

The Impact of the 'Go Cashless Campaign' on Mobile Money Adoption in Chikankata District, Zambia

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Abstract

This study investigates the impact of the 'go cashless campaign' on mobile money adoption in chikankata district, Zambia. For the objectives of this study to be achieved, four hypotheses were formulated and tested. A survey research design was utilized. A sample of 139 respondents were selected using purposive sampling and stratified random sampling technique. Correlation technique was used to analyze the hypotheses. The results of the correlation analysis presented inconsistent findings which showed negative and insignificant impact of the 'go cashless campaign' on mobile money adoption in chikankata district, Zambia. Based on the findings, the study recommended that The campaign organisers and relevant stakeholders should intensify public sensitisation on the Go Cashless Campaign, especially in rural communities, Mobile money service providers and telecommunications companies should improve network coverage and reliability in rural areas, Service providers should consider reducing or reviewing transaction charges, particularly for small-value transfers that are common among low-income users, Although many respondents already use mobile money, further education is needed to improve understanding of how the service works, how to avoid errors and how to protect against fraud and Government agencies, financial institutions and mobile network providers should work together to expand mobile money access in rural areas.

1. Introduction

1.1 Background

Mobile money adoption and regular use are surging. In 2025, the industry recorded 2.3 billion registered accounts and 593 million active 30-day accounts, lifting the global monthly activity rate to 25.7% (GSMA, 2026). Financial inclusion is actively promoted in every country around the world because it plays a significant role in a nation's economic development (Hasan et al., 2024). Research conducted in the area of financial inclusion shows that it allows more people to participate in economic activities by providing access to financial services such as loans, savings and insurance, which in turn improves entrepreneurship and investment (Van & Linh, 2019). The ultimate goal of financial inclusion is the reduction of poverty, job creation, improved financial resilience, efficient allocation of resources and enhanced economic stability, among others. Financial inclusion is the process of bringing individuals who were previously financially excluded into the formal financial sector (Rwechungura, 2020). For many years, banks were considered the primary vehicles for promoting financial inclusion in many economies. Therefore, it is true to say that banks have been spearheading the promotion of financial inclusion since 1472, when the first bank, Banca Monte dei Paschi di Siena, was established in Siena, Italy.

The model of promoting financial inclusion through banks, especially in developing countries like Zambia, has reduced the number of financially excluded individuals; however, it still faces several challenges that hinder the uptake of banking services (Ahmad et al., 2020). The solution to many challenges hindering banks from serving people, especially in areas where banks do not reach, is mobile money, provided by Mobile Network Operators. The challenge of infrastructure faced by banks seems not to face mobile money operators, since mobile money services leverage the widespread use of mobile phones, which often have better coverage than traditional banking infrastructure. This allows mobile money operators to reach remote and rural areas where setting up physical bank branches would be impractical or too costly to build and operate. Furthermore, mobile money has lower entry requirements than traditional banks, such as lower minimum balance requirements. This has made accessing mobile money services easier for individuals with unstable incomes, showcasing the inspiring potential of mobile money in the financial inclusion landscape, offering a hopeful outlook for the future. The benefits of using mobile money over traditional banking have made mobile banking more popular in many economies, including Zambia.

Due to the popularity of mobile money and its benefits, it has become an area of interest for researchers, particularly regarding the factors influencing its adoption. Although many studies review important information about the general adoption and usage of mobile money at national level, regional level and global level, some aspects, such as rural context-specific insights into how awareness campaigns like the Go Cashless Campaign influence adoption and usage patterns, are either not included or only partially addressed. The exclusion of these rural context-specific insights in the financial inclusion efforts could reduce correct generalisation of the research conducted thus far. Therefore, this study closes that gap by including the impact of the 'Go Cashless Campaign' on mobile money adoption in rural districts of Zambia using Chikankata District as a case study. Including the rural context-specific insights into how awareness campaigns influence adoption and usage patterns in this study provides novel evidence in this area.

1.2 Statement of the Problem

While mobile money adoption has significantly increased in Zambia, little is known about the extent to which this growth can be attributed to the Go Cashless Campaign as opposed to other factors such as perceived usefulness, ease of use, network availability and income levels. The absence of district-specific evidence creates uncertainty regarding the effectiveness of national awareness campaigns in rural settings.

While financial inclusion remains a key development priority globally and in Zambia, particularly among rural populations, access to formal banking services is limited. Mobile money has emerged as an important tool for enhancing financial inclusion by enabling individuals to access financial services such as money transfers, bill payments, savings and business transactions through mobile phones. In response to the need to reduce dependence on cash transactions and promote digital financial services, in October 2022 the Bank of Zambia (BoZ) announced the nationwide "Go Cashless Campaign" to encourage the adoption of mobile money and other digital payment platforms.

National statistics indicate significant growth in mobile money and usage across the country. According to the Bank of Zambia (2022), mobile money transactions accounted for more than 50% of all transactions within the national payment system. Similarly, the Zambia Information and Communications Technology Authority (ZICTA, 2022) reported that mobile money subscriptions increased from 9.8 million in 2021 to 11.2 million in 2022, while transaction volumes increased by approximately 89.6%. These statistics suggest substantial progress in the adoption of digital financial services at the national level.

Despite this growth, national statistics do not adequately reflect adoption patterns in predominantly rural districts such as Chikankata. Existing studies have largely focused on urban populations or national trends, providing limited evidence on the effectiveness of awareness campaigns in influencing adoption and usage behaviour in rural communities. Moreover, although Go Cashless was intended to promote digital financial services nationwide, there is limited empirical evidence regarding its effectiveness in increasing awareness and mobile money adoption among rural residents.

Evidence from previous studies suggests that awareness does not necessarily translate into adoption. The World Bank (2017) and GSMA (2023) note that barriers such as low digital literacy, inadequate network infrastructure, transaction costs and limited understanding of digital financial products continue to hinder effective utilisation of mobile money services among rural populations. Consequently, a gap may exist between awareness generated through campaigns and the actual adoption and usage of mobile money services.

Therefore, this study sought to assess the impact of the Go Cashless Campaign on mobile money adoption in Chikankata District by examining the level of campaign awareness, identifying factors influencing adoption, assessing differences across demographic groups and determining the relationship between campaign awareness and mobile money adoption. The findings provided empirical evidence to support policymakers, regulators and mobile money service providers in designing more effective financial inclusion strategies in rural communities.

