

Drivers of the experience value of mobile money transfer service: Senegalese user perspectives

Ndeye Astou Manel Fall

ESP, Cheikh Anta Diop University, Dakar, Senegal

Fatou Diop-Sall

Cheikh Anta Diop University, ESP, LARMS, Dakar, Senegal, and

Ingrid Poncin

Université catholique de Louvain (UCLouvain), LouRIM, Mons, Belgium

Abstract

Purpose – Digital service innovations have enabled service market access, transforming Africa. This paper aims to investigate individual and contextual drivers of experience value of mobile money transfer (MMT) service during post-adoption given impacts of individual/cultural characteristics in Senegal.

Design/methodology/approach – Mixed methods. Study 1 qualitatively investigates the effects of individual-contextual drivers on the experience value of MMT and behavioral intentions. Study 2 quantitatively tests the main causal effects between drivers and MMT.

Findings – Conceptual models of experience value including ethical and social dimensions proposed in MMT are positively related to behavioral intentions. Need for social interaction (NSI), self-efficacy (SEFF) and social pressure (SP) – sources of experience value creation/destruction – must be integrated into business practices. Results show the indirect positive influence of NSI on behavioral intentions through MMTs experience value. Moreover, traditional cultural orientation (TCO) is a source of value creation/destruction. Managers should build ethical relations with users, integrate social functions in MMT and understand users' cultural and individual characteristics for better customer relationship management policy.

Originality/value – Few studies examine how MMT experience creates/destroys value in a Sub-Saharan African context, specifically in Senegal. The authors show that SP might destroy value and reveal how individual variables such as SEFF, NSI and TCO affect experience value creation/destruction. Surprisingly, NSI creates value, revealing MMT as hybrid self-service technology.

Keywords Customer value, Customer service, Customer experience, Self-service technology, Technology and service, Mobile money transfer, Senegal, Africa, Experience value, Behavioral intention

Paper type Research paper

1. Introduction

Mobile money services (MMS) are mobile applications – self-service technologies (SSTs) (Newman *et al.*, 2018) – that operate through the software on a SIM card, often on ordinary phones rather than smartphones (Suri, 2017). They are used by more than one billion people worldwide. Sub-Saharan Africa (SSA) had 395.7 million mobile money accounts in 2018 and more than 469 million in 2020 (GSMA, 2019, 2020) – in line with demographic growth, as the population is young. MMS, which unlike mobile banking needs no bank account, is often provided by telecommunications companies (Suri, 2017) and drives financial inclusion in SSA (Aker and Mbiti, 2010).

Contrasting previous studies on investigating the adoption of mobile money transfer (MMT), an SST for transferring, storing and transacting money via mobile devices (Lepoutre and Oguntoye, 2018), we consider the post-adoption phase, as we analyze effective

interaction with MMT in terms of customers' lifeworld contexts and social networks and also observe existing customer practices (Helkkula *et al.*, 2012). To transfer money, users deposit cash to be used later (Glavee-Geo *et al.*, 2019). MMT is the main form of money transfer in Africa (Ahmed and Ali, 2017). We examine the characteristics of SST and deduce those of MMS.

Cognitive research highlights the utilitarian dimension of SST (Newman *et al.*, 2018). Customer experience (CX) is a key issue for service management researchers and practitioners (Lemon and Verhoef, 2016). It is the holistic, multi-dimensional sum of interactions through various interfaces,

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including technological devices (Lemon and Verhoef, 2016). However, work on it and its antecedents and consequences are lacking (McColl-Kennedy *et al.*, 2015), especially in SSA (Schaefers *et al.*, 2018; Glavee-Geo *et al.*, 2019) and are challenging due to the diversity of mobile touchpoints (Lemon and Verhoef, 2016) and the subjective, hard-to-control nature of the concept (Hollebeek and Macky, 2019). Cross-cultural CX research can reveal how different cultures value the different components of CX (De Keyser *et al.*, 2020).

Determinants such as self-efficacy (SEFF) or need for social interaction (NSI) (Dabholkar and Bagozzi, 2002) may also vary by individuals, place or social context (Blut *et al.*, 2016). SEFF is individuals' beliefs regarding their ability to learn and perform particular behaviors (Batra *et al.*, 1993; Bandura, 1986), in this case, using MMT to transfer funds through a mobile device. NSI is consumers' need for interpersonal contact during a service experience (Dabholkar, 1996). Contextual determinants of SST are usually considered from temporal or geographical perspectives (Collier *et al.*, 2015). However, experience also varies with social and cultural contexts (Akaka and Vargo, 2015), which must also be explored (Gummerus and Pihlstrom, 2011). Though national-level cultural dimensions (as conceptualized by Hofstede, 2001) have been operationalized as moderators in SST studies (Blut *et al.*, 2016), individual-level culture may function differently; thus, following Sharma *et al.* (2016), we also consider personal cultural orientation, to replicate the CX approach in a Senegalese context while deepening understanding of individual and contextual antecedents. In this paper, we focus on experience value as the experience itself is inseparable from its perceived value for consumers (Helkkula *et al.*, 2012). As per Holbrook (1999), experience value is a relative preference characterizing a subject's experience of their interaction with an object or service and can be positive (creation of value) or negative (destruction of value). In this study, the challenge and aim empirically explore how individual, contextual and cultural antecedents influence the service experience value of MMT in SSA in post-adoption in Senegal, with potential moderators. Building on Holbrook (1994, 1999), SST's experience value influences behavioral intentions (Scherer *et al.*, 2015), indicating a tendency to repurchase or recommend a specific service/provider (Cronin *et al.*, 2000). Despite the work of Klaus and his co-authors (Klaus and Maklan, 2013; Kuppelwieser and Klaus (2021) directly measuring experience and connecting the customer's service evaluation to loyalty and word-of-mouth, it is unclear how this experience affects intention to reuse or recommend a mobile application (Newman *et al.*, 2018) such as MMT.

Our research questions are as follows:

- RQ1. What individual and contextual determinants of experience value affect MMT in Senegal and what are their consequences for behavioral intentions?
- RQ2. How do contextual determinants influence the creation/destruction of experience value?
- RQ3. Do individual cultural differences such as the need for social approval (NSA) and traditional cultural orientation (TCO), moderate experience value creation/destruction?

NSA is the desire to conform to others' opinions and be socially accepted and TCO means the endorsement of traditional values, norms and practices (Sharma, 2010).

In terms of theoretical contributions, this research reveals that other-oriented dimensions of MMT experience value (ethical and social) are relevant in SSA and that the situation differs from developed countries. This study addresses the research gap on SEFF in non-Western cultures and reveals an indirect, positive influence of NSI on behavioral intentions through MMT experience value. Finally, the study highlights the effects of TCO and NSA on value creation/destruction by MMT. As for managerial contributions, a stronger customer relationship management policy is possible with a better understanding of the cultural and individual characteristics of MMT users. Also, individual characteristics such as NSI need to be maintained in business practices through network agents.

We adopt a mixed method. Study 1 qualitatively investigates the phenomenon in-depth, identifying the relationships and enriching the conceptual model. Study 2 quantitatively (through between-subject experimentation and measures of variables) tests the main causal effects of contextual determinants and relationships between individual drivers and the experience value of MMT on behavioral intentions.

2. Theoretical background: value of experience and its consequences

Customer experience (CX) is a focus of contemporary service research and practitioners (McColl-Kennedy *et al.*, 2015; De Keyser *et al.*, 2020). CX is becoming more social, complex, diverse and technologically mediated. It includes cognitive, emotional, behavioral, sensory and social dimensions, perhaps, etc. It is iterative and dynamic (Lemon and Verhoef, 2016). To better understand customers' subjective responses during interaction with companies, customers' individual characteristics/personality, cultural characteristics in context and social environment must be examined (Lin and Liang, 2011; Jain *et al.*, 2017). As noted by McColl-Kennedy *et al.* (2015), in the service literature customer experiences are not simply delivered by organizations for customers; rather, customer experience itself is inexorably linked with the value obtained as perceived by the individuals involved (Helkkula *et al.*, 2012).

