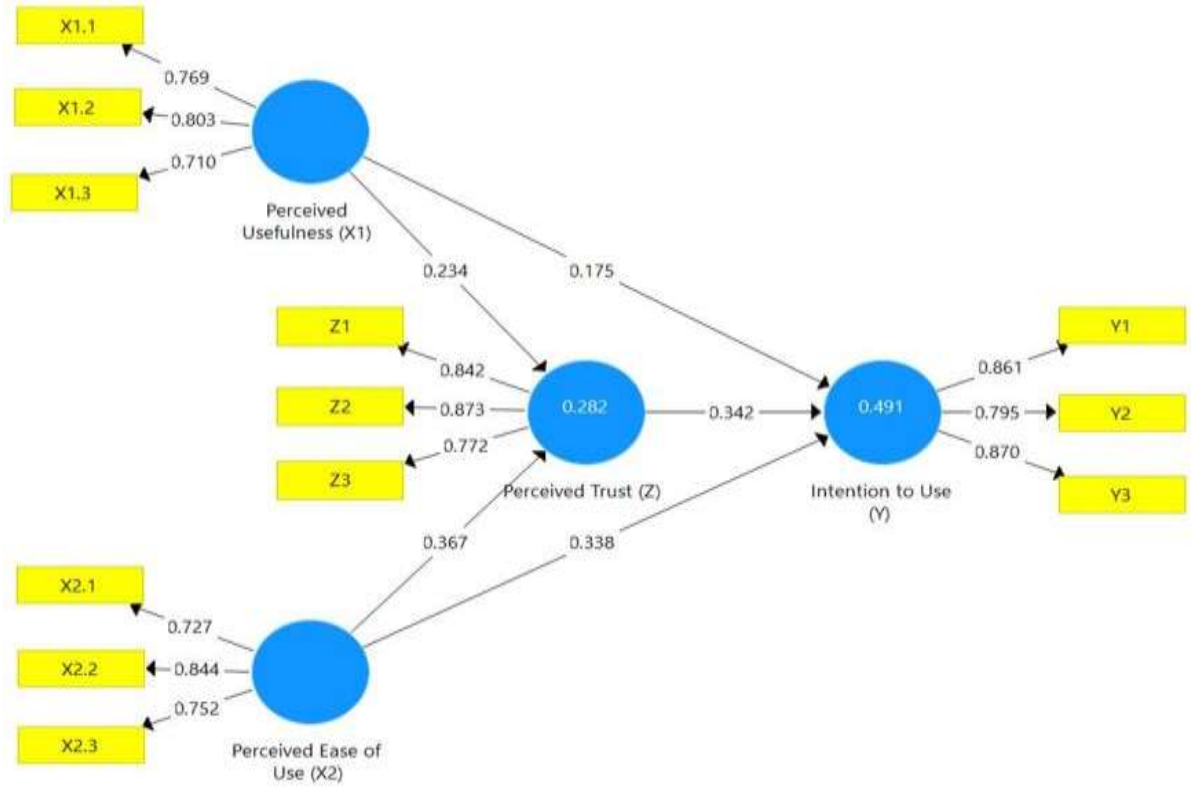
Based on the cross-loading results in the table above, it shows that the correlation values of the indicators with their respective variables (highlighted in blue) are greater than the correlation values of the indicators with other variables (non-blue). Thus, all constructs or latent variables have good discriminant validity, where the indicators have demonstrated themselves as valid measures of their respective variables

Validity and Reliability Construct Reliability and Validity

	Cornbrash‟s Alpha	Rho-A	Composite Reliability	Average Variance Extracted (AVE)
Intention to Use (Y)	0,795	0,802	0,880	0,710
Perceived Ease of Use (x2)	0,867	0,873	0,819	0,602
Perceived Trust (Z)	0,776	0,805	0,869	0,689
Perceived Usefulness (X1)	0,838	0,842	0,805	0,581

The study‟s measurement technique validates the constructs convergent validity, High Cornbrash‟s Alpha, rho A and Composite Reliability (CR) score over the 0.07 cut off point all support internal consistency. Average Variance Extracted (AVE)values for all constructs- Intention to use, perceived Ease of Use perceived Trust ,and perceived Usefulness that are more than 0.50 indicate convergent validity. All things considered, the conceptions are trustworthy, and the underlying latent variables are well represented by their indicators

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org



The PLS out displays R- squared values within the circle of the endogenous variable (intention to use) factor loading for each indicator, and path coefficients between exogenous and endogenous variables.
The structural model is tested by looking at the R-Square value, which acts as a model goodness-of-fit test. R-Square values in the equations between latent variables show the inner model assessment. The model's exogenous (independent) variables' capacity to explain the endogenous (dependent) variables is indicated by the R-Square value.