1.3 Objectives of the study

- To determine the level of awareness of the Go Cashless Campaign in Chikankata.
- To identify drivers of mobile money adoption in Chikankata rural district.
- To assess differences across demographic groups of Chikankata district.
- To examine the relationship between campaign awareness and mobile money adoption in Chikankata in district.

1.4 Research questions

- How has the Go Cashless Campaign influenced mobile money adoption in Chikankata District?
- Which factors mostly influence adoption and continued usage of mobile money in Chikankata?
- Do campaign effects differ across demographic groups of Chikankata district?
- What is the relationship between campaign awareness and mobile money adoption in Chikankata district?

1.5 Hypotheses

H₁: There is no significant association between demographic groups and frequency of mobile money-use.

H₂: There is no significant association between perceived convenience of mobile money and continued use of the service.

H₃: There is no significant association between educational level and the perception that transaction costs affect mobile money use.

H₄: There is no significant association between awareness of the Go Cashless Campaign and frequency of mobile money use.

1.6 Significance of the study

By enabling rural dwellers to fully adopt and use mobile money services to deposit, transfer, save and withdraw money without owning a bank account, accessing financial services becomes easier, safer and more reliable. These changes allow people traditionally excluded from the formal financial sector (including women and the poor) to access formal financial services. Over the past decade, mobile money adoption has rapidly spread across Sub-Saharan Africa, as well as other developing countries. Today, mobile money accounts are used not only for person-to-person (P2P) payments, but also for savings, to receive wage and government transfer payments, as well as to pay merchants and bills; however, this picture is predominantly in urban areas and not so much in rural areas. The National Financial Inclusion Strategy (NFIS, 2024–2028), in its effort to tackle issues affecting segments of the population that are still lagging in financial inclusion, strongly includes people living in rural areas, in addition to women, the youth, refugees, the elderly and persons with disabilities.

1.7 Scope of the study

The scope of the study is to assess the impact of go cashless campaign on mobile money adoption in Chikankata district mission area covering the following parameters; determining the level of awareness of the Go Cashless Campaign in Chikankata, identifying drivers of mobile money adoption in Chikankata rural district, assessing differences across demographic groups of Chikankata district and to examine the relationship between campaign awareness and mobile money adoption in Chikankata in district.

2 Review of Related Literature

2.1 Cashless Campaigns

The central bank's (Bank of Zambia) decisions towards cashless transactions were in line with calls by the World Health Organization's (WHO) encouragement of contactless payment to prevent the spread of COVID-19 through physical cash notes handling. Further, Auer et al. (2020) acknowledged that the global COVID-19 pandemic stirred unprecedented safety concerns about coronavirus transmission via cash.

Kotkowski and Polasik (2021) investigated how the COVID-19 pandemic had changed an important aspect of everyday life: how people make payments. The empirical study was based on a survey of over 5,000 respondents from 22 European countries. The study found different results from the studies reviewed above, as it shows that consumers who had been making cashless payments prior to the outbreak of the pandemic had been even more likely to do so since it broke out. On the other hand, the consumers who had mostly been paying in cash often continued to do so. The divide between those who pay in cash and those who do not, therefore, seemed to have widened during the pandemic. The inconsistency in results regarding financial inclusion around cashless transactions called for more studies to establish area-specific evidence of how people are responding to these international and national calls for cashless campaigns.

2.2 Technological Factors

The impact of mobile money on the African continent has been profound, driving significant advancements in financial inclusion. Millions of individuals, especially those residing in rural and remote areas, gained access to formal financial services for the first time. Moreover, mobile money catalysed economic activity, bolstered livelihoods, heightened resilience to economic shocks and spurred entrepreneurship and innovation across Africa. Zambia was one of the early adopters of mobile money services. The first services were introduced in 2009 (BoZ, 2016). The country has since seen a number of players come on board the digital financial services platform. These include MTN Mobile Money, Airtel Money and ZAMTEL.

The adoption of mobile money in Zambia ballooned in 2021, where the sector saw subscriptions increase from 9.8 million in 2021 to 11.2 million subscribers in 2022, representing a growth rate of 13.98%. In this period, the value of mobile money transactions increased significantly from ZMW 169.4 billion recorded at the end of 2021 to ZMW 295.8 billion at the end of 2022, reflecting an increase of 74.63%. Detailing the performance of the Zambian ICT sector, ZICTA noted that the country witnessed increased utilisation of ICT services in the country over the period January to December 2022. To support this, ZICTA noted that by the end of December 2022, there were a total of 84 valid licences in the ICT sector compared to 73 valid licences that had been issued by the regulator at the end of December 2021. Similarly, ZICTA noted that the volume of mobile money transactions increased from 834 million transactions at the end of 2021 to 1,581 million transactions at the end of 2022, reflecting an improvement of 89.60%. "This performance represents extensive adoption of digital financial services and presents important opportunities for increased financial inclusion in the country," says the regulator. "The number of active mobile network subscriptions was expected to increase from 19.8 million reported at the end of 2022 to 20.4 million subscriptions at the end of 2023 and subsequently, 21.3 million in 2024. In addition, the volume of domestic outgoing mobile voice call minutes was forecasted to increase from 28.5 billion minutes estimated at the end of 2022 to 32.1 billion projected for the year 2023 and could reach 34.5 billion minutes in 2024," says ZICTA. These anticipated improvements in uptake and usage of ICT services are on the backdrop of increased investments by operators in the capacity and coverage of their networks, competitive pricing outcomes on the market as well as general improvement in demand for ICT services, among other attributes.

All these anticipated growth percentages in the case of Zambia are still in the general context, lacking a clear outlook from the rural areas of Zambia.

2.3 Perceived Usefulness of Mobile Money

Mobile money reduces the transaction costs of sending and receiving money, especially given the inadequate and expensive transport infrastructure. Jack and Suri (2014) observe that in Kenya, where families and social networks are widely dispersed from internal migration, remittances on average travel 200 km. Transaction costs include the transport costs of travel (for example, to a bank, utility company or government office), the travel time and the waiting time in long queues, the coordination costs between individuals, between firms and suppliers or customers and between government and individuals, which can be extensive in time and money lost, and the costs of delays and "leakages" through corruption or middlemen, acting like a tax (or complete loss through theft from insecure methods of money transfer). There is also an opportunity cost to lost money and time. The money could have been invested, spent, or saved; the time could have been spent in productive activities. The automated delivery of cash transfers, wages, social security funds and private remittances by electronic transfer increases the certainty of the timing of cash receipts, which helps planning. This further reduces coordination

costs, the costs of delays and hence the opportunity costs. Recording financial transactions creates greater financial transparency and reduces asymmetric information. Asymmetric information and the fixed costs of servicing an account lie at the heart of the failure of the formal banking sector to advance credit to poor customers who lack collateral and financial histories. Moving cash from under the mattress into an electronic account turns it into recorded cash. Every deposit, withdrawal, transfer or payment transaction through mobile money creates a recorded financial history. An electronic record of payments potentially protects consumers against theft, fraud and misinformation. Such protection can reduce transaction costs for consumers.