2.1 Experience value

Value resides in experience; experience value is defined as "a relative preference (comparative, personal and contextual) characterizing a subject's experience in interaction with an object or service" (Holbrook, 1999, p. 5), face-to-face or at a distance (Mathwick *et al.*, 2001). Building on Helkkula *et al.* (2012) and Karjaluoto *et al.* (2019), experience value can be considered a good measure to evaluate CX as a key variable in the evaluation of digital interactions. Varshneya and Das (2017), propose a four-dimensional measure: cognitive value (quality of services, time, effort and convenience); hedonic value (enjoyment, pleasure and escapism); social value (status, esteem and social approval); and ethical value (trust and privacy). This measure purports to cross cultures, product categories and channels. This perspective of experience and value has to be considered as a priority for research in technology services, as experience value is a good predictor of behavioral intentions (Ostrom *et al.*, 2015; Leroy-Werelds, 2019).

2.2 Behavioral intentions as consequences of experience value

In service environments, Cronin *et al.* (2000) observed the direct effect of experience value on behavioral intentions such as post-purchase intention (users' tendency to repurchase a service from the same provider and to share their user experience). Regarding mobile banking, Prodanova *et al.* (2019) demonstrated a direct positive effect of experience value on behavioral intentions, but research in SSA contexts is needed.

2.3 The mobile money services context

In Senegal, 92% of adults are excluded from the conventional banking system (ANSD, 2016) and 53.6% are illiterate (ANSD, 2019). MMS penetration exceeds 54% of the adult population (GSMA, 2019). MMT is used routinely to support family and relatives. It increases household consumption and reduces poverty while promoting social and cultural practices (Demirgüç-Kunt *et al.*, 2018). Mobile money account holders conduct transactions via cashiers' agents instead of e-wallets. The popularity of these cash transfer kiosks has raised profitability concerns for telecommunications companies (ITU, 2016).

To understand the contextual realities of the experience value process and the individual, cultural and contextual antecedents of value in SSA, a qualitative approach is needed (Gallarza *et al.*, 2011). Our study 1 is discussed in detail below.

3. Study 1

Study 1 was conducted to enrich the conceptual model and background to study 2 (Figure 1). Between April and July 2018, we conducted semi-direct interviews with frequent and occasional MMT senders in Dakar, Senegal's capital, as according to Berrou *et al.* (2020), senders often reside in urban areas. To develop a deep understanding of the MMT experience in context, participants used "Orange Money," the leading MMT brand in Senegal. The interviews included open-ended, present questions designed to generate theory from a natural setting (Glaser and Strauss, 2009) to capture user opinions, experiences and evaluations (Lincoln and Guba, 1985). Informants were invited to discuss their MMT experiences. Several themes were addressed. Interviews were continued until theoretical saturation was reached (Lincoln and Guba, 1985). We conducted 20 face-to-face interviews that lasted for 30 to 72 min each. These were audio-recorded and transcribed, for 84 pages/41,116 words. Interviewees varied by age, gender, socio-professional category and efficacy. Table 1 describes the interviewee profiles in detail.

3.1 Results of study 1

Following established procedures for inductive analysis of qualitative data, an iterative hermeneutic process was used to analyze the transcripts, identifying several dimensions of experience value. Alongside the much-researched utilitarian and economic dimensions, qualitative data show hedonic, ethic, social and contextual dimensions. Table 2 illustrates the emerging results and definitions from theoretical looping.

Figure 1 Research outline

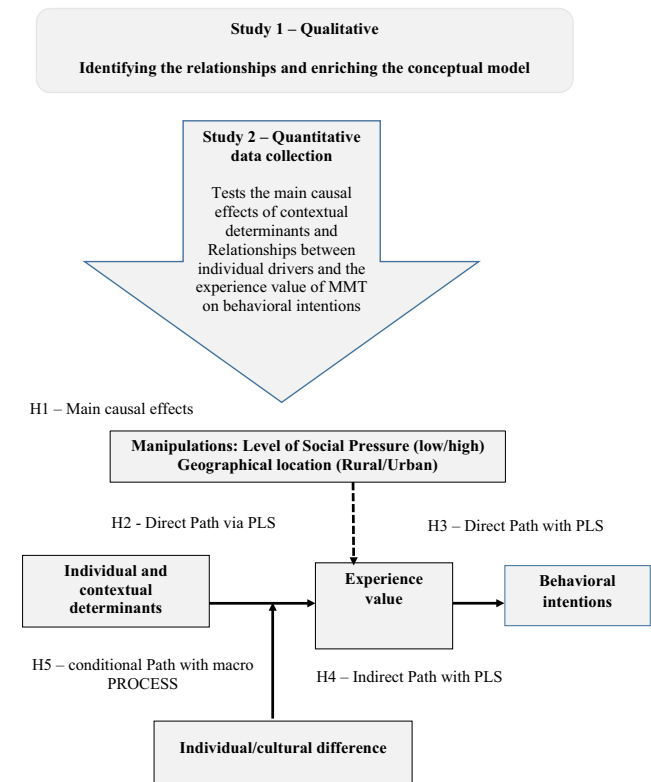


Table 1 Informant profiles – study 1 (qualitative phase)

Code	Name	Gender	Age	Occupation	MMT efficacy
H1	Yawo	M	42	Senior bank officer	Good
H2	Souleymane	M	31	Business man	Good
H3	Ibou	M	37	Business man	Good
F4	Anta	F	23	University student	Good
F5	Dieynaba	F	23	University student	Good
H6	Niang	M	47	Businessman	Good
F7	Yaye	F	34	IT specialist	Good
H8	Abdoulaye	M	50	Sociologist	Good
F9	ndeye	F	28	Support assistant	Good
H10	Meissa	M	33	Cash agent	Good
H11	Roger	M	35	IT specialist	Good
H12	Modou	M	26	Street vendor	Bad
H13	Mohamed	M	25	University student	Good
H14	ousmane	M	24	Street vendor	Good
F15	Awa	F	68	Housewife	Bad
H16	Pyton	M	44	PhD student	Bad
H17	Ousseynou	M	19	University student	Good
H18	Boubacar	M	20	University student	Good
F19	Fatou	F	21	University student	Good
F20	Oumou	F	32	Housekeeper	Good

Antecedents related to individual, contextual and cultural drivers emerged repeatedly (Glaser and Strauss, 2009), as follows.

Individual differences as antecedents of value creation: Sender characteristics emerged as potential antecedents of value

Table 2 Emerging results of study 1 – experience value dimensions

Dimension	Verbatim extract	Conceptualization in marketing literature
Hedonic	"I feel pleasure sending money to my parents via mobile without moving" (I.11)	Hedonic value could be conceptualized as the value that customers derive from an experience based on Enjoyment, pleasure and escapism (Matwick <i>et al.</i> , 2001; Varshneya and Das, 2017)
Ethics	"There's no other intermediary person, the mobile money transfer process becomes more confidential" (I.4). "You can trust on orange money, it's more secure" (I5)	Ethical value could be conceptualized as the value that customers derive from an experience based on security, trust and privacy (Varshneya and Das, 2017)
Social	"It strengthens social ties before you had to wait for an opportunity to visit; now you miss someone, you just call him and ask him to check his mobile phone, that you put something on it; he checks and says thank you" (I.9).	Social value may be interpreted as the value that customers derive from an experience based on status, esteem or social approval (Varshneya and Das, 2017)
Contextual	"it's true that sometimes the fact that someone asked you to send MMT, can make your heart pinch, it puts you under pressure, but then I control myself and send money by MMT" (I.14)	It is generated under certain conditions depending on time, location, social and technological environment or a mental state of the users (Pihlstrom and Brush, 2008)

creation in MMT experience. First, we consider individual differences: SEFF and NSI.