	R Square	R Square Adjusted
Intention to use (y)	0,691	0,678
Perceived trust(Z)	0,482	0,470

The findings of the study indicate that 69.1% of the variation in intention to use (Y) can be explained by the model, with additional factors that not part of the model accounting for the remaining 30.9% of the variation in perceived Trust (Z) 48.2% can be described by the model, whereas 51.8% cannot be explained by the variables at hand.

The findings of the study indicate that 69.1% of the variation in Intention to Use (Y) can be explained by the model, with The Q-Square (Q^2) test assesses the model‟s predictive relevance, where a value greater than 0 indicates a model that effectively predicts observed data. Using the R-Square of 0.691 for Intention to Use, the Q-Square is also 0.691, or 69.1%. This confirms that the model has strong predictive relevance and effectively explains a significant portion of the data.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

Results for Inner Weights Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Usefulness (X1) -> Intention to Use (Y)	0,175	0,181	0,073	2,380	0,018
Perceived Usefulness (X1) -> Perceived Trust (Z) -> Intention to Use (Y)	0,338	0,348	0,072	4,688	0,000

Perceived utility and perceived ease of use both have a strong and favourable impact on intention to use.

	Original Sample (O	Sample Mean (M	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived Ease of Use (X2) -> Perceived Trust (Z) -> Intention to Use (Y	0,125	0,117	0,045	2,753	0,006
Perceived Usefulness (X1) -> Perceived Trust (Z) -> Intention to Use (Y)	0,080	0,081	0,031	2,579	0,010

H3: The link between Intention to Use (Y) and perceived Ease of use (X2)is strongly mediated by perceived Trust (p= 0.006)
H4: The relationship between Intention to use (Y) and perceived Usefulness (X1) is also significantly mediated by perceived trust (p= 0.010).

4.5.1 The Influence of perceived usefulness on intention to use wave mobile services

The study emphasize how a user‟s intention to embrace digital systems is greatly influence by perceived utility and perceived ease of use , as described in the Technology Acceptance Model (TAM). Acceptance of systems is higher when they are perceived as beneficial and user friendly. According to statistical analysis, both elements have a good impact on user intention, but simplify of use has a great effect. The model exhibits excellent predictive power, accounting for 69.1% of the variation in user‟s intention. This aligns with(Syamsuddin, 2012) research and emphasize that usability and functionality are key to encouraging technology adoption. Developers should focus on making systems both effective and user-friendly to enhance engagement.

4.5.2 The influence of perceived Ease of use on intention to use wave mobile money services

The intention of users to utilize Wave Mobile money is greatly influence by perceived ease of use (PEOU) Adoption and usage of the platform are more likely when it is user friendly, quick, and ease of use. The study supports the Technology Acceptance Model (TAM) with robust statistical evidence (p- value= 0.00) In addition to encouraging use. A minimalist design boosts user‟s perceived utility and trust. Thus, for Wave and comparable digital financial services, putting user friendless first is crucial for broad adoption and sustained users involvement.
.This is in line with a study of (Wu & Chen, 2017) demonstrates that consumers are more likely to want to use an app in the future if they find it straightforward to interact with.

4.5.3 Influence of perceived trust on intention to use Wave mobile money services

This study examines the role of perceived trust in the adoption of Wave mobile money in west coast region the Gambia. In the absence of physical banking infrastructure, trust becomes essential for users to feel confident in using digital financial services. The findings show that users are more likely to adopt Wave if they believe it safeguards their personal data, provides reliable service, and acts in their best interest.
The study supports existing research and theoretical models such as TAM and UTAUT, emphasizing trust as a key factor in technology adoption, particularly in high-risk environments. Trust was also found to reduce concerns over fraud, data breaches, and service reliability, making it a critical element for increasing mobile money usage in underserved regions.

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

V. CONCLUSION AND SUGGESTIONS

CONCLUSION

The PLS analysis reveals that users‟ intention to use Wave Mobile Money is strongly influenced by perceived usefulness, ease of use, and trust. When users find the service convenient, easy to operate, and trustworthy through features like anytime access, userfriendly design, responsive support, and strong data security their likelihood to adopt and continue using the platform increases. Ease of use also helps build trust, further reinforcing adoption. Additionally, Wave enjoys strong brand preference and loyalty compared to competitors, which can be strengthened by on-going service improvements, customer engagement, and loyalty programs. Overall, focusing on enhancing convenience, usability, trust, and brand loyalty is key to driving Wave‟s success