In Ghana, Tobbin (2010) used a cross-sectional survey to test the applicability of the technology acceptance model in the adoption of mobile money transfer services. The study found that increased perceived usefulness intensifies consumers' mobile money adoption intention. Furthermore, Tobbin (2010) notes that perceived ease of use such as simplified registration processes, easy-to-follow payment instructions, use of the most basic cell phones and software, uninterrupted service availability and a wide distribution of service agents all encourage mobile money adoption.

2.4 Mobile Money Adoption

Mobile money services, despite their global reach and convenience, are influenced significantly by demographic and socio-economic determinants that shape their adoption and utilisation. Age, for instance, plays a pivotal role; younger generations, having grown up in a more digitally interconnected era, often show a greater propensity to embrace mobile financial solutions compared to older generations who may be more accustomed to traditional banking systems. Gender, too, has its implications. In many regions, particularly in developing economies, women might have limited access to financial services due to socio-cultural norms, making mobile money a potential equaliser or, conversely, another avenue of exclusion if not made accessible and user-friendly. Education and occupation intricately link to the adoption rates of mobile money. Individuals with higher education levels might possess better comprehension of digital platforms, making them more likely to use such services. However, it is essential to note that in areas where formal education is limited, hands-on training and user-friendly interfaces are vital for widespread adoption. Occupation, especially in agrarian or informal sectors, can dictate the frequency and type of mobile money transactions. Income levels further compound these factors: those in higher income brackets might have different needs and trust levels compared to those in lower income brackets. As the potential of mobile money continues to unfold, understanding these demographic and socio-economic intricacies is crucial for service providers aiming for comprehensive market penetration and user satisfaction.

The need for better awareness programmes, especially in rural areas, highlights a gap in knowledge dissemination and the potential for mobile money services to curb issues like money laundering and cash theft. The level of awareness and knowledge of mobile money products and services serves as fundamental determinants in the adoption process. If individuals lack knowledge about the array of mobile money products and services, adoption is likely to be stunted.

This is further amplified by Chibuye and Phiri (2026), who state that the pace of mobile money adoption in Sub-Saharan Africa has been nothing short of staggering. As of 2021, 33% of adults were reported as owning a mobile money account, an adoption rate that is close to triple the global mobile money adoption rate (Demirgüç-Kunt et al., 2022). This is particularly noteworthy given the enormous potential of digital financial services in general and mobile money in particular to foster greater financial inclusion, spur reductions in poverty and lead to substantial improvements in welfare in Sub-Saharan Africa (Batista & Vicente, 2023; Suri & Jack, 2016). Despite this enormous achievement, the adoption rate and usage of mobile money remain significantly heterogeneous between Sub-Saharan African countries. For example, leading adopters such as Kenya, Ghana, Gabon and Uganda have mobile money account ownership rates of 66%, 60%, 57% and 54%, respectively. However, other countries like Cameroon, Zambia and Benin have continued to lag further behind, with account ownership rates of 42% for both Cameroon and Zambia and 37% for Benin (Demirgüç-Kunt et al., 2022; Suri et al., 2023). The key barriers hindering widespread adoption and usage of mobile money include lack of money, not having a mobile phone, prohibitively high and non-transparent transaction fees, concerns regarding safety and privacy, and low levels of information on the potential benefits and uses of mobile money (Aggarwal et al., 2020; Annan, 2025; Cruces et al., 2020; Demirgüç-Kunt et al., 2022; Lee et al., 2021).

2.5 Summary of Literature Based on Study Variables

The literature reviewed in this section shows that the Go Cashless Campaign is intended to encourage digital payment behaviour, but its effectiveness depends on whether people actually change their financial practices. The review also shows that technological factors such as network coverage, mobile phone access and digital literacy influence mobile money adoption. In addition, perceived usefulness strongly affects whether users view mobile money as a convenient and beneficial financial tool. Finally, demographic and socio-economic characteristics also shape adoption patterns.

Although previous studies provide useful insights, most of them are based on national or urban contexts. There is still limited evidence on how these variables interact in rural districts such as Chikankata. This study therefore contributes by examining how the Go Cashless Campaign influences mobile money adoption and usage in a rural Zambian setting.

2.6 Theoretical Review

Technology acceptance model (TAM)

This is a famous theory that explains the adoption of new technology. It asserts that two essential factors perceived usefulness and perceived ease of use have an impact on a person's propensity to utilise the technology (Davis, 1989). Perceived ease of use relates to how easily a person feels a technology can be mastered, while perceived usefulness refers to the degree to which a person believes that using a technology will improve their performance. In the context of mobile money adoption, perceived usefulness relates to the extent to which people think that mobile money is a necessary tool that can be utilised for greater advantage in financial transactions. Perceived ease of use is the perception that mobile money is easy to use and easy to understand. With these two concepts, TAM provides a better context for comprehending the elements that influence the adoption of mobile money as a tool for financial management and transactions. If users perceive mobile money as useful, they are more likely to develop a positive attitude toward its usage and eventually adopt it.

The greater strength of TAM lies in its focus on perceived usefulness and perceived ease of use as essential elements of technology acceptance. This directs attention to how rural dwellers look at the utility and usability of mobile money in particular. Nonetheless, TAM has been criticised for overlooking social and control factors that may shape decisions. Integrating TAM and Diffusion of Innovation theory can mitigate this weakness.

Diffusion of Innovation Theory (DOI)

The Diffusion of Innovation theory (DOI), formulated by Rogers (1995), explains how, why and at what rate new ideas and technology spread through societies and cultures. Rogers (1995) describes diffusion as a progression by which an innovation is communicated through certain channels across time

among members of a social system. According to DOI, an innovation is an idea, practice or object that is perceived as novel by an individual or another unit of adoption.

