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Mobile Banking Adoption and Sustainable Consumption Behaviour Of Bank Customers in Rivers State, Nigeria

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Abstract

This study examined the relationship between mobile banking adoption and sustainable consumption behaviour among residents of Rivers State, Nigeria. The study was motivated by the growing expansion of mobile banking services and the need to understand whether their adoption influences responsible consumption patterns. Three dimensions of mobile banking adoption were considered: transaction services, account management services, and credit/support services. The study was anchored on the Technology Acceptance Model and adopted a descriptive survey research design. The target population for this study comprises all mobile banking users in Rivers State, while a sample size of 384 respondents was determined using Cochran's formula. Data were collected using a structured questionnaire titled "Mobile Banking Adoption and Sustainable Consumption Behaviour Questionnaire (MBASCBQ)." The instrument was validated by experts and tested for reliability using Cronbach's alpha. Data were analysed using Pearson Product Moment Correlation at a 0.05 level of significance. Findings revealed that transaction services of mobile banking have a moderate positive relationship with sustainable consumption behaviour ($r = 0.642$, $p < 0.05$). In addition, the account management services had a moderate positive link with sustainable consumption behaviour ($r = 0.588$, $p < 0.05$), while the credit/support services had a high positive relationship with sustainable consumption behaviour ($r = 0.721$, $p < 0.05$). The study found that mobile banking adoption has a considerable impact on the sustainable consumption behaviour of the citizens of Rivers State, with credit/support services showing the biggest impact. The study suggests the need to increase the efficiency of transactions, to provide better tools to monitor accounts and to provide credit/support services to encourage responsible consumption behaviour among the consumers.

Keywords: Mobile Banking Adoption, Sustainable Consumption Behaviour, Transaction Services, Account Management, Credit Services.

Introduction

The rapid growth of financial technology has significantly impacted the global banking landscape, and mobile banking has emerged as one of the most popular digital financial services. Mobile banking refers to carrying out banking transactions using mobile devices, such as transferring funds, paying bills, checking account balances, and managing accounts. The market is projected to have significant growth because to the increasing adoption of smartphones, internet penetration and the global shift toward cashless economies. According to Shaikh and Karjaluoto (2015), research has shown that mobile banking enhances financial inclusion by providing convenient, low-cost and real-time access to financial services, especially in emerging economies where traditional banking infrastructure could be limited.

Mobile banking is a critical instrument for financial transactions and personal money management in many developing countries, including Nigeria. The Central Bank of Nigeria has constantly promoted digital financial services in its cashless policy effort to minimise cash dependency and increase economic efficiency. However, acceptability and

successful use still varies between users due to factors including perceived threat, digital skill, confidence and trustworthiness of the service. Empirical studies show that despite the availability of mobile banking services to many users, the use of such services has been confined to fundamental transactions, which indicates a discrepancy between adoption and substantial utilisation (Yusuf et al., 2021).

But beyond the financial convenience, mobile banking is increasingly being connected to wider behavioural implications, particularly around purchasing patterns. Sustainable consumer behaviour describes the decision-making process of spending and purchasing that is economically responsible and has the least potential harmful social and environmental impact. It promotes resource efficiency, waste reduction and sound financial management. Digital financial tools like mobile banking could affect these habits by raising financial awareness, allowing real-time monitoring of spending and encouraging budgeting discipline (Kumar et al., 2020). However, the degree to which mobile banking usage translates into sustainable spending habit is underexplored notably in local settings such as Rivers State Nigeria.

The expansion of digital infrastructure, along with the persistent increase of commercial banks and fintech services, has resulted in an explosive growth in the use of mobile banking in Rivers State, a crucial economic hub for Nigeria, with urbanisation. But barriers such as unstable networks, insecurity and uneven levels of digital proficiency still inhibit the depth of acceptance and regularity of use. The impact of mobile banking on sustainable spending habit of people is not known, however it has the potential to give benefits to financial management. This knowledge gap requires empirical research on how the characteristics of mobile banking adoption effect consumption behaviour in the region.