SUGGESTION

To improve Wave Mobile Money, the platform should focus on maintaining a simple, user-friendly design with on-going interface refinements and educational support to boost ease of use, especially for first-time and less digitally literate users. Ensuring 24/7 service availability, optimizing for both smartphones and feature phones, and investing in reliable infrastructure will enhance convenience, accessibility, and transaction performance. Building trust requires partnering with telecoms to improve network coverage, expanding agent networks with better liquidity, and adjusting withdrawal limits to meet diverse needs. Strengthening security through multi-step transaction confirmations and transparent dispute resolution will reduce errors and fraud, while business-friendly policies will attract merchants. Future research should explore user satisfaction, financial literacy, and security awareness, considering demographic and regional factors to guide targeted improvements.

REFERENCES

1. Amani, D. (2022). Internal branding and students‟ behavioural intention to become active member of university alumni associations : the role of students‟ sense of belonging in Tanzania internal branding and students‟ behavioural intention to become active member of universi. Cogent social sciences, 8(1). https://doi.org/10.1080/23311886.2021.1997171
2. Anisa, N., Sinulingga, B., Ginting, P., Karina, B., Sembiring, F., & Silalahi, A. S. (2024). A study intention, implementation and adoption of e-wallet in Indonesia. 8(11), 1–18.
3. Bouch, A. (2012). Network quality of service : what do users need ? Network quality of service : what do users need ? March 2000.
4. Diéguez, A. I., Martín, F. V., & Camacho, M. A. (2023). Predicting Fintech Innovation Adoption : the Mediator Role of Social Norms and Attitudes. Financial Innovation. https://doi.org/10.1186/s40854-022-00434-6
5. Dillon, A. (2019). User Interface Design. January 2006. https://doi.org/10.1002/0470018860.s00054
6. Ebo, P. (2010). Modeling Adoption of Mobile Money Transfer A Consumer Behaviour Analysis Modeling Adoption of Mobile Money Transfer : A Consumer.
7. Huang, T. (2023). Psychological factors affecting potential users‟ intention to use autonomous vehicles. 1–22. https://doi.org/10.1371/journal.pone.0282915
8. Influence, t. h. e., perceived, o. f., of, e., on, u. s. e., & intention, t. h. e. (2020). to use mobile payment : attitude toward using as. 3(1), 18–32.
9. Iqbal, M. S., & Fikri, S. M. (2025). Impact of Globalisation, AI Adoption, and FinTech Integration on Banking Sector. Performance and Customer Satisfaction in Post- COVID Pakistan. 1, 1–23. https://doi.org/10.30541/v64i1pp.1-23
10. Kanagie, A. (2025). Impact of Mobile Money and Fintech in Enhancing Financial Inclusion in the Gambia : A Case Study of Wave. 04(04), 710–722. https://doi.org/10.58806/ijsshmr.2025v4i4n15 Kayizzi-mugerwa, S. (2012). AfDB Mobile Money Services,. V.
11. Laukkanen, T. (2014). The role of information in mobile banking resistance. April. https://doi.org/10.1108/02652321011064890
12. Law, K. (2007). Impact of Perceived Security on Consumer Trust in Online Banking.
13. Memon, M. A., Cheah, J., Ramayah, T., Ting, H., Chuah, F., Cham, T. H., Tunku, U., & Rahman, A. (2019). Moderation analysis : issues and. 3(1).