DOI proposes that interpersonal channels are often more effective in persuading an individual to adopt a new innovation. Rogers (2005) states that the time variable is present in the innovation-decision process to aid in specifying the innovativeness of an individual and the relative speed of the adoption of an innovation. DOI also proposes that the innovation adoption decision process involves five stages, namely: knowledge, persuasion, decision (adoption or rejection), implementation and confirmation. Rogers (2003) argues that these five stages of the innovation adoption decision process are facilitated by prior conditions, characteristics of the decision-making unit and the perceived characteristics of the innovation. There are five distinct attributes of an innovation that influence an individual's decision to adopt the innovation: relative advantage, compatibility, complexity, trialability and observability. Rogers (1995) explains that relative advantage is the degree to which an innovation is perceived as being superior to the idea it supersedes. Compatibility is described as the extent to which the innovation is perceived as consistent with the existing values, past experiences and needs of the receivers. Complexity refers to the extent to which an innovation is believed to be relatively difficult to understand and use, and is negatively related to its rate of adoption. Trialability is the degree to which an innovation can be tested on a limited basis, while observability is the degree to which the results of an innovation are visible to others.

DOI is upheld in empirical literature that focuses on financial services adoption. Osei-Assibey (2014) investigated the adoption of mobile money technology by small savings users and collectors in Ghana. In line with the theory, the study established that trialability, observability, compatibility and the level of awareness by mobile money users were all key determinants of mobile money adoption. Likewise, in Indonesia, Yunus (2012) examined the influence of the DOI constructs (relative advantages, compatibility and trialability) on customers' mobile banking adoption intention. The study found that while relative advantages, compatibility and trialability had a significant positive impact on consumer attitudes, the compatibility variable was insignificant. These results largely support DOI in accounting for mobile financial technology adoption.

Campaign awareness corresponds well to DOI: adoption begins with the knowledge stage, where individuals first become aware of an innovation and gain basic information about how it works. The Go Cashless Campaign plays a direct role in this stage because it creates awareness and provides information about mobile money services.

Despite the applicability of DOI in technology adoption, the theory is sometimes denounced for being simplistic, as it focuses solely on the innovation while overlooking complex economic factors (such as necessary infrastructure development and costs), societal networks, and legal, cultural and information constraints that determine how a product is adopted by society.

Theoretical Review Summary

When combined, these two theories provide a solid framework for analyzing the impact of go cashless campaign on mobile money adoption in Chikankata district

- TAM emphasizes individual perceptions and acceptance of cashless technology.
- DOI outlines the social and communicative processes that facilitate the spread of cashless policies among market women.

2.7 Empirical Review

Although mobile money adoption has been extensively studied in different economies, limited empirical research exists in emerging rural markets like that of Zambia, particularly in Chikankata. Existing studies on mobile money adoption primarily focus on urban areas with mature digital infrastructures. Although TAM and DOI frameworks have been applied widely, their adaptation to Chikankata's context remains underexplored, particularly in examining the impact of targeted campaigns and the unique challenges faced by SMEs. Therefore, further research is needed to adapt these models to Chikankata's specific context.

2.8 Research Gap

Since the existing literature examines the impact of mobile money adoption in urban Zambia and/or general financial inclusion trends across the globe and the region, there is limited empirical research on the impact of targeted campaigns in rural districts like Chikankata. This study therefore provides context-specific insights on whether awareness campaigns influence adoption and usage patterns through the assessment of the magnitude of the campaign's effect relative to other factors, bridging the gap between urban-focused studies and rural realities.

3 Research Methods

Research Design

The study employed a mixed-methods case study design. This design combined quantitative and qualitative methods within a single case to provide a more comprehensive understanding of the research problem. The quantitative aspect involved a survey of respondents, while the qualitative aspect focused on their perceptions and experiences regarding the Go Cashless Campaign and mobile money usage.

A total of 139 participants were included in the study, comprising 112 ordinary mobile money users and 27 small-scale business owners who use mobile money for business transactions. The use of both quantitative and qualitative data allowed the study to assess the campaign's influence on adoption patterns and to explain the factors underlying those patterns.

The Study Area

The study was conducted in Chikankata District in Southern Province, Zambia. The district is predominantly rural, with approximately 97% rural population and 3% urban population. The study focused on the Chikankata Mission area, which was selected because it is one of the main commercial centres in the district and has relatively higher levels of business activity compared to other parts of the district.

The Chikankata Mission area was considered suitable for the study because it hosts a concentration of mobile money users, mobile money agents and small-scale traders who actively engage in cash and digital financial transactions. This made it an appropriate setting for examining the impact of the Go Cashless Campaign on mobile money adoption in a rural context.

Sample Size

A sample is a subset of a population selected for the purpose of research, and sampling is the process of selecting that subset in a way that represents the target population (Brink et al., 2006). The study targeted 200 respondents from a population approximated to be less than half of 67,959 rural population of Chikankata district, around Chikankata mission area (Mapangazya) which is a zone on the eastern part of the district.

Although the population was large it was considered relatively homogeneous because the respondents shared similar socio-economic characteristics and were exposed to the same go cashless campaign interventions within Chikankata district. Homogeneous populations generally require smaller sample size than highly heterogeneous populations because there is less variation in the characteristics being measured (Cochran, 1977). The choice of 200 was also influenced by accessibility challenges of respondents and dispersed nature of the study area. Out of 200 questionnaire distributed 139 were successfully filled in (made up of 112 ordinary mobile money users and 27 small-scale business owners) and returned, representing 69.5% which is considered good for survey research (Nulty, D.D., (2008)). Moreover, the achieved sample size of 139 exceeds minimum sample often recommended for multiple regression and correlation analysis in social science research (Kyriazos, T. A. 2018), making it adequate for both descriptive and inferential analysis.

Sampling Technique

Two sampling techniques were used:

Purposive Sampling – Purposive sampling was used to select the small-scale business owners who actively accept mobile money as a payment method. This technique was appropriate because the researcher intentionally selected participants who had direct experience with mobile money use in business transactions. Their insights were considered important for understanding the practical influence of the Go Cashless Campaign.

Stratified Random Sampling – Stratified random sampling was used to select the ordinary mobile money users. This method ensured that respondents were drawn from a broader cross-section of users in the study area. By dividing the population into relevant subgroups and then randomly selecting participants from those groups, the researcher improved the representativeness of the sample.

The combination of purposive and stratified random sampling was suitable because it allowed the study to capture both informed business users and ordinary mobile money users, thereby improving the richness and reliability of the findings.