Mobile banking services are increasing in Nigeria notably in the urban and semi-urban areas of Rivers State. But the local acceptance and application still has different effects. Financial institutions have heavily invested in mobile platforms to facilitate efficient consumer transactions, although a majority of the population still uses traditional banking methods or simply uses mobile banking for limited activities such as balance enquiries or periodic transfers. This gap reveals that availability of mobile banking does not ensure complete adoption or meaningful behavioural change. More worrying is the uncertainty of whether mobile banking adoption leads to sustained spending habits among users. Although mobile banking is expected to facilitate efficiency in expenditure, reduce dependence on cash and encourage better financial planning, there is scant empirical clarity on how these benefits translate into environmentally and socially responsible consumption patterns in local contexts such as Rivers State. In many cases the consumers are more likely to accept mobile banking for the sake of convenience rather than switching their spending choices to more sustainable ones.

Moreover, poor digital literacy levels, network instability, perceived security dangers, and trust difficulties remain as barriers to effective involvement with mobile banking services. These obstacles could decrease the potential influence of mobile banking on user behaviour and hence restrict its larger developmental impact. Without clear evidence on the link between mobile banking adoption and sustainable consumption behaviour, policymakers, financial institutions and development stakeholders may find it difficult to design effective interventions that maximise both financial inclusion and sustainable living outcomes.

Literature Review

Mobile Banking Adoption

Mobile banking adoption refers to the extent to which individuals accept, integrate, and continuously use mobile-based financial services in their daily financial activities. It has become a key component of financial technology innovation, especially in developing economies where traditional banking infrastructure is limited. Mobile banking allows users to perform financial transactions such as fund transfers, bill payments, and account monitoring through mobile devices, thereby increasing financial accessibility and convenience. The Technology Acceptance Model (TAM) has been widely used to explain mobile banking adoption, emphasising perceived usefulness and perceived ease of use as critical determinants of user acceptance (Davis, 1989). In addition, trust and perceived risk have been identified as significant factors influencing adoption decisions, particularly in contexts where cybersecurity concerns are great (Alalwan et al., 2017).

Empirical research have demonstrated that users' technological preparedness, service quality and socio-economic variables have a significant effect on the adoption of mobile banking. In developing nations, adoption is generally motivated by convenience, cost reduction and time saving benefits, while constraints are weak network infrastructure, low digital proficiency, and security concerns (Shaikh & Karjaluoto, 2015). Studies in Nigeria have indicated that although mobile banking is on the rise, many users are confined to simple transactions owing to trust deficits and erratic service delivery (Yusuf et al., 2021). This means that adoption is not only a matter of access, but also depth and consistency of use which is still a significant gap in understanding mobile financial behaviour in contexts such as Rivers State.

Transaction Services

Transaction services are one of the basic components of mobile banking. It allows clients to do financial transactions electronically utilising mobile devices. These include funds transfer, bill payments, airtime and data purchases, merchant payments and other real-time financial transactions without the need to visit a physical bank branch. It is believed that transaction services are crucial to increase convenience, speed and efficiency in financial management. According to Shaikh and Karjaluoto (2015), transaction related functionalities are one of the greatest determinants of mobile banking acceptance as they directly answer to the users' need for accessibility and time saving financial solutions. Likewise, Alalwan et al. (2017) observed that customers are more likely to adopt and keep using mobile banking platforms if the transaction services are reliable, secure and easy to conduct.

Transaction services are equally important in the formation of consumer purchasing and financial behaviour. This allows you to track your purchases and pay without cash. This promotes better budgeting and less impulsive spending than with use of cold hard cash. Kumar et al. (2020) argue that digital transaction platforms can promote spending discipline and more responsible consumption patterns by increasing the transparency of financial transactions. In the Nigerian context, Yusuf et al. (2021) found that the most often used parts of mobile banking by users were transaction services such as interbank transfer and utility bill payments, mainly because they are convenient and efficient. But transaction failures, network instability, and cybersecurity concerns still undermine consumer confidence and satisfaction with these services, particularly in emerging nations with unstable digital infrastructure.

Account Management Services

Account management services are vital components of mobile banking, allowing customers to oversee and control their financial operations via digital channels. These features include account balance enquiries, electronic statements, transaction notifications, spending summaries and account activity tracking. The goal is to offer customers immediate access to financial information, which will improve convenience and financial awareness. Oliveira et al. (2014) argue that users are more inclined to use mobile banking systems when the account management functionalities give fast and accurate financial information that can help in making effective decisions. Similarly, Zhou (2012) suggested that the availability of reliable account management tools promotes consumer trust and pleasure, which favourably impacts continued mobile banking usage.

