

# A Study Evaluating the Extent of Orange Money Usage of Issam Students at Njala University-Sierra Leone-West Africa

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### **Abstract**

The study assessed how extensively ISSAM students at Njala University use Orange Money to receive and make payments. The research paper aims to inform policymakers, supervisory ministry, and government departments about how effective mobile money services like Orange Money are in fostering financial inclusion and empowerment among university students in Sierra Leone. The study provides insights for tertiary institutions to create and implement financial literacy programs, workshops, and initiatives to improve students' comprehension of digital financial services and their financial behaviors. A simple random sampling method was utilized to choose 72 students from a total population of 600, ensuring that all departments and academic levels were represented. Every distributed questionnaire was completed and returned, and a semi-structured interview guide was analyzed using a four-point Likert scale (Likert, 1932). The research adopted a mixed-method approach, with findings examined qualitatively and quantitatively. Key findings were presented in tables and analyzed for frequencies and simple percentages using Kobo Collect, Excel, and SPSS version 29.

Keywords: Orange Money, Njala University, Students, Usage

**Acronym:** Institute of Social Studies, Administration and Management (ISSAM)

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## 1.1 Introduction

In today's digital era, incorporating mobile technology into financial services is becoming more widespread in universities around the globe. Orange Money has become a key player in this field, especially where traditional banking is unreachable. Orange Money has quickly gained popularity for executing mobile payments. Although ISSAM students at Njala University increasingly use Orange Money services for their daily, weekly, and monthly transactions, there is still a lack of understanding regarding how this financial tool affects their financial behaviors, decision-making, and overall financial health. Recent studies have examined mobile money usage among African university students, including the factors influencing the adoption of mobile usage in universities, such as accessibility, ease of use, perceived usefulness, and affordability (Sishumba et al., 2024). In Nigeria, perceived ease of use, usefulness, credibility, and risk significantly impact students' behavioral intentions toward mobile money services (Nwankwo et al., 2021). Orange Money is the fastest means of cash receipts and payment platform for university students in Sierra Leone. A couple of years ago, university students experienced a barrage of issues related to the Orange Money platform, which impacted cash transactions to fulfill different payments and transfer cases (Aron, J. 2018). This informal financial platform is the fastest, most accessible, and most convenient. However, it is also severely constrained by frequent network issues, transaction failures, and perpetual system breakdowns that have negatively impacted this financial tool in the mobile money industry within the West African sub-region. The introduction of Goods and Services Tax (GST) has led to government regulation affecting universities' use of Orange Money in Sierra Leone. Most students use Orange Money to buy airtime and meet other financial commitments in their academic pursuits. Strict government policies regarding increased taxes affect students in tertiary institutions in Sierra Leone by preventing them from accessing cash to buy basic necessities like paying for airtime, printing lecture notes, and paying fees or tuition.

Orange Money is the digital wallet the Orange Group provides for various financial transactions, and Its key features encompass ease of use, quick processing, user autonomy, and transaction traceability. With Orange Money, you can manage your account by depositing, withdrawing, and transferring funds. However, non-Orange Money users can still pay for goods and services, including airtime, data bundles, DSTV payments, EDSA prepaid electricity, and loan services via their mobile phones. A previous study by (Brierley J. A. 2017) described that this innovative mobile payment system enables users to perform simple financial transactions efficiently. Developed in adherence to international security standards and protocols, Orange Money has also undergone thorough risk assessments and audits by external agencies to ensure compliance with global mobile banking security requirements. The system works in partnership with commercial banks in Sierra Leone to guarantee adequate controls, transaction security, and conformity with regulations set by the Bank of Sierra Leone.



Therefore, orange money is an incredible financial system for Sierra Leone's universities and the wider population (Yang, Kim, H. 2018).

# 1.3 Theoretical Construct: Technology Acceptance Model (Davis, 1989)

In 1989, Davis introduced the Technology Acceptance Model (TAM) to clarify how users use new technologies. The model asserts that perceived usefulness (PU) and perceived ease of use (PEOU) significantly influence users' intentions to engage with technology, predicting their actual usage

behavior. TAM has been extensively applied to examine technology adoption across various domains, including mobile money services (**Davis**, **1989**). Specifically, regarding mobile money adoption in Zambia, perceived usefulness indicates how beneficial users find mobile money services for their financial transactions, while perceived ease of use reflects how easy and convenient these services are perceived. Additionally, trust plays a crucial role in adopting mobile money services. It is a vital component in e-commerce and mobile payment systems, representing how users believe their transactions are secure and their personal data is safeguarded.