3.1.1 Self-efficacy

This indicates MMT users' self-perceived ability to transfer funds through a mobile device. For instance, one interviewee explained, "I send money transfers via mobile without going to the agent at the kiosk or requesting help" (Female, 32 Years). In social cognitive theory, SEFF refers to people's individual beliefs regarding their ability to learn and perform particular behaviors (Batra *et al.*, 1993; Bandura, 1986). In mobile banking, SEFF corresponds to an individual's ability to conduct financial transactions via a mobile device (Susanto *et al.*, 2016). From the interviews, SEFF emerged as an important determinant of the experience value of MMT.

3.1.2 Need for social interaction

This is users' psychological need to interact with other people (Dabholkar, 1996), for example, the interaction between a consumer and cashier agents or others during a service experience. Users with mobile money accounts often solicit agents for help even when they can do it by themselves and value the MMT experience more due to the interaction. For instance: "With the Orange [agents], I feel good with them; they understand my words, [and] I understand their words too" (F, 68). Community-oriented individuals are more receptive to and motivated by social ties and build relationships not only with family members and friends but also with service providers and service employees (Özdemir and Hewett, 2010).

3.2 Contextual determinants in value-creation/destruction through mobile money transfer

We identified contextual determinants (geographical location and social pressure (SP)) that influence the experience value of MMT.

3.2.1 Geographical location

MMT lets users send money to faraway or hard-to-access locations "I usually send [money] to rural areas, but sometimes I can also transfer to urban locations" (M, 25). Therefore, location factors influence mobile service experience positively

(Gummerus and Pihlström, 2011) and contextual determinants are specific to locational context (Belk, 1974).

3.2.2 Social pressure

Fishbein and Ajzen (1975) conceptualized SP as "subjective norms" – normative beliefs associated with the expectations of community members. According to Trongmateerut and Sweeney (2013), the relationship between subjective norms and behavioral intentions is more significant under a collectivist cultural orientation, as in Senegal. High-pressure situations render experiences unpleasant and induce obligation to conduct more transfers: "You can't say no anymore because they'll even say: 'send it by Orange Money.' You can't escape anymore; it's this disadvantage that I feel the most" (F, 28). The decision to use MMT often depends on social context (Aker and Wilson, 2013). However, SP has been mostly explored from a normative pressure perspective, without integrating (e.g.) mimetic or coercive dimensions (Chaouali and El Hedhli, 2019). Mimetic SP leads individuals to imitate the behavior of people with higher social status; coercive pressures motivate social actors to comply with socially required behaviors and practices (Shi *et al.*, 2008).

3.3 Cultural determinants in value-creation/destruction through mobile money transfer

NSA and TCO again emerged as factors in the interviews:

3.3.1 Need for social approval

NSA is the desire to conform to others' opinions and be socially accepted. It can intensify value creation in the MMT experience. This desire to conform, gain others' esteem and be socially acceptable is a universal individual trait (Eberhard *et al.*, 2015) influenced by cultural context (Verardi *et al.*, 2010). In Senegal, where social ties are close, approval-seeking is socially crucial (Crocker and Luhtanen, 2003) and people tend to have higher NSA.

3.3.2 Traditional cultural orientation

Cultural orientation refers to partaking in cultural values, norms and beliefs based on individual experiences (Oyserman *et al.*, 2002); traditional cultural orientation is then cultural

orientation to traditional practices and customs. According to Sharma (2010), TCO differs at the individual level. Senders see MMT as a way to strengthen the significant social ties already present in Senegalese society and to practice their tradition and culture: "If it is only to solve my problem, I might not use Orange Money, but it is our culture to share whatever we have; [it] is important and now we are doing it with MMT" (M, 35). Thus, individuals with TCO cherish the experience of MMT.

Through these different verbatim mentioned (Table 2), this exploratory qualitative study highlights the impact of socio-cultural beliefs and social context on the process of creating value resulting from MMT's experience.

4. Study 2

The vital utilitarian and economic dimensions of MMT are well documented in the literature (Prodanova *et al.*, 2019). Study 1 (Table 2) revealed the importance of additional dimensions (hedonic, ethical, social and contextual) and deemphasized the utilitarian dimension. In study 2, this individual, socio-cultural and contextual determinants of value are studied.

4.1 Hypothesis background and development

4.1.1 Contextual variables – social pressure and location

The beneficial effect of financial innovation in rural areas is a potential advantage of MMT (Nejad, 2016). Mobile services create value by overcoming geographic barriers, making the location a key contextual driver of MMS value. Study 1 shows that demand for services tends to come from rural areas: "Sometimes, if someone in the village calls you to ask for a small financial help, I check what I have in my wallet and I send it to them via Orange Money" (M, 26). Other contextual drivers include social circumstances of use – for instance, in developing countries (Gummerus and Pihlström, 2011), urban users prefer to transfer money to their families over satisfying their own needs (Fang *et al.*, 2014); transferring money adds value to their experience. In study 1, a respondent said "You know, I work in Dakar (in the capital) and people from the village sometimes call me for small needs" (M, 25). Thus, we must explore users' behavioral patterns under SP (Zhang *et al.*, 2017), which affects MMT's experience value.

We make the following hypotheses:

H1. Contextual variables (SP and location) influence MMT experience value.

H1.1. Experience value of MMT is higher when SP is high (versus low).

H1.2. Experience value of MMT is higher when the location is rural (versus urban).

4.2 Individual differences

4.2.1 Self-efficacy

A given application may not be suitable for all users. Individuals may discontinue the use of MMT because of difficulty using it (Morawczynski, 2009), for example, due to low literacy (Senou *et al.*, 2019). Customers with high SEFF regarding performing their service encounter role should perceive higher service value

than customers with low SEFF (Webb, 2000). In general, SEFF positively influences customers' perceived value of services (McKee *et al.*, 2006), making it an important predictor of value creation in SST (Van Beuningen *et al.*, 2011). However, self-efficacy is little studied in developing countries.

We make the following hypothesis:

H2.1 Self-efficacy positively influences MMT's experience value.

4.2.2 Need for social interaction.

NSI helps determine how consumers form behavioral intentions when using an SST (Gelderman *et al.*, 2011). Consumers who prefer face-to-face interaction with cashier agents have high NSI and may evaluate SST (Lee and Yang, 2013), MMT (Sithole *et al.*, 2021) and related experiences negatively. Furthermore, NSI significantly, negatively influences SST behavioral intentions at adoption and thereafter (Lian, 2018) and NSI can negatively affect technological service experience (Lee and Yang, 2013). Study 1 shows that illiterate users want to be helped, "It's true that if I did it alone with my phone, I would have to learn; that's why I go to the agency because I admit it's a bit difficult" (M, 26). "When I send money to someone, I can't do it myself because I haven't studied very far, I cannot do it yet, but I go to the Orange Money agencies to be assisted" (F, 68).

We make the following hypothesis.

H2.2 NSI negatively influences MMT experience value.

4.2.3 Social pressure

MMT users receive opinions on MMT from their social groups; these subjective norms and related normative pressure positively impact MMT use (Glavee-Geo *et al.*, 2019). However, the analysis of normative pressure excludes coercive and mimetic facets of SP (Chaouali and El Hedhli, 2019). This study considers that SP may positively influence MMS use during the adoption phase and the perception of different value dimensions (Kim and Han, 2009), which must then also be tested during the post-adoption stage (Kim and Han, 2009). Study 1 reveals that users face strong group pressure, as stated by this respondent, "You can't say no anymore because they'll even say: 'send it by Orange Money'" (F, 28). Thus, we postulate the following hypothesis:

H2.3 SP (normative, coercive and mimetic) positively influences MMT experience value.

4.3 Consequences of mobile money transfer value creation/destruction

Experience value is one of the multiple dimensions predicting reuse intentions ((Pihlstrom and Brush (2008), Varshneya *et al.*, 2017). Customers are willing to reuse a service based on the value created through the experience (Scherer *et al.*, 2015; Zhang *et al.*, 2017). Consequently, we hypothesize that:

H3. MMT's experience value positively influences behavioral intentions (reuse of service or positive word-of-mouth).