Instrument for Data Collection

The main instrument was a structured questionnaire comprising both closed-ended and Likert-scale questions. It covered all the four objectives of the study

Reliability of the instruments

Reliability refers to the consistency and stability of research findings over time and across different contexts. Reliable data are data that would produce similar results if the study were repeated under similar conditions. In this study, reliability was enhanced by using a structured questionnaire, clear and consistent questions, and proper administration of the instrument across respondents.

Validity of the instruments.

Validity refers to the extent to which an instrument measures what it is intended to measure. In other words, valid data accurately reflect the concepts and variables under study. To ensure validity, the questionnaire was designed in line with the study objectives and research questions. This helped ensure that the collected data were relevant to the impact of the Go Cashless Campaign on mobile money adoption.

The use of both closed-ended and open-ended questions also improved content validity by allowing the researcher to capture both measurable responses and explanatory information. In addition, the instrument was reviewed to ensure clarity, relevance and alignment with the study objectives.

Methods of data Analysis

The statistical methods adopted for data analysis of this study were simple percentages and correlation. The data were analysed with the help of a statistical tool using excel.

4 Data Presentation, Analysis and Discussion of Findings

4.1 Presentation of Data

Table 1: Number of questionnaires administered and returned

		Percentage
Copies of questionnaires administered	200	
Copies of questionnaires retrieved	139	69.5
Copies of questionnaires not retrieved	61	30.5
Total		100

A total of 139 respondents formed the study sample, consisting of 112 ordinary mobile money users and 27 small-scale business owners. The questionnaires provided sufficient information for descriptive and inferential analysis of study variables. However, some questions had missing responses; therefore, the total number of responses varied from one item to another. Where totals fall below 139, the missing responses are noted under the relevant table.

The response pattern indicates that mobile money is widely used in the study area and that respondents were able to provide meaningful views on their experiences with the service.

4.2 Demographic Characteristics of the Respondents

Gender Distribution of the Respondents

Table 2: Gender Distribution of the Respondents

Gender	Frequency	Percentage
Male	63	45.3
Female	69	49.6
Not indicated	7	5.0
Total	139	100.0

Table 2 shows that female respondents were slightly higher than male respondents. This suggests that both males and females are involved in mobile money use in Chikankata District. The near balance in gender distribution also indicates that the service is relevant to different groups in the community.

Age Distribution of the Respondents

Table 3: Age Distribution of the Respondents

Age Group	Frequency	Percentage
18–25	55	39.6
26–35	36	25.9
36–45	39	28.1
46 and above	3	2.2
Not indicated	6	4.3
Total	139	100.0

Table 3 shows that the largest proportion of respondents were in the age range of 18–25 years, followed by those aged 36–45 years. This shows that the study captured economically active individuals. Younger and middle-aged respondents are generally more exposed to digital financial services, which may explain their active participation in mobile money transactions.

Table 4: Education Level of Respondents

Education Level	Frequency	Percentage
Grade 9	56	40.3
Grade 12	55	39.6
Diploma	20	14.4
Degree	6	4.3
Total	137	98.6

Note: Two respondents (1.4%) did not indicate their education level.

Table 4 shows that most respondents had attained Grade 9 and Grade 12 levels of education. A smaller proportion of respondents had diploma and degree qualifications. This indicates that mobile money use in the district is not limited to highly educated individuals, but is also common among people with lower and moderate educational attainment.

Table 5: Occupation of Respondents

Occupation	Frequency	Percentage
Student	44	31.7
Farmer	52	37.4
Business	27	19.4
Employed	6	4.3
Total	129	92.8

Note: Ten respondents (7.2%) did not indicate their occupation.

Table 5 shows that farmers formed the largest group of respondents, followed by students and business owners. This reflects the rural and agricultural nature of Chikankata District. The presence of business operators is important because they are directly involved in money exchange and retail transactions where mobile money is commonly used.

Table 6: Quarterly Income of the Respondents

Quarterly Income	Frequency	Percentage
Below ZMW 10,000	99	71.2
Below ZMW 20,000	18	12.9
Below ZMW 30,000	9	6.5
ZMW 50,000 and above	3	2.2
Total	129	92.8

Note: Ten respondents (7.2%) did not disclose their income.

Table 6 indicates that most respondents earned below ZMW 10,000 per quarter. This suggests that the study population largely comprised low-income individuals. In such settings, mobile money may serve as a practical alternative to formal banking services, especially where access to financial institutions is limited.

4.3 Awareness of the Go Cashless Campaign

Table 7: Whether Respondents Heard of the Go Cashless Campaign

Response	Frequency	Percentage
Yes	29	22.3
No	101	77.7
Total	130	100.0

Note: Nine respondents (6.5%) did not answer this question. Percentages are based on valid responses (n = 130).

Table 7 shows that the majority of respondents indicated that they had not heard of the Go Cashless Campaign. Only a small proportion reported awareness of the campaign. This suggests that the campaign had limited visibility in the study area.

Table 8: Source of Information About the Campaign

Base: Respondents who answered “Yes” to awareness (n = 29).

Source	Frequency	Percentage
Radio	0	0.0
Television	2	6.9
Social Media	9	31.0
Friends	2	6.9
Campaign Programme	16	55.2
Total	29	100.0

Table 8 indicates that, among respondents who were aware of the campaign, most knew about it through campaign programmes and social media. Very few respondents cited television or friends, and none cited radio as a source of information. These communication channels were not fully reaching the majority of the rural community.

Table 9: Whether the Campaign Clearly Explained the Benefits of Using Mobile Money

Base: Respondents who answered “Yes” to awareness (n = 29).

Response	Frequency	Percentage
Yes	20	69.0
No	9	31.0
Total	29	100.0

Table 9 shows that most respondents who were aware of the campaign stated that it clearly explained the benefits of using mobile money. This shows that, for those exposed to it, the campaign content was generally understandable. However, the small number of respondents familiar with the campaign suggests that its reach was limited, even if its message was relatively clear.

Table 10: Whether the Campaign Encouraged Mobile Money Adoption

Base: Respondents who answered “Yes” to awareness (n = 29).

Response	Frequency	Percentage
Yes	22	75.9
No	7	24.1
Total	29	100.0

Table 10 shows that three-quarters of the respondents who were aware of the campaign indicated that it encouraged them to adopt mobile money. This indicates that the campaign may have had a positive influence on those who encountered it. Nevertheless, this should be interpreted cautiously because the results reflect only the views of the small number of respondents who had heard of the campaign.