Account management systems also help customers track their spending and enforce spending discipline, therefore promoting good financial conduct. Real-time financial tracking enables people to make informed decisions on purchases, savings and budgeting activities. Kim and Park (2020) state that digital finance monitoring solutions can help consumers to improve their financial self-control and prevent wasteful spending. Similarly, Boateng, Adam and Okoe (2016) discovered that mobile users who often use account monitoring tools had superior financial planning and expenditure management compared to those who rely entirely on conventional banking approaches. However, despite these advantages, the performance of account management systems in many developing economies like Nigeria is still marred by issues such as delayed transaction alerts, technological glitches and inadequate internet connectivity. Humanity has really built a system where individuals refresh banking apps at 2 a.m. because a transfer is 'processing'. Peak civilisation.

Credit and Support Services

Credit and support services are sophisticated elements of mobile banking that enable consumers to access financial aid and customer care tasks via digital platforms. These services cover mobile loans, monitoring of credit repayments, complaint resolution methods, in-app customer support and financial advising aid. The integration of credit services

into mobile banking systems has considerably improved financial inclusion by allowing users to acquire short-term loans and other financial products without visiting traditional bank offices. Mobile-based credit services enhance users' financial flexibility and promote more dependence on digital banking systems for daily financial activities (Donkor, Donkor, & Kankam-Kwarteng, 2018). Likewise, Baptista and Oliveira (2015) found that support-related characteristics such as rapid customer service and excellent complaint handling have a favourable effect on customer satisfaction and continuing usage intention in the mobile banking context.

Credit and support services also aid consumers with financial planning and consumption management by enabling them to satisfy urgent financial demands while maintaining transaction convenience. Access to digital credit facilities can help with more organised spending behaviour and minimise dependence on informal borrowing channels. Chawla and Joshi (2019) observed that users with access to responsive customer care and flexible mobile credit options had a greater level of trust and deeper loyalty to digital financial platforms. Furthermore, Kwateng, Atiemo and Appiah (2019) found that mobile banking support systems improve users' confidence and increase their commitment to digital financial services over time. Despite these advantages, problems related to hidden charges, pressure to repay loans, and poor customer response systems remain challenges that limit the success of mobile finance and support services in developing nations. Humans learnt to digitise borrowing money faster than they acquired financial control. A stunning devotion to disorder.

Sustainable Consumption Behaviour

Sustainable consumption behaviour is a pattern of consumption decisions that reduce negative environmental, social and economic repercussions and encourage responsible resource usage. This implies making intentional decisions like reducing wasteful expenditure, opting for eco-friendly items, and practising effective use of resources. The notion is based on sustainable development theory, which stresses the importance of fulfilling current demands without affecting the ability of future generations to fulfil their requirements (United Nations Environment Program, 2015). Awareness, attitudes, financial discipline and access to enabling mechanisms that enable responsible decision-making are factors that affect sustainable consumption in the consumer behaviour literature (Peattie & Collins, 2009).

The results of recent research have demonstrated that digital financial products can, indirectly, encourage sustainable consumption by improving financial transparency, decreasing inefficiencies in cash usage, and fostering better budgeting behaviours. Mobile banking in particular has been associated with increased control of expenditure and reduction of impulsive buying due to the ability to trace transactions and receive notifications in real time (Kumar et al., 2020). However, the relationship between digital financial services and sustainability behaviour is still emerging, with diverse findings dependent on socio-cultural and economic factors. Developing regions like Nigeria have limited sustainable consumption due to income levels, consumer culture and lack of environmental consciousness despite the availability of digital financial tools (Akinyemi & Mushunje, 2019). This points to the necessity for further studies on the effect of mobile banking uptake on consumption behaviour in places like Rivers State.

Sustainable consumption behaviour has been widely studied as a multifaceted notion that shows how consumers balance environmental, economic and social issues in their purchase decisions. Environmental responsibility means actions that limit negative effects on the natural environment, like waste reduction, conservation of energy and use of environmentally friendly items. Scholars claim that awareness, values and access to information have a significant role in shaping environmentally responsible consumption and motivating consumers to behave in a way that conserves natural resources for future generations. Many studies suggest that environmental responsibility is the central factor of sustainable consumption since it directly deals with the ecological damage caused by overconsumption and inefficient consumption practices.