Further, to understand value creation/destruction resulting from experience, the antecedents and consequences of experience value must be considered (Varshneya *et al.*, 2017; Mathwick *et al.*, 2001), with experience value as a mediator. We, thus, set the following hypothesis:

- H4.* The MMT's experience value mediates the relationships between determinants (individual/contextual) and behavioral intentions.

4.4 Moderating role of need for social approval and traditional cultural orientation

The impact of drivers on experience value may vary because of moderating factors, the role of which in the value creation process has been neglected (Varshneya *et al.*, 2017).

4.4.1 Need for social approval

Those who use MMT based on NSA expect to receive social rewards (Izuma *et al.*, 2010) and, thus gain more value from the experience. Consideration of others and social acceptance enhances the social value of the mobile experience (Gummerus and Pihlström, 2011). The higher the NSA, the more consumers seek positive feedback from their environment such as from their communities (Martin and Greenstein, 1983). Thus, strengthening social approval can effectively increase consumers' experience value. According to Berraies *et al.* (2017), NSA explains the perceived social value in mobile banking.

4.4.2 Traditional cultural orientation

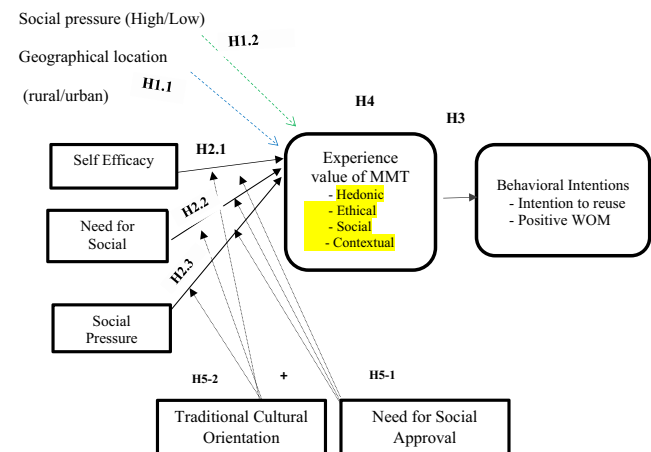
Though Hofstede (2001) considers cultural differences at the national level (Pressey and Selassie, 2003), in this research, TCO is at the individual level. The relationship between dimensions of MMS value and MMS acceptance is moderated by cultural differences (Liu *et al.*, 2019), and thus individual cultural orientation (Sharma *et al.*, 2016). MMT may increase opportunities to enhance traditional cultural practices (Fang *et al.*, 2014). Therefore, TCO was identified in Study 1 as a way to enhance MMT's experience. As, customer experience is moderated by numerous variables such as customers' personality and cultural characteristics in a specific context (Jain *et al.*, 2017), both NSA and cultural orientation may impact experience value. Study 1 shows the influence of NSA and TCO in the experience value process (Table 2). We postulate the following hypotheses:

- H5.* TCO and NSA positively moderate (individual and contextual) determinant effects on MMT experience value.
- H5.1* NSA positively moderates determinant effects on MMT experience value.
- H5.2* TCO positively moderates determinant effects on MMT experience value.

Figure 2 depicts the research model of this study.

To address these research questions, we designed an experimental study.

Figure 2 Research model



5. Methodology

5.1 The specific context of Sub-Saharan Africa, specifically Senegal

This research examined the specific context of SSA, specifically Senegal. In SSA countries, individuals live in communities, literacy levels are low and SP is high, so the MMT's experience value is more oriented toward social practices, in contrast to developed countries. Study 1 highlighted that social-cultural context (TCO and NSA) matters a lot in the creation/destruction of experience value. Furthermore, through Study 1, sender characteristics such as SEFF and NSI emerged as antecedents of experience value, as well as contextual determinants such as geographic location and SP.

5.2 Experimental design

Study 2 adopted an experimental approach to examine the causality of the two main effects (SP and geographic location) on value creation/destruction and ensure sufficient variance in contextual and temporal variables among respondents. This variance was achieved via the scenario method for priming certain aspects of a complex situation. Moreover, Study 2 verified and validated several relationships identified in Study 1 and tested the moderating effects of TCO and NSA.

A 2×2 between-subjects design was implemented. We manipulated two contextual determinants: level of SP (high vs low) and location (urban vs rural). Both factors were manipulated via scenarios, where respondents projected themselves into the described context, to increase internal validity (Cadario *et al.*, 2017). Respondents answered questions on their reactions to the situation where a user uses an MMT service to transfer money to family members. Only variables related to the level of SP and location varied; the scenario blocked other factors. We conducted a manipulation check to detect whether respondents followed the instructions; those who did not were removed. Manipulating SP and location worked well.

Thus, we controlled manipulated variables and measured co-variables such as TCO and NSA that could influence dependent variables. Moreover, equivalence tests for age, gender, level of education and literacy showed that these

aspects did not bias dependent variables: groups were equivalent in age, literacy level and gender in all four scenarios.

5.3 Measures and data

We used reliable, valid measures from the literature adapted to our context. We adapted ethical, social, hedonic and contextual dimensions of experience value from Varshneya and Das (2017) and Pihlstrom and Brush (2008). These dimensions were measured on a five-point Likert scale. To measure individual determinants, we adopted the four-item SEFF scale from Compeau and Higgins (1995), as adapted by Glavee-Geo *et al.* (2017). NSI was measured on a four-item scale from Dabholkar (1996). For social context, we adopted the SP scale from Shi *et al.* (2008), as adapted by Chaouali and El Hedhli (2019). Behavioral intentions were measured via a five-point differential semantic scale from Cronin *et al.* (2000). NSA was adapted from Crocker and Luhtanen (2003) and TCO was measured using five items from Sharma (2010).

6. Data collection and analysis

The quota sampling method was used, with sampling criteria of age, gender and education level, to ensure socio-demographic representativeness for urban users. Literate men under 45 years with higher education more frequently send MMT (Fall *et al.*, 2015; Senou *et al.*, 2019), so they are a bit overrepresented in our sample, though illiterate people are also present. The face-to-face questionnaire was pre-tested with 72 respondents using Qualtrics software as preparation for data collection. During the first pre-test, SP was high for all respondents. Thus, we introduced scenarios and administered a second pre-test to 49 senders, randomly dividing them into four groups to varying SP.

After pre-tests, our sample comprised 281 MMT senders; 56 [1] questionnaires were removed when checking manipulation and missing responses, for a final sample size of 225, divided into four groups, which is adequate (more than 30 samples per group; Simmons *et al.*, 2011). Questionnaires were implemented in February–March 2020; duration was about 15–20 min. To prevent bias related to illiteracy/low literacy, we recruited professional field interviewers to enable simultaneous translation into the local language when administering the questionnaire face-to-face, via tablets connected to Qualtrics software. This ensured randomization.

6.1 Manipulation checks

To check geographic location manipulation effectiveness, a dichotomous question was asked: “In the scenario presented to you, you have to send money to your relatives – in the village very far away or in the city, close to you.” 24 respondents made a mistake (very far away instead of close to you or the reverse) and the questionnaire was withdrawn.

To check the effectiveness of the SP manipulation, we measured perceived SP in the scenario on a scale from 1 (low) to 5 (high); 10 questionnaires were removed due to large errors (SP scored 5 instead of 1–3, which corresponds to a low-SP scenario). Though *statistically* the manipulation, was correct with a mean (2.51) in the low-SP group and a mean of (4.85) in the high-SP group ($t = 13.94$; $p < 0.00$), perceived SP for some respondents in the former was still high. We, therefore, decided

to recreate the two SP groups (high and low) based on the measure of perceived SP (low = 1–3; high, 4–5) and no more on the scenarios. Therefore, the low-SP group is 74 questionnaires (mean of SP = 1.28) and the high-SP group consists of 151 questionnaires (mean of SP = 4.8; $t = 52.84$, $p < 0.00$). The two groups (Low SP and high SP) are equivalent in age, gender and education.