# 1.4 Review of Related Work

In Sierra Leone, there is limited empirical research regarding the Orange Money by ISSAM students at Njala University. Nevertheless, existing studies provide valuable insights into the broader effects of mobile money usage among university students in similar cases. A review of relevant empirical studies (Adongo et al., 2017) investigated how mobile money affects financial inclusion for university students in Ghana. Their findings revealed that services like Orange Money enhance access to formal financial resources for students previously neglected by traditional banks. Students noted improved financial independence, security, and ease of managing finances through mobile money. Mobile money services have gained significant power in Sub-Saharan Africa, particularly Ghana, for financial inclusion and consumer engagement. Studies have shown that perceived ease of use, usefulness, trust, and cost influence mobile money adoption (Narteh et al., (2017).

(Mugisha et al. 2019) examined university students' financial behaviors and practices regarding mobile money in Uganda. Mobile money services have gained significant attention in Uganda, offering benefits like reduced transaction costs and increased convenience for traders and rural households. Research shows that performance expectancy, social influences, and sensitization significantly impact traders' adoption of mobile money services. The study indicated that mobile money users tended to engage in more proactive financial management, including regular saving, budgeting, and expense tracking. Students regarded mobile money as essential for promoting financial inclusion and empowerment. Similarly, studies in Ghana (Adongo et al., 2017) and Uganda (Mugisha et al., 2019) found that university students frequently utilized mobile money due to its user-friendliness, accessibility, and the trustworthiness of the service providers (Aker & Mbiti 2010) examined in their Kenyan research that university students were among the earliest adopters of mobile money services. A study of (Chanda & Mupeta, 2019) revealed that most students struggled with financial planning, investing, and debt management. Only 25% of surveyed students understood basic financial planning, whereas 80% were unaware of various investment options. Additionally, 90% of respondents lacked knowledge about debt management.

Moreover, (Moyo, 2018) found that many students in Zambia were deficient in financial knowledge, skills, and confidence. The research indicated that 64% of students had never undergone any financial education, with merely 7% having received such education in school. Those with financial education were more inclined to save, invest, and manage debt than their peers without this education. In contrast, (Manda & Kamau, 2019) reported a moderate level of financial literacy among Zambian students. Their study indicated that 52% of participants possessed basic financial knowledge, while 32% had a moderate financial understanding (Siwale & Banda, 2021), posited that higher financial literacy directly impacts the adoption of mobile money services. They discovered that students with strong financial literacy were more inclined to embrace mobile money services than those with lower literacy levels. Furthermore, financial literacy positively affected students' intentions to utilize mobile money. (Mudenda & Nkonde 2019) identified ease of use, affordability, and perceived usefulness as key factors predicting mobile money adoption in Lusaka Province, education and awareness campaigns were also emphasized to promote the uptake of mobile money services. However, (Eleanor, 2022) pointed out that Africa is leading the mobile banking revolution, driven by mobile technological platforms for financial services. She noted the increasing number of mobile Internet subscribers in Africa, emphasizing how the continent appears to be emerging as the global leader in mobile money services due to the readiness of its population to embrace innovations in this sector.



# 1.5 Methodology

The research utilized a mixed-methods approach, integrating quantitative and qualitative techniques to thoroughly investigate the challenges faced by ISSAM students at Njala University regarding the Orange Money platform. 72 respondents were surveyed out of a target population of six thousand students. (O'Brien 2012) described that a sample size of more than 50% gives results that can be replaced as representing a significant proportion of the population. A random sampling technique was employed to ensure adequate representation across all programs within ISSAM. A study conducted by (Taherdoost 2016) revealed that it is essential to select a representative sample using the appropriate sampling technique and the required sample size. The research instruments consisted of a structured questionnaire and an interview guide, both pre-tested and refined for clarity, comprehensiveness, and relevance to the study's goals. The questionnaire featured closed-ended questions with multiple-choice options and a four-point Likert scale (Likert, 1932). In-depth interviews were conducted with a smaller group of ISSAM students using a structured guide to gain insights into their experiences, perceptions, and attitudes regarding the Orange Money platform. Key findings were presented in tables and analyzed as frequencies and percentages using Kobo Collect, Excel, and version 29 of SPSS. The results were obtained using statistical tools such as frequencies and percentages and presented in tables and figures. The data collected at ISSAM Njala University strictly adhered to ethical considerations.