The elements of economic and social responsibility complement the environmental dimension by focusing on financial prudence and the ethical reasons for consuming behaviour. Economic responsibility is associated with rational consumption, budgeting and avoiding wasteful consumption that advances the long-term financial stability of people and families. Social responsibility, however, reflects consumer choices that promote fairness, ethical production and the well-being of the community, including support for local goods and avoidance of exploitative products. Research has shown that moral norms, cultural values, and perceived consumer success in impacting society outcomes influence socially responsible consumption. These characteristics demonstrate that sustainable consumption is not only about

protecting the environment but also about financial discipline and ethical responsibility in day-to-day purchase decisions.

Theoretical Review

Technology Acceptance Model

The Technology Adoption Model (TAM) was developed by Fred Davis in 1989 in an effort to explain the user adoption of information systems based on two major beliefs: perceived usefulness and perceived ease of use. Perceived usefulness is defined as the degree to which a person believes that utilising a specific technology will enhance his or her performance (Davis, 1989) and perceived ease of use is defined as the degree to which a person believes that using the technology will be free of effort (Davis, 1989). TAM assumes that these two elements influence users' attitude toward the technology, which then affects their behavioural desire to utilise the technology and finally actual usage behaviour. In mobile banking, people are more likely to accept and use mobile banking services continuously if they think the services would make them more efficient financially and are easier to use.

Over time, TAM has been extended to incorporate additional aspects such as trust, perceived risk, social impact and facilitating conditions, notably in financial technology studies where security and infrastructure are of great importance (Venkatesh & Davis, 2000). These enhancements are particularly essential in developing economies like Nigeria, where customers are likely to be concerned about network stability, fraud and system accessibility before they completely adopt mobile banking services. The model is still relevant to this study as it provides a clear framework for understanding how the dimensions of mobile banking adoption (transaction services, account management services and credit-related services) can influence sustainable consumption behaviour through user perceptions and actual usage patterns. It also helps explain why some users use mobile banking but don't completely integrate it into their day-to-day financial decisions, which is precisely aligned with this research's aim.

Empirical Review

A study conducted by Shaikh and Karjaluoto (2015) examined mobile banking adoption across different developing and developed economies using a systematic literature review approach. The study aimed to identify the key determinants influencing users' intention to adopt mobile banking services. The researchers reviewed empirical findings from multiple countries and found that perceived usefulness, perceived ease of use, trust, and compatibility were the most consistent predictors of mobile banking adoption. The study adopted a qualitative review methodology, synthesising findings from previous empirical studies rather than primary data collection. The major result revealed that although mobile banking adoption is growing globally, issues such as security concerns, lack of awareness, and infrastructural limitations still hinder full adoption, especially in developing economies. The study recommended improved user education and stronger security systems to enhance adoption rates. A key limitation is that the study did not focus on any specific geographical context, making it less applicable to localised behavioural patterns such as those in Rivers State. This creates a gap for context-specific studies examining how mobile banking influences behavioural outcomes like sustainable consumption.