6.2 Common method bias testing

A common source for both independent and dependent variables may introduce self-reporting bias (Podsakoff *et al.*, 2003). We tested for common method variance using two approaches. First, we used Harman’s single factor to control common method bias (CMB). All items were assessed using exploratory factor analysis, with unrotated principal component factor analysis. Then, we accustomed all the items around one factor. Percentage of variance was 29.89%, much below the threshold of 50%. Second, through PLS Smart, we conducted a full collinearity test for CMB, based on Kock (2015). Variance inflation factors (VIFs) greater than 3.3 are proposed to indicate pathological collinearity and possible CMB; none were over this level.

6.3 Exploratory analysis

Scale validity was verified through exploratory analysis with principal component analysis. To adapt to the MMT context, component analysis of experience value was conducted. Although four dimensions emerged, varimax rotation did not provide a valid, reliable measure of the hedonic and contextual dimensions; as such, only the ethical and social dimensions, which have been neglected in the literature despite calls for more attention to them (Leroi-Werelds, 2019), were analyzed. As Komulainen *et al.* (2019) argue that social value should be examined in the context of mobile financial services in an emerging location such as SSA. Regarding SP, the coercive dimension did not satisfy reliability and validity criteria and so we maintained only the mimetic and normative dimensions. All other measures were confirmed valid and reliable.

6.4 Model estimation and results

We used the PLS method for the structural model, as PLS supports exploratory research and nascent theories with complex models. PLS-SEM results were evaluated in two stages: assessment of measurement model (outer model) and structural model (inner model) (Hair *et al.*, 2017). We integrate first- and second-order variables – SP, with mimetic and normative dimensions and experience value, with ethical and social dimensions – to reduce complexity and increase parsimony, as fewer paths need to be estimated (Sarstedt *et al.*, 2019). Given that, these dimensions are conceptually and statistically distinct (as evidenced by discriminant validity). Therefore, we compute the construct score for the reflective-formative Type II second-order variables SP and Experience Value (EXPVAL). Sarstedt *et al.* (2019) recommend the disjoint two-stage approach in presence of a higher-order construct serving as an endogenous construct such as EXPVAL in our path model. In a two-step approach, we first evaluated the reflective and formative measurement models and tested

construct reliability and validity for the sample, then examined the structural model (Hair *et al.*, 2017).

6.5 Assessment of reflective measurement model

Measurement models establish validity and reliability of construct items and can be assessed by internal consistency reliability and convergent and discriminant validity (Hair *et al.*, 2017). Analysis of reliability comprises Cronbach's alpha (α) and composite reliability (CR), which must exceed 0.70 and does here for all constructs. To assess convergent validity, average variance extracted (AVE) was calculated, with the threshold of 0.50; all constructs exceeded this threshold (Table 3).

Discriminant validity was assessed using three criteria (Hair *et al.*, 2017): Fornell and Larcker (1981) criterion, cross-loading and HTMT.

All results (Tables 4, 5, 6) confirm discriminant validity.

Table 3 Internal reliability measurements of reflective constructs

	Cronbach's alpha	rho_A	Composite reliability	Average variance extracted (AVE)
BI	0.929	0.940	0.955	0.876
ETHICALV	0.829	0.838	0.886	0.661
MIMP	0.903	0.952	0.938	0.834
NORMP	0.659	0.707	0.806	0.584
NSI	0.753	0.757	0.890	0.802
SEFF	0.729	0.844	0.816	0.529
SOCIALV	0.809	0.810	0.875	0.637

Table 4 Cross loadings of measurement items

	BI	ETHICALV	MIMP	NORMP	NSI	SEFF	SOCIALV
BI1	0.937	0.602	0.176	0.465	0.337	0.402	0.541
BI2	0.931	0.540	0.233	0.386	0.297	0.396	0.474
BI3	0.940	0.483	0.191	0.396	0.311	0.453	0.429
VETHI1	0.493	0.838	0.342	0.291	0.274	0.241	0.452
VETHI2	0.429	0.742	0.122	0.164	0.300	0.194	0.344
VETHI3	0.497	0.869	0.219	0.353	0.314	0.286	0.408
VETHI4	0.475	0.799	0.238	0.373	0.381	0.312	0.529
MIMP1	0.128	0.202	0.887	0.010	0.160	0.062	0.270
MIMP2	0.171	0.223	0.938	0.112	0.139	0.051	0.311
MIMP3	0.255	0.335	0.914	0.221	0.180	0.079	0.404
NORMP1	0.397	0.270	0.033	0.779	0.197	0.287	0.313
NORMP2	0.280	0.149	0.062	0.655	0.177	0.251	0.179
NORMP3	0.344	0.375	0.200	0.846	0.216	0.210	0.334
NIS2	0.292	0.309	0.166	0.253	0.885	0.209	0.382
NSI1	0.312	0.388	0.152	0.209	0.906	0.206	0.374
SEFF1	0.308	0.173	−0.058	0.127	0.117	0.667	0.155
SEFF2	0.367	0.152	−0.055	0.160	0.274	0.618	0.156
SEFF3	0.300	0.138	0.080	0.243	0.138	0.772	0.241
SEFF4	0.347	0.363	0.136	0.313	0.175	0.832	0.374
VHED1	0.455	0.485	0.307	0.351	0.164	0.298	0.752
VSOC1	0.363	0.395	0.388	0.296	0.354	0.287	0.841
VSOC3	0.411	0.391	0.221	0.274	0.446	0.355	0.843
VSOC4	0.429	0.452	0.270	0.284	0.376	0.186	0.751

6.6 Formative measurement model

As we used reflective indicators for the two dimensions which formed the SP and EXPVAL constructs, we examined the weights of first-order constructs on the second-order construct (Figure 2 and Table 7). Both first-order constructs demonstrate positive significant relationships with SP and EXPVAL. The results indicate no collinearity among SP and EXPVAL predictor constructs, as VIF values fall below the common threshold of 5.0. Two main criteria are used to assess a formative measurement model [2] (Hair *et al.*, 2017): significance and relevance of indicator weights and indicator collinearity. The General Linear Model (GLM) was used to test experimental findings, PLS for direct/indirect relations by structural model and macro process for conditional relations.

6.7 Experimental results

We first analyzed the two main effects of level of SP (*H1.1*) and location for (*H1.2*) on the experience value of MMT by adopting a GLM via SPSS. The level of SP provided enough variance, but not location ($F(1,223) = 0.072$, ns). In terms of SP, we first conducted Levene's test of homogeneity of variances between experimental groups, validated for EXPVAL ($F[1, 223] = 0.278$; ns). The causal relationship between SP and EXPVAL was statistically significant ($F[1, 223] = 9.078$; $p = 0.003$). The EXPVAL of MMT is higher ($M = 4.16$) when SP is higher and vice versa ($M = 3.94$). These results indicate that high SP creates value compared to low SP. Thus, *H1.1* is validated, while *H1.2* is not.

The overall measurement model results show that all measurements in the path model meet conventional standards of reliability and validity, paving the way for the second main step of analysis: assessment of the structural model to

Table 5 Fornell–Larcker criteria of discriminant validity constructs (latent variable)

	BI	ETHICALV	MIMP	NORMP	NSI	SEFF	SOCIALV
BI	0.936						
ETHICALV	0.584	0.813					
MIMP	0.213	0.290	0.913				
NORMP	0.447	0.372	0.143	0.764			
NSI	0.338	0.391	0.177	0.257	0.895		
SEFF	0.443	0.322	0.072	0.315	0.231	0.727	
SOCIALV	0.519	0.539	0.371	0.377	0.422	0.354	0.798

Table 6 Heterotrait-monotrait (HTMT) results

	BI	ETHICALV	MIMP	NORMP	NSI	SEFF	SOCIALV
BI							
ETHICALV	0.658						
MIMP	0.221	0.313					
NORMP	0.560	0.455	0.172				
NSI	0.402	0.492	0.212	0.364			
SEFF	0.544	0.353	0.138	0.429	0.320		
SOCIALV	0.595	0.653	0.421	0.491	0.539	0.404	

determine the significance of the direct/indirect relationships and the developed hypotheses.