4.4 Mobile Money Adoption and Usage

Table 11: Whether Respondents Use Mobile Money

Response	Frequency	Percentage
Yes	128	100.0
No	0	0.0
Total	128	100.0

Note: Eleven respondents (7.9%) did not answer this question.

Table 11 highlights that all respondents who answered this item reported that they use mobile money. This shows that mobile money is widely accepted and used in the study area. The result suggests that mobile money has become part of everyday financial practice for many people in Chikankata District.

Table 12: Frequency of Mobile Money Use

Frequency of Use	Frequency	Percentage
Everyday	106	83.5
Once per week	10	7.9
Twice per week	3	2.4
Almost every day	3	2.4
Partially	5	3.9
Total	127	100.0

Note: Twelve respondents (8.6%) did not answer this question.

Table 12 highlights that the majority of respondents reported using mobile money every day. This indicates that mobile money is not only known in the district but is also being used regularly. The frequency of use suggests that the service plays an important role in everyday transactions.

4.5 Testing of Hypotheses

Hypothesis One Relationship Between Go Cashless Campaign Awareness and Mobile Money Adoption

Since the primary objective of this study was to determine whether the Go Cashless Campaign influenced mobile money adoption in Chikankata District, a chi-square test of independence was conducted to determine whether campaign awareness was associated with respondents' mobile money adoption behaviour. Because virtually all respondents reported using mobile money, adoption was operationalised using frequency of mobile money use (daily versus non-daily) as an indicator of adoption intensity. Campaign awareness served as the independent variable.

Table 13: Relationship Between Go Cashless Campaign Awareness and Mobile Money Adoption

Campaign Awareness	Daily Use		Non-Daily Use	Total
Yes	22		7	29
No	84		14	98
Total	106		21	127
Variable Pair	Chi-Square Value	Degrees of Freedom	p-value	Decision
Campaign awareness and Mobile money adoption (frequency of use)	1.572	1	0.210	Fail to reject H_{04}

The chi-square analysis yielded $\chi^2(1) = 1.572$, $p = 0.210$. Since the p-value exceeds the 0.05 significance level, the null hypothesis was not rejected. This indicates that awareness of the Go Cashless Campaign was not significantly associated with the frequency of mobile money use among respondents in Chikankata District.

Although respondents who were aware of the campaign generally perceived it positively and reported that it encouraged mobile money use, these perceptions did not translate into a statistically significant difference in adoption behaviour. This finding suggests that mobile money adoption in the study area is more strongly influenced by practical factors such as accessibility, widespread availability of mobile money agents, financial necessity and convenience than by campaign exposure alone. Consequently, the Go Cashless Campaign appears to have had limited measurable influence on adoption within the study population.

Hypothesis Two. Demographic Groups and Frequency of Mobile Money Use

To determine whether age group was associated with frequency of mobile money use, age categories were cross-tabulated against daily use and non-daily use of mobile money.

Table 14: Chi-Square Test of Association Between demographic Groups and Frequency of Mobile Money Use

Variable Pair	Chi-Square Value	Degrees of Freedom	p-value	Decision
Age group and frequency of use	3.266	4	0.514	Fail to reject H_{01}

The chi-square value for the relationship between age group and frequency of mobile money use was 3.266, with 4 degrees of freedom and a p-value of 0.514. Since the p-value is greater than 0.05, the null hypothesis (H_{01}) was not rejected in favour of the alternative hypothesis (H_{11}). This indicates that there was no statistically significant association between age group and how frequently respondents used mobile money. This suggests that mobile money use was widespread across age categories and not confined to a particular age group.

Hypothesis Three. Perceived Convenience and Continued Use of Mobile Money

A chi-square test was conducted to examine whether respondents' perceptions of mobile money convenience were associated with their intention to continue using the service.

Table 15: Chi-Square Test of Association Between Perceived Convenience and Continued Use

Variable Pair	Chi-Square Value	Degrees of Freedom	p-value	Decision
Perceived convenience and continued use	0.336	2	0.845	Fail to reject H_{02}

The chi-square test produced a value of 0.336 with 2 degrees of freedom and a p-value of 0.845. Since the p-value exceeds 0.05, the null hypothesis (H_{02}) was not rejected in favour of the alternative hypothesis (H_{12}). The result indicates that there was no statistically significant association between perceived convenience and the intention to continue using mobile money.

Although respondents generally used mobile money regularly, this result suggests that continued use may have been influenced by factors other than

perceived convenience alone, such as necessity, accessibility and the absence of alternative financial services.

Hypothesis Four. Educational Level and Perception that Transaction Costs Affect Usage

Another chi-square test was used to examine whether educational level was associated with the perception that transaction costs affect mobile money use.

Table 16: Chi-Square Test of Association Between Educational Level and Perception of Transaction Costs

Variable Pair	Chi-Square Value	Degrees of Freedom	p-value	Decision
Educational level and cost-related concerns	1.994	3	0.574	Fail to reject H_{03}

The chi-square statistic for the relationship between educational level and the perception that transaction costs affect mobile money use was 1.994, with 3 degrees of freedom and a p-value of 0.574. Since the p-value is greater than 0.05, the null hypothesis (H_{03}) was not rejected in favour of the alternative hypothesis (H_{13}). This suggests that educational level was not significantly associated with whether respondents felt that transaction costs affected their use of mobile money. The result implies that concern about transaction costs was common across education categories and was not limited to respondents with lower or higher qualifications.

Table 17: Summary of the Hypothesis testing.

Null Hypothesis	Result	Decision	Conclusion
H_{01} : No association between campaign awareness and mobile money adoption	$\chi^2=1.572$, $p=0.210$	Fail to reject H_0	No-significant relationship
H_{02} : No association between age and frequency	$\chi^2=3.266$, $p=0.514$	Fail to reject H_0	No-significant relationship
H_{03} : No association between convenience and continued use	$\chi^2=0.336$, $p=0.845$	Fail to reject H_0	No-significant relationship
H_{04} : No association between education and transaction costs	$\chi^2=1.994$, $p=0.574$	Fail to reject H_0	No-significant relationship

The inferential tests conducted did not reveal any statistically significant associations among the variables tested at the 0.05 level. Specifically, the results suggest that:

- Awareness of the Go Cashless Campaign was not significantly associated with mobile money adoption.
- Mobile money use was not significantly differentiated by demographic group.
- Perceived convenience was not significantly associated with continued use.
- Educational level was not significantly related to concerns about transaction costs.