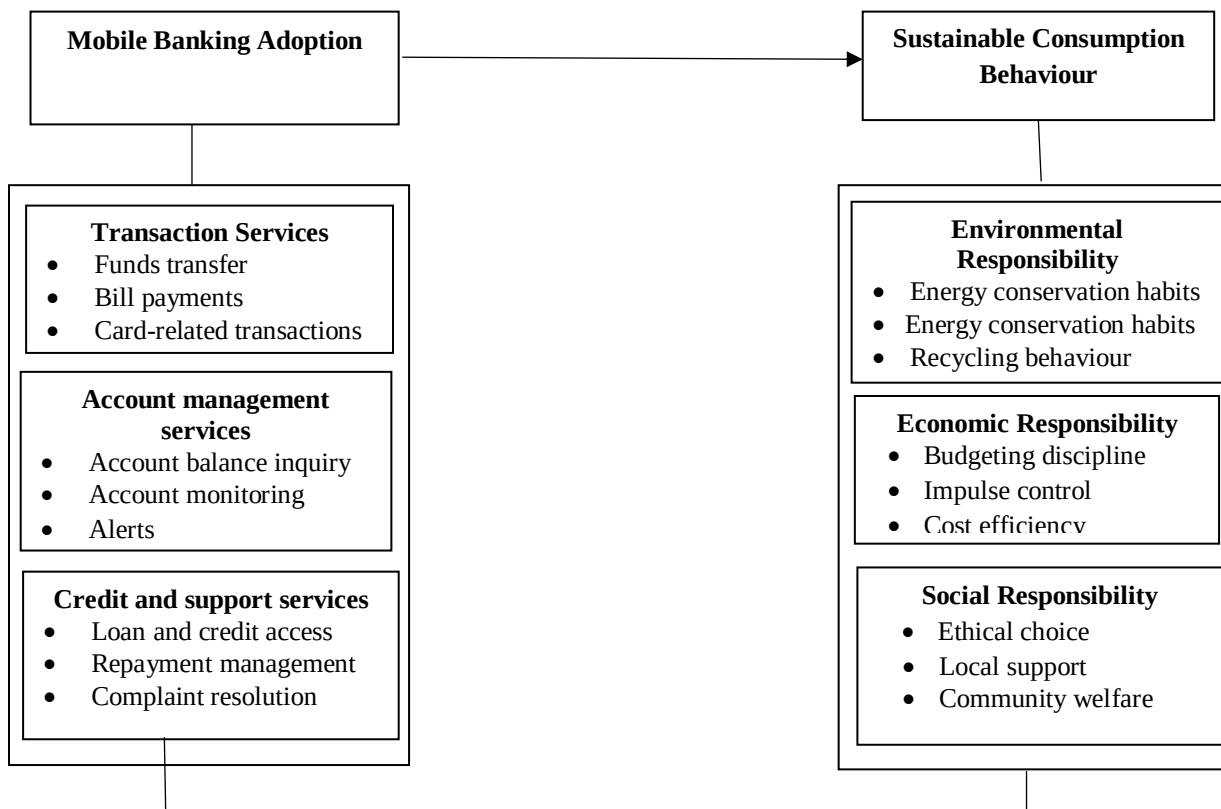
Another empirical study by Yusuf et al. (2021) investigated mobile banking adoption and usage behaviour among bank customers in Nigeria. The study employed a descriptive survey research design, with a sample drawn from banking users across selected urban centres. Data were collected using structured questionnaires and analysed using regression analysis. The findings revealed that perceived usefulness and ease of use significantly influenced mobile banking adoption, while perceived risk negatively affected usage behaviour. The study further found that although many users had adopted mobile banking, their usage was mostly limited to basic transactions such as balance checks and money transfers, indicating shallow adoption patterns. The researchers recommended that banks should improve system reliability and enhance customer trust through better cybersecurity measures and user support services. However, the study focused primarily on adoption and usage behaviour without exploring downstream outcomes such as consumption patterns or sustainability behaviour, leaving a conceptual gap that the present study addresses by linking mobile banking adoption to sustainable consumption behaviour in Rivers State.

A study conducted by Shareef et al. (2018) investigated consumer adoption of mobile banking services by examining behavioural intentions across different stages of mobile banking usage. The study aimed to determine how behavioural, technological, social, cultural, and organisational factors influence users' decisions to adopt mobile banking services. The researchers adopted a quantitative research design and collected data from mobile banking users

through a structured survey instrument. Data analysis was carried out using structural modelling techniques to establish relationships among the variables. The findings revealed that customer adoption of mobile banking differs across service stages and is significantly influenced by service functionality, convenience, perceived value, and user interaction quality. The study concluded that advanced mobile banking services encourage deeper engagement and continued usage behaviour among consumers. However, the study concentrated primarily on adoption stages and behavioural intention without examining how mobile banking usage influences broader behavioural outcomes such as sustainable consumption behaviour.

Another empirical study by Isiaku et al. (2024) examined the factors influencing the sustainable adoption of mobile financial services in Nigeria. The study expanded the Technology Acceptance Model by incorporating perceived service quality, perceived usefulness, perceived ease of use, perceived credibility, trust, and attitude toward mobile financial services. The study adopted a mixed-method approach involving survey data from 382 participants, supported by semi-structured interviews. Statistical analysis was used to determine the predictive relationships among the variables. Findings showed that perceived service quality, trust, and perceived usefulness significantly influenced users' attitudes and intentions toward sustained mobile financial service usage. The study concluded that long-term engagement with mobile financial platforms depends not only on access but also on the quality of user experience and trust in the system. Despite its contribution, the study did not investigate whether sustained adoption translates into responsible consumption behaviour, thereby leaving a contextual and behavioural gap that the present study seeks to address in Rivers State.