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

14. Muttaqien, M. K., Syaifullah, H., Anam, M. K., & Mas, T. (2023). Usefulness, Trust, and Intention to Use M-Banking : Evidence from Metropolitan Jakarta. 9(02), 1765–1772.
15. Nasution, A. P., Prayoga, Y., Yasir, M., Pohan, A., Musannip, Z., & Siregar, E. (2023). Adoption of Fintech by Labuhanbatu Students. 7(1), 43–49.
16. Njele, C. C., & Phiri, J. (2021). Factors Affecting Usage of Mobile Money Services and Their Impact on Financial Inclusion : Case of Lusaka Province. 16(7), 104–118. https://doi.org/10.5539/ijbm.v16n7p104
17. Nugroho, Y. A. (2009). The effect of perceived ease of use , perceive of usefulness , perceive risk and trust towards behaviour intention in transaction by internet. 9(1), 79–90.
18. Partial, i. n., for, f., award, t. h. e., the, o. f., of, d., & of, m. (2012). Perceived ease of use, perceived usefulness, behavioural intention to use and acceptance of mobile money transfer services. Mariam naiwumbwe 2008 / hd10 / u / 14343u bbc hons (mak)
19. Raza, S. A., Umer, A., & Shah, N. (2017). New determinants of ease of use and perceived usefulness for mobile banking adoption New determinants of ease of use and perceived usefulness for mobile banking adoption Syed Ali Raza , Amna Umer * and Nida Shah. January. https://doi.org/10.1504/IJECRM.2017.086751
20. Sembiring, O. (n.d.). Trust and Commitment toward Mobile Payment Platform. 4(September 2020), 36–46.
21. Sen, S. (2015). Selecting service providers based on reputation Selecting service providers based on reputation. February.
22. Setiawan, S. O., & Mulia, D. (2023). Factors that Influence Intention to use Mobile Banking. 4(5), 969–979.
23. Siau, K. L. (2014). Building customer trust in mobile commerce. September. https://doi.org/10.1145/641205.641211
24. Simahatie, M., Chadafi, M. F., & Bireuen, B. B. (2024). Proceeding 2 nd Medan International Economics and Business the influence of service quality , price and product quality on consumer satisfaction in proceeding 2 nd medan international economics and business. 2(1), 1131–1141.
25. Study, A. E. (2016). Factors Influencing Usage of Third Party Mobile Payment Services in China : An Empirical Study.
26. Suri, T., & Jack, W. (2016). Supplementary Materials for The long-run poverty and gender impacts of mobile money. 1288(December). https://doi.org/10.1126/science.aah5309
27. Syamsuddin, F. R. (2012). The Influence of Perceived Ease of Use on Behavioural Intention Through Perceived Usefulness as an Intervening Medium in Digital Payment DANA. 340–346.
28. Teknikal, U. (2022). the perceived ease of use in mobile payment support by responsiveness , smartness and mobility. 100(11), 3696–3706.Transaction Consistency and the New Finance in Bankruptcy. (2012). 1–12.
29. Wu, P. (2022). Financial Inclusion , Mobile Money and Regulatory Architecture. 202.
30. Amani, D. (2022). Internal branding and students‟ behavioural intention to become active member of university alumni associations : the role of students‟ sense of belonging in Tanzania internal branding and students‟ behavioural intention to become active member of universi. Cogent Social Sciences, 8(1). https://doi.org/10.1080/23311886.2021.1997171
31. Anisa, N., Sinulingga, B., Ginting, P., Karina, B., Sembiring, F., & Silalahi, A. S. (2024). A study intention, implementation and adoption of e-wallet in Indonesia. 8(11), 1–18.
32. Bouch, A. (2012). Network Quality Of Service : What Do Users Need ? NETWORK QUALITY OF SERVICE : WHAT DO USERS NEED ? March 2000.
33. Diéguez, A. I., Martín, F. V., & Camacho, M. A. (2023). Predicting Fintech Innovation Adoption : the Mediator Role of Social Norms and Attitudes. Financial Innovation. https://doi.org/10.1186/s40854-022-00434-6
34. Dillon, A. (2019). User Interface Design. January 2006. https://doi.org/10.1002/0470018860.s00054
35. Ebo, P. (2010). Modeling Adoption of Mobile Money Transfer A Consumer Behaviour Analysis Modeling Adoption of Mobile Money Transfer : A Consumer.
36. Huang, T. (2023). Psychological factors affecting potential users‟ intention to use autonomous vehicles. 1–22. https://doi.org/10.1371/journal.pone.0282915
37. Influence, T. H. E., Perceived, O. F., Of, E., On, U. S. E., & Intention, T. H. E. (2020). TO USE mobile payment : attitude toward using as. 3(1), 18–32.
38. Iqbal, M. S., & Fikri, S. M. (2025). Impact of Globalisation, AI Adoption, and FinTech Integration on Banking Sector Performance and Customer Satisfaction in Post- COVID Pakistan. 1, 1–23. https://doi.org/10.30541/v64i1pp.1-23

International Journal of Current Science Research and Review
ISSN: 2581-8341
Volume 08 Issue 09 September 2025
DOI: 10.47191/ijcsrr/V8-i9-44, Impact Factor: 8.048
IJCSRR @ 2025
www.ijcsrr.org

39. Kanagie, A. (2025). Impact of Mobile Money and Fintech in Enhancing Financial Inclusion in the Gambia : A Case Study of Wave. 04(04), 710–722. https://doi.org/10.58806/ijsshmr.2025v4i4n15
40. Kayizzi-mugerwa, S. (2012). AfDB Mobile Money Services,. V.

Cite this Article: Gassama, A., Anwar, M., Sawitri, D.K.(2025). Behavioural Intention to use Mobile Money Services in the Gambia: A case study of wave. International Journal of Current Science Research and Review, 8(9), pp. 4803-4812. DOI: https://doi.org/10.47191/ijcsrr/V8-i9-44