























- technology: Toward a unified view, *MIS Quarterly*, 27(3), 425-478. Accessed on July 27, 2022, at <http://www.cob.calpoly.edu/~eli/Class/p25.pdf>.
- [27] Chogo, P. J., & Sedoyeka, E. (2014). Exploring factors affecting mobile money adoption in Tanzania. *International Journal of Computing and ICT Research*, 8(2), 53–64. <http://ijcir.mak.ac.ug/volume8-issue2/article5.pdf>.
- [28] Ndekwa, B., Ochumbo, A. J., Ndekwa, A. G., & John, K. E. (2018). Adoption of mobile money services among university students in Tanzania. *International Journal of Advanced Engineering, Management and Science*, 4(3), 149–157. <https://doi.org/10.22161/ijaems.4.3.3>.
- [29] Cobla, G. M., & Osei-Assibey, E. (2018). Mobile money adoption and spending behaviour: The case of students in Ghana. *International Journal of Social Economics*, 45(1), 29–42. <https://doi.org/10.1108/ijse-11-2016-0302>.
- [30] ECDL Foundation. (2009b). Case Study on Toyota Tsusho Africa Adopting ICDL [Electronic Version]. ICDL case studies, 1-2. Retrieved 25/11/2009 from <https://portal.ecdl.org/>.
- [31] Oyefolahan, I. O., Ahmed, S. A., & Abubakar, A. (2014). An empirical study of customers' adoption of mobile money transfer services in Somaliland. *The 5th International Conference on Information and Communication Technology for the Muslim World (ICT4M)*, 978-1-4799-6242-6. <https://doi.org/10.1109/ict4m.2014.7020583>.
- [32] Odoyo, C. O., Liyala, S., Odongo, B. C., & Abeka, S. (2016). Challenges facing the use and adoption of mobile phone money services. *World Journal of Computer Application and Technology*, 4(1), 8–14. <https://doi.org/10.13189/wjcat.2016.040102>.
- [33] Adebisi, A. A., Alabi, E., Ayo, C., & Adebisi, M. (2013). An empirical investigation of the level of adoption of mobile payment in Nigeria. *African Journal of Computing & ICT*, 6(1), 196–207.