6.8 Assessment of structural model

Structural model evaluation criteria are path coefficient (β), results of hypothesis testing, variance explained (R^2) and predictive relevance (Q^2) (Hair *et al.*, 2019). Table 8 displays the results of coefficient (β) and hypothesis testing. The significance of indicator loadings was determined through bias-corrected and accelerated (BCa) bootstrap Confidence Interval (CI) and one-tailed testing at 0.05 (5,000 subsamples of the original sample) to obtain t- and p-values.

Table 7 VIF values, weights and their significance

Second-order construct	First-order constructs	Outer weights	VIF values	CI (5%–95%)	
SP	MIMP	0.487	1.021	0.309	0.619
	NORMP	0.806	1.021	0.697	0.909
Indicators first order	MIMP1	0.297	3.531	0.241	0.344
	MIMP2	0.336	4.689	0.292	0.371
	MIMP3	0.461	2.383	0.405	0.533
	NORMP1	0.460	1.271	0.362	0.570
	NORMP2	0.259	1.276	0.143	0.350
	NORMP3	0.559	1.303	0.474	0.647
	ETHICALV	0.583	1.409	0.475	0.707
EXPVAL	SOCIALV	0.557	1.409	0.417	0.663
	VETHI1	0.317	1.959	0.288	0.353
	VETHI2	0.252	1.569	0.214	0.288
	VETHI3	0.323	2.228	0.294	0.355
	VETHI4	0.334	1.626	0.303	0.369
	VHED1	0.308	1.468	0.222	0.337
	VSOC1	0.316	2.193	0.300	0.391
	VSOC3	0.324	2.188	0.297	0.375
	VSOC4	0.306	1.466	0.238	0.342

As presented in Table 8, all path coefficients are positive and significant and CI does not contain zero. So, $H2.3$: SP-EXPVAL ($\beta = 0.390$; CI = $([0.257; 0.515])$); $H2.1$: SEFF = EXPVAL ($\beta = 0.183$; CI = $([0.061; 0.273])$); $H2.1$ and $H2.3$ are supported.

However, $H2.2$ is rejected, as β is, surprisingly, positive and significant ($\beta = 0.305$; CI = $[0.146; 0.463]$).

Moreover, EXPVAL has a positive, significant effect on behavioral intention ($\beta = 0.443$; CI = $[0.323; 0.560]$). So, $H3$ is supported (Figure 3).

The R^2 value implies that the three sets of exogenous latent variables with ethical and social value dimensions collectively explain 41% of EXPVAL, which, in turn, explains 47% of behavioral intention. Q^2 values are estimated by the blindfolding procedure. As a measure of predictive relevance, the Q^2 effect is positive for the relationships between EXPVAL and behavioral intention and, respectively, medium to high. Table 7 integrates the results of R^2 and Q^2 with respect to all the relationships in the model. Finally, the standardized root-mean-square residual (SRMR) was 0.08 for the model, lower than the limit (0.10) proposed by Hair *et al.* (2017).

6.9 Results for indirect and conditional effects

We test mediation for $H4$ via Smart PLS, as testing indirect paths using the bias-corrected bootstrap confidence interval is a strong approach for detecting mediating effects (Hayes, 2013).

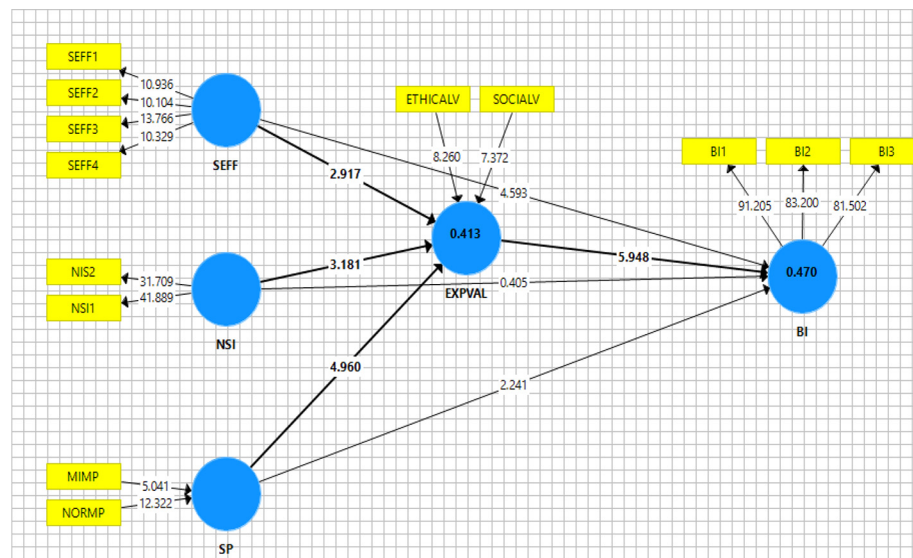
6.10 Mediation test

Based on the results, all three mediations ($H4.1$, $H4.2$ and $H4.3$) are positively significant, as the 95% bootstrapped confidence interval bias (BCa CI) does not straddle a zero (Nitzl *et al.*, 2016). So, the bootstraps analysis shows that experience value partially mediates the relationship between SEFF and behavioral intention and the relationship between SP and behavioral intention with indirect effects' 95% BCa CI: not containing zero = ($\beta = 0.081$, [LL = 0.032, UL = 0.134]) ($\beta = 0.173$, [LL = 0.122, UL = 0.243]). Thus, $H4.1$ and $H4.3$

Table 8 Structural model assessment (direct effect results and decision) ($n = 225$)

N°	Relationship/constructs	Coef (β)	T statistics	95% BCa CI	Decision
H2.1	SEFF -> EXPVAL	0.183	2.917	[0.061; 0.273]	Accepted
H2.2	NSI -> EXPVAL	0.305	3.181	[0.146; 0.463]	Rejected
H2.3	SP -> EXPVAL	0.390	4.960	[0.257; 0.515]	Accepted
H3	EXPVAL -> BI	0.443	5.948	[0.323; 0.560]	Accepted
		R^2		Q^2 predict	
	EXPVAL	0.413		0.288	
	BI	0.470		0.396	

Notes: BCa CI = bias-corrected confidence interval; (β): Path coefficient Beta for PLS analysis. (a): Negative direction of the theoretical hypothesis

Figure 3 Structural model

Note: 1st order: MIMP and NORMP; ETHICALV and SOCIALV. SP and EXPVAL: 2nd order

are supported, as we observed a complimentary mediation, as VAF is larger than 20% (Hair *et al.*, 2017).

Bootstrap analysis shows that EXPVAL significantly, positively mediated the relationship between NSI and behavioral intention, with 95% BCa CI not containing 0. The indirect effect is: ($\beta = 0.135$, [0.062; 0.239]). H4.2 is fully mediated, as the VAF exceeds 80% (Table 9).

Finally, as TCO is continuous and predominantly high, its statistical power is too low to detect a moderation effect using a PLS multi-group (Hair *et al.*, 2017). We decided to examine moderate effects (H5.1 and H5.2) by applying the Johnson–Newman procedure integrated into model 1 of the PROCESS macro (Hayes, 2013). This floodlight approach analyzes the effects for all possible values of the moderating variable. First,

we observe the direct effects of TCO and NSA on EXPVAL in all cases except when NSA is combined with SP (Table 10).

6.11 Moderation test: model 1 (Hayes, 2013)

To individually test moderation effects of NSA and TCO – H5.1 (1a, 1b, 1c [3])–H5.2 [4] (2a, 2b, 2c) – we applied Hayes' (2013) macro process model 1 (Table 10).