Conceptual Framework



The study aims to examine the relationship between mobile banking adoption and sustainable consumption behaviour among residents of Rivers State, Nigeria.

1. determine the relationship between transaction services of mobile banking and sustainable consumption behaviour among residents of Rivers State.
2. Examine the relationship between account management services of mobile banking and sustainable consumption behaviour among residents of Rivers State.
3. Assess the relationship between credit and support services of mobile banking and sustainable consumption behaviour among residents of Rivers State.

The following research questions guide the study:

1. What is the relationship between transaction services of mobile banking and sustainable consumption behaviour among residents of Rivers State?
2. What is the relationship between account management services of mobile banking and sustainable consumption behaviour among residents of Rivers State?
3. What is the relationship between credit and support services of mobile banking and sustainable consumption behaviour among residents of Rivers State?

The following null hypotheses were tested at a 0.05 level of significance:

H₀₁: There is no significant relationship between transaction services of mobile banking and sustainable consumption behaviour among residents of Rivers State.

H₀₂: There is no significant relationship between mobile banking account management services and sustainable consumption behaviour among residents of Rivers State.

H₀₃: There is no significant relationship between credit and support services of mobile banking and sustainable consumption behaviour among residents of Rivers State.

Methodology

This study adopted a descriptive survey research design. This design is considered appropriate because it enables the collection of data from respondents in their natural setting in order to examine the relationship between mobile banking adoption and sustainable consumption behaviour without manipulating any variable. The target population for this study comprises all mobile banking users within the study area. However, the exact number of mobile banking users could not be ascertained because of the dynamic nature of mobile banking enrolment, multiple account ownership, and the absence of publicly available disaggregated data on active mobile banking users. Consequently, the population was considered large (effectively infinite).

The sample size for the study was determined using the Cochran formula for large populations:

$$n_0 = Z^2pq / e^2$$

Where:

Z = 1.96 (95% confidence level)

p = 0.5

q = 0.5

e = 0.05

$$n_0 = (1.96)^2 \times 0.5 \times 0.5 / (0.05)^2$$

$$n_0 = 3.8416 \times 0.25 / 0.0025$$

$$n_0 = 384.1$$

Therefore, the sample size for the study is 384 respondents. 384 copies of the questionnaire were distributed to respondents who are active mobile banking users using purposive sampling across the 23 Local Government Areas. The instrument for data collection was a structured questionnaire titled "Mobile Banking Adoption and Sustainable Consumption Behaviour Questionnaire (MBASCBQ)." It consisted of sections covering demographic data, mobile banking adoption dimensions (transaction services, account management services, credit/support services), and sustainable consumption behaviour. Experts in Business Administration and Measurement and Evaluation validated the instrument through face and content validation. Reliability was established using Cronbach's Alpha, with a coefficient of 0.89, which was considered acceptable. Data were analyzed using Pearson Product Moment Correlation to test hypotheses at the 0.05 level of significance. The decision rule is that the null hypotheses were rejected when the p-value is less than or equal to 0.05.

Results

Table 1: Summary of Pearson's correlation on the relationship between transaction services of mobile banking and sustainable consumption behaviour

		Transaction Services	Sustainable Consumption Behaviour
Transaction Services	Pearson correlation	1.000	0.642
	Sig. (2-tailed)	.	.000
	N	384	384
Sustainable Consumption Behaviour	Pearson correlation	0.642	1.000
	Sig. (2-tailed)	.000	.
	N	384	384

The result in Table 1 shows a moderate positive relationship between transaction services of mobile banking and sustainable consumption behaviour ($r = 0.642$, $p = 0.000$). Since the p-value is less than 0.05, the null hypothesis is rejected. This implies that improved transaction services such as funds transfer, bill payments, and airtime purchases significantly influence sustainable consumption behaviour among residents of Rivers State.

Table 2: Summary of Pearson's correlation on the relationship between account management services and sustainable consumption behaviour

		Account Management Services	Sustainable Consumption Behaviour
Account Management Services	Pearson correlation	1.000	0.588
	Sig. (2-tailed)	.	.000
	N	384	384
Sustainable Consumption Behaviour	Pearson correlation	0.588	1.000
	Sig. (2-tailed)	.000	.
	N	384	384

The result in Table 2 reveals a moderate positive relationship between account management services and sustainable consumption behaviour ($r = 0.588$, $p = 0.000$). Since the p-value is less than 0.05, the null hypothesis is rejected. This indicates that features such as balance inquiry, transaction alerts, and account monitoring significantly influence sustainable consumption behaviour.