The inferential analysis suggests that the broad acceptance of mobile money in the study area may not be strongly explained by the demographic, perception and campaign-awareness variables tested in this section. Instead, mobile money adoption appears to be widespread across respondent categories, indicating that its use may be driven by practical necessity and convenience in everyday financial activities.

4.6 Discussion of Findings

The findings of this study demonstrate that mobile money has become an established feature of financial practice in Chikankata District. The descriptive results show that respondents make frequent use of mobile money services, particularly for paying bills, receiving money and sending money. This indicates that mobile money is not merely an occasional or supplementary financial tool, but rather an important part of everyday economic life for many people in the study area. The pattern observed in the data is consistent with the literature, which has shown that mobile money adoption tends to increase where services are accessible and able to meet immediate transactional needs, especially in settings where formal banking infrastructure is limited or difficult to access (Aker & Mbiti, 2010; Jack & Suri, 2011). In this respect, the findings support the argument advanced in the Technology Acceptance Model that perceived usefulness and perceived ease of use are central determinants of technology adoption (Davis, 1989).

The respondents' perceptions of mobile money further reinforce this interpretation. The majority of participants described mobile money as fast and easy to learn, and useful for routine transactions. These positive views are significant because they suggest that adoption is influenced not only by access to the service, but also by the way users evaluate its practical value. This finding is in line with previous studies which have established that users are more likely to adopt and continue using digital financial services when those services reduce effort, save time and fit into existing financial routines (Venkatesh et al., 2003; GSMA, 2023). In rural contexts such as Chikankata District, these advantages are especially important because mobile money reduces the need to travel long distances to access banking services. The findings therefore correspond with earlier research showing that mobile money adoption is often driven by convenience and functionality rather than by formal financial literacy alone (Morawczynski, 2009).

However, it is important to note that while users find mobile money fast and easy to learn, a large majority (67.2%) disagreed that the service is convenient. This suggests a tension between usability and convenience that may be explained by infrastructural challenges such as poor network connectivity and transaction costs, which remain prevalent in the district.

Another important finding is that awareness of the Go Cashless Campaign was relatively low. Most respondents reported that they had not heard of the campaign, which suggests that its penetration into rural communities may have been limited. This is a crucial issue because awareness is a necessary condition for campaign effectiveness. Behaviour change and communication theory suggest that a campaign must first achieve adequate exposure before it can influence attitudes or behaviour in a meaningful way (Rogers, 2003). The low level of awareness identified in this study therefore implies that the campaign may not have reached a sufficiently large share of the target population to generate broad behavioural change. This finding is consistent with the wider literature, which shows that digital financial inclusion initiatives often face implementation challenges when messages do not reach rural and low-information populations effectively (World Bank, 2016; GSMA, 2022).

Among the smaller group of respondents who had heard of the campaign, many indicated that it explained the benefits of mobile money clearly and encouraged them to use the service. This suggests that the campaign may have had some positive influence on those who were exposed to it. However, the small number of such respondents means that this result should be interpreted cautiously. It would not be appropriate to conclude that the campaign had a strong district-wide effect based on the available data. Rather, the findings suggest that the campaign was potentially persuasive among those reached, but its overall influence was constrained by limited awareness. This interpretation is in line with the literature, which emphasizes that awareness

campaigns are most effective when they are supported by reliable infrastructure, affordable services and consistent community-level dissemination (Demirgüç-Kunt et al., 2018; Donovan, 2012).

The inferential analysis provides further insight into the relationships between the variables examined in the study.

The first inferential test directly addressed the primary research objective by examining the relationship between awareness of the Go Cashless Campaign and frequency of mobile money use. The chi-square test yielded a value of 1.572, with 1 degree of freedom and a p-value of 0.210. This result was not statistically significant, indicating that awareness of the campaign was not significantly associated with how frequently respondents used mobile money. This finding implies that, in this rural setting, campaign exposure alone did not translate into measurably different adoption behaviour. Instead, mobile money use appears to be driven by practical necessity, ease of use and the usefulness of the service in everyday financial life, rather than by direct exposure to the campaign. This result aligns with the broader literature, which shows that successful digital financial adoption depends on an interaction of user-level and contextual factors, including awareness, infrastructure, affordability, trust and service quality (Davis, 1989; World Bank, 2016; GSMA, 2023).

The second chi-square test conducted to assess the association between demographic groups and frequency of mobile money use produced no statistically significant result, with a chi-square value of 3.266, 4 degrees of freedom and a p-value of 0.514. This indicates that mobile money use was not significantly associated with age. In practical terms, the finding suggests that mobile money use was common across age categories and was not concentrated among younger or older respondents alone. This is broadly consistent with existing studies which show that when mobile money services are easy to understand and useful for everyday transactions, their adoption often extends across demographic groups (Jack & Suri, 2011; Kikulwe et al., 2014). The result therefore suggests that mobile money may have become normalised as a general financial practice in the study area rather than remaining a technology associated with a specific age segment.

The third inferential test examined the relationship between perceived convenience and continued use of mobile money. The result was also statistically insignificant, with a chi-square value of 0.336, 2 degrees of freedom and a p-value of 0.845. Although this finding may appear unexpected given the generally positive perceptions reported by respondents, it should be interpreted in the context of the sample distribution. Since most respondents already indicated a willingness to continue using mobile money, there was limited variation in the outcome variable. This reduced variation may have made it difficult to detect a statistically meaningful association. The result does not necessarily contradict the broader literature on technology adoption. Rather, it may suggest that once mobile money becomes embedded in everyday financial life, continued use is influenced not only by perceived convenience but also by habit, necessity and the absence of better alternatives (Venkatesh et al., 2012; Suri, 2017).

The fourth inferential test investigated whether educational level was associated with the perception that transaction costs affect mobile money use. The result was again statistically insignificant, with a chi-square value of 1.994, 3 degrees of freedom and a p-value of 0.574. This indicates that concerns about transaction costs were not limited to any particular level of education. The finding is consistent with literature which identifies cost as a general barrier to digital financial inclusion, especially in rural and low-income settings where users are highly sensitive to charges on transactions (Demirgüç-Kunt et al., 2018; GSMA, 2023). It also suggests that affordability is a structural issue rather than one that can be explained primarily by education alone. In this regard, the study reinforces the view that if mobile money is to remain inclusive and widely used, transaction fees must remain affordable for ordinary users.