For NSA, no hypotheses relating to H5.1a, H5.1b and H5.1c are supported: the interaction between SEFF and NSA is insignificant for experience value creation, with the 95% CI containing zero (−0.10, 0.10). Similarly, H5.1b, related to the interaction between NSI and NSA for experience value creation, is not significant. Regarding the interaction between SP and NSA, H5.1c is also not significant.

Table 9 Structural model assessment results and decision (indirect effect)

N°	Hypothesis/path (axb)	Coef (β)	Confidence interval (BC)	VAF (%)	Type mediation	Decision
H4.1	SEFF -> EXPVAL -> BI	0.081	[0.032;0.134]	25	Complementary mediation	Supported
H4.2	NSI -> EXPVAL -> BI	0.135	[0.062;0.239]	83	Full	Supported
H4.3	SP -> EXPVAL -> BI	0.173	[0.122;0.243]	52	Complementary mediation	Supported

Notes: VAF = $axb/axb + c'$, with indirect effect = ($a \times b$) and direct effect = (c')

Table 10 Moderation test – Model 1 (Hayes, 2013)

Outcome: EXPVAL	B	SE	t	p	LLCI	ULCI	Result
H5.1: Need for social approval positively moderates the effect of determinants (individual and contextual) on the experience value of MMT							
H5.1a Self-efficacy (SEFF)	0.27	0.05	5.00	0.00	0.16	0.37	
Need for social approval (NSA)	−0.07	0.04	−2.07	0.04	−0.15	0.00	
(SEFF x NSA)	0.00	0.05	−0.08	0.94	−0.10	0.10	Rejected
Outcome: EXPVAL							
H5.1b Need for social interaction (NSI)	0.34	0.04	8.14	0.00	0.26	0.43	
NSA	−0.09	0.03	−2.62	0.01	−0.15	−0.02	
(NSI x NSA)	−0.07	0.04	−1.66	0.10	−0.16	0.01	Rejected
H5.1c Social pressure (SP)	0.43	0.06	7.41	0.00	0.31	0.54	
NSA	−0.04	0.04	−1.09	0.28	−0.11	0.03	
(SP x NSA)	−0.03	0.06	−0.52	0.60	−0.15	0.09	Rejected
H5.2: Traditional cultural orientation moderates positively the effect of determinants (individual and contextual) on the experience value of MMT – Model 1 (Hayes, 2013)							
H5.1a Self-efficacy (SEFF)	0.24	0.05	4.49	0.00	0.14	0.35	
Traditional cultural orientation (TCO)	0.33	0.07	4.98	0.00	0.20	0.47	
(SEFF x TCO)	0.42	0.10	4.18	0.00	0.22	0.62	Supported
H5.1b Need for social interaction (NSI)	0.33	0.04	7.47	0.00	0.24	0.41	
TCO	0.31	0.06	4.86	0.00	0.19	0.44	
(NSI x TCO)	0.25	0.05	4.65	0.00	0.14	0.36	Supported
H5.1c Social pressure (SP)	0.36	0.06	6.32	0.00	0.25	0.48	
TCO	0.28	0.07	4.16	0.00	0.15	0.41	
(SP x TCO)	0.24	0.11	2.21	0.03	0.03	0.45	Supported

Notes: $n = 225$ Unstandardized regression coefficients are reported. Bootstrap sample size = 5,000. LL = lower limit; CI = confidence interval; UL = upper limit; NS: not significant

As regard TCO, H5.2 corresponds to its interaction with SEFF, which is significant and positive for experience value creation ($B = 0.42$; $SE = 0.10$; $t = 4.18$; $p = 0.000$ and 95% CI [0.22, 0.62]). Johnson–Neyman shows that when TCO is weak, below 2.467, its effect is significant and negative, thus decreasing value ($B = -0.79$; $SE = 0.24$; $t = -3.26$; $p = 0.00$); in contrast, when the score is high (above 5), it has a positive, significant effect ($B = 0.47$; $SE = 0.08$; $t = 5.64$; $p = 0.00$). Therefore, H5.2a is validated. All other hypotheses are validated and follow the same scheme. The interaction between NSI and TCO (H5.2b) is significant and positive. Specifically, the effect on EXPVAL is negative and insignificant when TCO is low (below 2.467) ($B = -0.29$; $SE = 0.13$; $t = -2.22$; $p = 0.03$) and the reverse when TCO is high (above 5). Therefore, H5.2b is validated. Concerning H5.2c, the interaction between SP and TCO is also significant and positive. Specifically, the effect on EXPVAL is non-significant when TCO is low (below 2.467) ($B = -0.22$; $SE = 0.27$; $t = -0.80$, $p = 0.43$). Conversely, when the score of the TCO is high (above 5), its effect is positive and significant ($B = 0.49$; $SE = 0.08$; $t = 6.29$; $p = 0.00$). H5.2c is validated.

6.12 Moderated mediation

Finally, we conducted moderated mediation analyzes, adopting PROCESS model 9 (Hayes, 2013) (number of bootstrap samples = 5,000), to test how moderator variables (TCO and NSA) simultaneously impact individual and contextual determinants through the

experience value of MMT. We found a significant conditional effect of SEFF on behavioral intention via EXPVAL, with interaction terms significant for SEFF x TCO ($B = 0.46$, $SE = 0.10$, $p = 0.000$) and non-significant for SEFF x NSA ($p = 0.55$). Specifically, the effect of SEFF on behavioral intention (through EXPVAL) was strongest when individuals scored high (above 5) on TCO, whatever the level of NSA ($B = 0.49$ $SE = 0.09$, $t = 5.24$, $p = 0.000$), but was not significant when individuals scored low (−5) on TCO, irrespective of NSA ($p = 0.73$). There was no mediation effect between SEFF and BI when TCO was low ($p = 0.09$).

As regard moderating effects of TCO and NSA on NSI and experience value of MMT, we found a significant conditional effect of NSI on behavioral intention via EXPVAL. The interaction terms are positively significant for NSI x TCO ($B = 0.26$, $SE = 0.05$, $t = 4.96$, $p = 0.000$) and negatively significant for NSI x NSA ($B = -0.10$, $SE = 0.04$, $t = -2.36$, $p = 0.02$). Specifically, the effect of NSI on behavioral intention (through EXPVAL) was strongest with high TCO and low NSA ($B = 0.56$, $SE = 0.06$, $t = 7.89$, $p = 0.000$) and non-significant with low TCO and high NSA ($B = 0.11$, $SE = 0.06$, $t = 1.87$, $p = 0.000$). Also, there is no mediation effect between NSI and BI when this TCO is low and NSA high ($p = 0.09$). To conclude, moderation effects of TCO and NSA between SP and EXPVAL are significant for TCO and non-significant effect for NSA. Whatever the scores of TCO and NSA, the effect of SP on behavioral intention through EXPVAL is positive and significant, as is the mediation effect (Table 11).