Table 3: Summary of Pearson's correlation on the relationship between credit/support services and sustainable consumption behaviour

		Credit/Support Services	Sustainable Consumption Behaviour
Credit/Support Services	Pearson correlation	1.000	0.721
	Sig. (2-tailed)	.	.000
	N	384	384
Sustainable Consumption Behaviour	Pearson correlation	0.721	1.000
	Sig. (2-tailed)	.000	.
	N	384	384

The result in Table 3 indicates a strong positive relationship between credit/support services and sustainable consumption behaviour ($r = 0.721$, $p = 0.000$). Since the p-value is less than 0.05, the null hypothesis is rejected. This suggests that access to loans, repayment features, and customer support services significantly enhance sustainable consumption behaviour among residents of Rivers State.

Discussion

The first finding revealed a moderate positive relationship between transaction services of mobile banking and sustainable consumption behaviour among residents of Rivers State. This implies that as users increasingly engage in mobile banking transactions such as funds transfer, bill payments, and airtime purchases, their consumption behaviour becomes more structured and potentially more sustainable. This finding aligns with Kumar et al. (2020), who noted that digital financial transactions improve spending awareness and help users monitor consumption patterns more effectively. It also supports the argument that digital payment systems reduce impulsive cash-based spending by increasing transaction traceability and financial discipline. However, it contrasts slightly with Akinyemi and Mushunje (2019), who observed that improved financial tools do not automatically translate into sustainable consumption in developing contexts due to low environmental awareness and income constraints.

The second finding showed a moderate positive relationship between account management services of mobile banking and sustainable consumption behaviour. This suggests that features such as balance inquiries, transaction alerts, and real-time account monitoring contribute to better financial control and more deliberate consumption decisions. This finding is consistent with Peattie and Collins (2009), who emphasized that improved financial awareness and information access are key drivers of responsible consumption behaviour. It also agrees with Shaikh and Karjaluo (2015), who highlighted that mobile banking enhances financial self-management through continuous access to account information. However, in some developing economy contexts, the effectiveness of such services may be limited by digital literacy challenges and inconsistent user engagement.

The third finding indicated a strong positive relationship between credit and support services of mobile banking and sustainable consumption behaviour. This means that access to mobile-based loans, repayment tracking, and customer support services significantly influences how individuals plan and regulate their consumption activities. This finding supports Kumar et al. (2020), who found that access to digital credit facilities promotes more structured financial planning and improves consumption decision-making. It also aligns with Alalwan et al. (2017), who emphasized the role of trust and service support in strengthening financial behaviour outcomes. The strength of this relationship suggests that financial empowerment tools embedded in mobile banking systems play a critical role in shaping more sustainable consumption patterns among users.

Conclusion

The study examined the relationship between mobile banking adoption and sustainable consumption behaviour among residents of Rivers State. Based on the findings, it is evident that mobile banking adoption, through its transaction services, account management services, and credit/support services, has a significant positive relationship with sustainable consumption behaviour. This indicates that mobile banking does not only facilitate financial transactions but also plays a role in shaping how individuals manage, monitor, and regulate their consumption patterns. Among the three dimensions examined, credit and support services showed the strongest relationship, suggesting that financial empowerment features within mobile banking systems have the greatest influence on responsible consumption behaviour. The study establishes that mobile banking adoption contributes meaningfully to promoting more structured and potentially sustainable consumption practices among users in Rivers State. However, the strength of this influence varies across different service components, highlighting the importance of improving the depth and quality of mobile banking services to maximize behavioural outcomes.

Recommendations

1. Banks and financial service providers should enhance the efficiency and accessibility of transaction services by ensuring faster processing times, lower transaction failures, and improved user interface design to encourage more consistent usage and better financial decision-making among customers.
2. Mobile banking platforms should strengthen account management features such as real-time alerts, personalized spending summaries, and budgeting tools to help users better monitor their financial activities and improve their consumption discipline.
3. Financial institutions should expand and improve credit and support services by making mobile-based loans more transparent, accessible, and user-friendly while also strengthening customer support systems to build trust and encourage responsible financial behaviour among users.

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