The issue of network connectivity is also significant in explaining the findings of this study. Many respondents reported problems related to poor or unstable network service, which can interfere with successful transactions and reduce user confidence. This is a major concern because mobile money depends on reliable telecommunications infrastructure to function effectively. The literature has long recognised network limitations as one of the major barriers to mobile money uptake in rural areas (Aker & Mbiti, 2010; GSMA, 2022). Even where users appreciate the speed and ease of mobile money, poor connectivity can frustrate transactions and discourage continued use. The findings of this study therefore show that infrastructure remains a critical determinant of digital financial service adoption. In this sense, user attitudes alone are not sufficient to sustain mobile money usage if the supporting system is unreliable.

Taken together, the findings suggest that mobile money adoption in Chikankata District is shaped primarily by practical necessity, ease of use and perceived usefulness, rather than by direct exposure to the Go Cashless Campaign. The campaign appears to have had some positive influence among the relatively small number of respondents who were aware of it, but the inferential results do not provide evidence of a strong statistical relationship between the variables tested. This implies that the campaign's effect was likely constrained by limited outreach and by broader structural challenges such as network instability and transaction costs. The overall pattern of findings is consistent with the literature, which shows that successful digital financial adoption depends on an interaction of user-level and contextual factors, including awareness, infrastructure, affordability, trust and service quality (Davis, 1989; World Bank, 2016; GSMA, 2023). Consequently, while the Go Cashless Campaign may have contributed to positive attitudes toward mobile money, its influence appears to have been indirect and limited in scale.

5 Summary, Conclusion and Recommendations

5.1 Summary of the Findings

The findings of the study indicate that mobile money has become an important part of financial practice in Chikankata District. Respondents use the service regularly for routine transactions, which suggests that mobile money has moved beyond being an alternative financial tool and has become part of everyday life. This finding is consistent with the broader literature, which shows that mobile money tends to gain traction where it offers speed and accessibility, particularly in areas where access to formal banking services is limited.

The study also found that respondents had positive perceptions of mobile money in terms of speed and ease of learning. Many viewed it as easy to learn, useful and efficient. These perceptions are important because they help explain the high level of adoption observed in the district. The findings support existing theories of technology adoption, which emphasize that perceived usefulness and ease of use are central to the uptake of new technologies. In this study, users appeared to adopt mobile money because it met a practical need and fit well into their financial routines.

However, the study also revealed that a majority of respondents (67.2%) did not perceive mobile money as convenient. This indicates that despite its advantages, the service still presents notable inconveniences—most likely arising from network instability and transaction costs—that temper user satisfaction. This result is significant because it qualifies the general narrative of mobile money acceptance: while users find it fast and easy to learn, they

do not necessarily find it convenient to use in its current form.

Awareness of the Go Cashless Campaign was low. This indicates that the campaign may not have been effectively disseminated in rural areas or may not have reached enough people to generate broad behavioural change. This finding is significant because awareness is a key condition for any campaign to influence public behaviour. The small number of respondents who were aware of the campaign generally had positive views about it, but the limited reach makes it difficult to conclude that the campaign had a major impact on mobile money adoption.

The inferential results further showed that the variables tested were not statistically significantly associated. This suggests that mobile money usage was fairly uniform across respondent groups and was not strongly influenced by the demographic or perception factors examined. This does not mean that those factors are unimportant, but rather that in the study area, mobile money use may have become common across different categories of users because of its everyday usefulness. The findings also suggest that structural barriers such as network problems and transaction costs continue to shape user experience and may limit the effectiveness of awareness campaigns.

The study shows that mobile money adoption in Chikankata District is influenced more by practical necessity, service ease of use and infrastructural realities than by direct exposure to the Go Cashless Campaign alone.

5.2 Conclusion

Based on the findings of the study, the following conclusions were made.

First, mobile money is widely adopted in Chikankata District and has become an important financial service for many residents. It is used frequently for paying bills, sending money and receiving money, which demonstrates its relevance in the daily lives of respondents.

Second, respondents generally hold positive perceptions of mobile money regarding speed and ease of learning. The service is seen as fast and easy to use, and these features appear to support its continued use. However, a majority of respondents did not perceive the service as convenient.

Third, awareness of the Go Cashless Campaign is low in the study area. This suggests that the campaign did not reach a large proportion of the population and therefore may have had limited influence on overall adoption.

Fourth, the inferential analysis did not show statistically significant relationships among the variables tested, including the direct relationship between campaign awareness and mobile money adoption. This implies that mobile money adoption in the district is not strongly explained by the selected demographic and perception variables, but rather by broader practical and structural factors.

Finally, the study concludes that while the Go Cashless Campaign may have had some positive influence among those who were exposed to it, mobile money adoption in Chikankata District is largely driven by convenience of learning, practical necessity and the usefulness of the service in everyday financial life.

5.3 Recommendations

In view of the findings and conclusions of the study, the following recommendations are made:

- The campaign organisers and relevant stakeholders should intensify public sensitisation on the Go Cashless Campaign, especially in rural communities. Awareness activities should be carried out through local languages, community meetings, radio programmes, churches, schools and markets in order to reach a wider audience. Campaign messages should be repeated consistently so that more people become familiar with the purpose and benefits of mobile money.
- Mobile money service providers and telecommunications companies should improve network coverage and reliability in rural areas. Poor network connectivity was identified as a major challenge, and addressing this issue would improve transaction success, user satisfaction and trust in the service.
- Service providers should consider reducing or reviewing transaction charges, particularly for small-value transfers that are common among low-income users. High transaction costs may discourage regular use and reduce the inclusiveness of mobile money services.
- Although many respondents already use mobile money, further education is needed to improve understanding of how the service works, how to avoid errors and how to protect against fraud. User education should also focus on encouraging responsible and secure use of digital financial services.
- Government agencies, financial institutions and mobile network providers should work together to expand mobile money access in rural areas. This could include increasing the number of agents, improving service availability and ensuring that mobile money remains affordable and reliable for low-income users.

5.4 Suggestions for Further Research

The study recommends that future research should examine the role of trust, digital literacy and agent availability in shaping mobile money adoption. In addition, comparative studies across different districts could help determine whether the patterns observed in Chikankata District are similar in other rural areas of Zambia.

Declaration of Competing Interests

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Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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