Table 11 Complementary analysis –moderated mediation test – Model 9 (Hayes, 2013)

	B	SE	t	P	LLCI	ULCI
Outcome: EXPVAL						
Self efficacy (SEFF) Traditional cultural orientation (TCO)	0.23	0.05	4.29	0.00	0.12	0.34
Int 1: (SEFF x TCO)	0.34	0.07	5.10	0.00	0.21	0.47
	0.46	0.10	4.55	0.00	0.26	0.67
Need for social approval (NSA)	−0.09	0.03	−2.70	0.01	−0.16	−0.02
Int 2: (SEFF X NSA) Both(X) $p = 0.000$	0.03	0.05	0.59	0.55	−0.07	0.12
Outcome: EXPVAL						
Need for social interaction (NSI)	0.34	0.04	7.89	0.00	0.25	0.42
TCO	0.30	0.06	4.80	0.00	0.18	0.43
Int 1: NSI X TCO)	0.26	0.05	4.96	0.00	0.16	0.37
NSA	−0.07	0.03	−2.30	0.02	−0.13	−0.01
Int 2: (NIS X NSA)	−0.10	0.04	−2.36	0.02	−0.18	−0.02
Both(X) $p = 0.000$						
Outcome: EXPVAL						
Social pressure (SP)	0.35	0.06	5.91	0.00	0.23	0.46
Traditional cultural orientation (TCO)	0.28	0.07	4.16	0.00	0.15	0.41
Int 1: (SP x TCO)	0.23	0.11	2.16	0.03	0.02	0.44
Need for social approval (NSA)	−0.04	0.03	−1.19	0.24	−0.11	0.03
Int 2: (SP x NSA)	−0.02	0.06	−0.30	0.76	−0.13	0.10
Both(X) $p = 0.09$						
Both (X): (Interaction of traditional cultural orientation: TCO between the need for social approval: NSA simultaneously)						

7. Discussion

Our results reveal that, in Senegal, SP (high vs low) creates experience value in MMT. High SP increases value, low SP destroys it. These results are aligned with results showing the importance of SP when using MMT in other SSA contexts (Kenya and Ghana) (Morawczynski, 2009; Glavee-Geo *et al.*, 2019). Our results provide deeper insight by showing that mimetic pressure also influences BI via EXPVAL. Conversely to most studies, which observed the absence of an SP effect in post-adoption (Tam *et al.*, 2018; Koloseni and Mandari, 2017), our results reveal that the in Senegalese social environment high SP influences BI through experience value creation.

In terms of individual variables, our results reveal that SEFF positively influences MMT's experience value and BI. These results are in line with previous results (Susanto *et al.*, 2016), including in the SSA context (Morawczynski, 2009). Although NSI positively influences MMT experience through ethical and social values, surprisingly, NSI does not negatively influence BI through EXPVAL. The literature has mainly observed negative influences of NSI on BI (Lee and Yang, 2013; Lian, 2018). Users may actually value interactions with kiosk agents and their assistance during transactions (Sithole *et al.*, 2021), especially in a context like Senegal, which is characterized by a high rate of illiteracy.

While in developed countries the social and ethical dimensions of experience value are minor in mobile financial services, which are considered utilitarian (Komulainen *et al.*, 2019), in this SSA context it appears that these dimensions of experience value result from MMT.

Moreover, our results are aligned with other studies (Scherer *et al.*, 2015; Varshneya *et al.*, 2017) highlighting the positive impact of experience value creation on BI.

Additionally, our results reveal the moderating role of TCO in the relationship between individual determinants and

EXPVAL. The higher TCO, the stronger the effects of SEFF, NSI and SP on behavioral intentions through EXPVAL, while when TCO is low, there is the destruction of value. Simultaneously, the effect of NSI on behavioral intention (through EXPVAL) was strongest with low NSA and high TCO. The higher TCO and the lower NSA, the stronger the effect of NSI on behavioral intention through EXPVAL. The fact that high NSA destroys value may be explained by high solicitation of transfers. In addition, when TCO is low, EXPVAL no longer mediates relationships between individual determinants and behavioral intentions. As Akaka and Vargo (2015) noted, these results show that social and cultural context strongly contribute to value creation/destruction and influence technological services. Finally, following Sharma *et al.* (2016), our results confirm the importance of cultural and individual differences in CX evaluation of MMT in the Senegalese context.

In terms of theoretical contributions, first, this research reveals that other-oriented dimensions of MMT's experience value (ethical and social) are relevant in the SSA context of Senegal. In SSA, the social value dimension is a crucial component, as is the ethical dimension, particularly in the post-adoption phase of MMT.

Second, this study highlights that contextual determinants of MMT experience value differ from those observed in developed countries. This shows a causal relation between SP and MMT experience value.

Third, in terms of individual variables, this study addresses the concern of a research gap on SEFF in non-Western cultures. In this Senegalese context, users with SEFF tend to value the MMT experience and develop behavioral intentions such as continued use or positive word of mouth. Moreover, while most previous literature assumes that NSI has a negative effect on behavioral intentions toward technological services, our results show an indirect positive influence of NSI on

behavioral intentions through EXPVAL. Finally, our results show that TCO is a source of value creation/destruction.

8. Conclusion

MMT services are used by more than one billion people worldwide. Converse to what is observed in developed countries, in precarious contexts such as in SSA countries, where individuals live in communities, MMT experience value is not only oriented toward economic or utilitarian dimensions but also toward social practices. Moreover, this study highlights the individual (SEFF and NSI) and contextual (SP) antecedents of MMT's experience value and their consequences for behavioral intentions. As MMT in developing countries is in high demand, exploring the value of this technological service is particularly interesting in the specific cultural and social context of SSA (Ostrom *et al.*, 2015; Leroi-Werelds, 2019).

In terms of managerial implications of this research, as ethical and social dimensions of experience value increase intention to reuse and recommend MMT, companies should build ethical relations with users and integrate social functions in MMT. Companies need to better coach individuals to be confident and competent in their use of MMS, for example, by using local languages in tutorial voice assistance. In this context, SEFF creates value and positively influences continuity of use and positive word-of-mouth. Managers should remember that many people in SSA consider social interaction a source of value and should provide support to partner agents during deposit transactions. Given varying individual characteristics such as literacy, a hybrid MMS option is needed. For mobile money applications to be implemented in other contexts, they must be adapted not only to the user's needs but also to their social context.

Additionally, as mimetic pressure is a relevant dimension of SP, a source of value creation, advertising campaigns need to engage celebrities and high-profile individuals to develop other categories of MMS such as m-saving and merchant payments, bill payments and subscriptions via mobile. These campaigns should improve brand image by incorporating ethical and social dimensions.

Finally, advertising campaigns must highlight traditional cultural values for targets with high TCO and address the massive use of MMT during religious and cultural events. For individuals with low TCO, other types of services that are used less than MMT such as m-payments and m-saving should also be developed.

In terms of societal implications, this study reveals that MMT not only addresses financial inclusion but also contributes to social inclusion, a growing area of interest for service researchers. The evolution of MMS has yielded new forms of social relationship experiences. Thereby, social interactions resulting from MMT's experience address the survival needs of vulnerable groups.

8.1 Limitations and future research

Our study has some limitations. First, our findings cannot be generalized to other types of technological services, though they can be extended to all MMT senders. As such, they exclude MMT receivers, but it might be very interesting to extend future research to the experience value of MMT receivers, as

more hedonic value and less SP effect might appear. Second, during experimentation, manipulation of location did not generate enough variance; participants may have experienced difficulties in projecting themselves to a rural environment, as they have experienced MMT in urban areas. Therefore, we focused on SP and not a location; the latter remains for future work. Third, the questionnaires were administered in different languages (Wolof, ...), using professional translators to adapt them to the users. Some controls were performed to reduce potential bias in the responses, however, future studies could explore how to experience value might be co-created by users and service providers and investigate outcomes such as customer engagement behaviors.

Notes

- 1 In total, 56 questionnaires were deleted (21 were incomplete, 24 had errors for the geographic location manipulation, 10 had errors for the SP manipulation).
- 2 Internal indicator reliability, consistency reliability and discriminant validity are usually not reported in a formative measurement scale because AVE, CR and outer loadings are meaningless for any construct that constitutes uncorrelated measures (Wong, 2013).
- 3 1a, 1b, 1c, respectively, refer to the moderating effects of NSA on individual determinants: 1a (SEFF on EXPVAL), 1b (NSI on EXPVAL) and contextual determinants: 1c (SP on EXPVAL).
- 4 2a, 2b, 2c, respectively, refer to the moderating effects of TCO on individual determinants: 1a (SEFF on EXPVAL), 1b (NSI on EXPVAL) and contextual determinants: 1c (SP on EXPVAL).

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Corresponding author

Ingrid Poncin can be contacted at: ingrid.poncin@uclouvain.be