#### 1.6 Results and Discussions

#### 1.6.1 Results

The results are discussed and presented in the tables below:

**Table 1: Gender of Respondents** 

	Frequency	Percent	Valid Percent
Female	48	66.7	66.7
Male	24	33.3	33.3
Total	72	100.0	100.0

Table 1 above shows that 66.7% of the total respondents are female, with a frequency of 48, and 33.3% are male, with a frequency of 24. The majority of the respondents implied that more females utilized the platforms than their male counterparts.

Table 2: Age of Respondents

	Frequency	Percent	Valid Percent
18-22	16	22.2	22.2
23-27	38	52.8	52.8
28-32	10	13.9	13.9
33 and above	7	9.7	9.7
Under 18	1	1.4	1.4
Total	72	100.0	100.0

Table 2 above shows that the largest group of respondents is from the 23-27-year age range, making up 52.8%. The second largest group is 18-22 years at 22.2%, indicating that younger individuals in early adulthood are also represented in the evaluation. The groups of 28-32 years (13.9%) and 33 and above (9.7%) are smaller and show a decreasing trend in participation as age increases. The under-18 group is very small, at 1.4%, suggesting that only a few younger students are involved in this study. The respondents' age distribution shows that most university students who use orange money fall between 23 and 27 years.

**Table 3: Frequency of Using the Orange Money Platform** 

	Frequency	Percent	Valid Percent
Daily	26	36.1	36.1
Monthly	15	20.8	20.8
Rarely	1	1.4	1.4
Weekly	30	41.7	41.7
Total	72	100.0	100.0

Table 3 above shows the study analyzes the frequency of using orange money as follows: Daily Usage (36.1%) implies that a significant portion of students use orange money daily, indicating that for ISSAM students, orange money is likely an important tool for financial transactions. Weekly usage (41.7%) indicates that most respondents use orange money weekly. This suggests that while orange money is essential, it is a daily necessity



for many students. Monthly usage (70.8%): About 70.8% of the respondents use orange money monthly, indicating that for some students, orange money is only used at specific times. Rare Usage (1.4%): Only 1.4% of the respondents use orange money rarely, which represents a small proportion. This reveals that the student body may consist of individuals who prefer other payment systems or do not see the need for mobile payments.

**Table 4: Sending Money to Family and Friends** 

		Frequency	Percent	Valid Percent
Valid:	Agreed	22	30.6	29.6
	Disagreed	50	69.4	70.4
	Total	72	100.0	

Table 4 above shows 30.6% of the respondents agreed that they regularly send money to family and friends using Orange Money. In comparison, 69.4% of respondents disagreed or did not send money to family and friends via the Orange Money platform.

**Table 5: Paying Tuition Fees** 

		Frequency	Percent	Valid Percent
Valid:	Agreed	65	90.3	90.3
	Disagreed	7	9.7	9.9
	Total	72	100.0	

Table 5 above shows 90.3% agreed that a large percentage of students indicated that they use Orange Money to pay their tuition fees, while 9.7% disagreed that a small portion of students do not use Orange Money to pay their tuition fees.

Table 6: Receiving Money from Family and Friends

		Frequency	Percent	Valid Percent
Valid:	Agreed	10	13.9	13.9
	Disagreed	62	86.1	87.3
	Total	72	100.0	

From Table 6 above, 13.9% agreed that Orange Money represents students who use it to receive money from friends and family. In contrast, 86.1% disagreed that it reflects students who do not use Orange Money to receive money from family and friends.

**Table 7: Goods and Other Services** 

		Frequency	Percent	Valid Percent
Valid:	Agreed	39	54.2	54.2
	Disagreed	33	47.2	46.5
	Total	72	100.0	

Table 7 above shows that 54.2% of the respondents use Orange Money to pay for goods and services, while a significant portion, 47.2%, does not use it for this purpose.

**Table 8: Buying Airtime and Data** 

		Frequency	Percent	Valid Percent
Valid:	Agreed	24	33.3	33.8
	Disagreed	47	65.3	66.2
	Total	72	100.0	

Table 8 above indicates that most respondents disagreed with buying airtime and data through Orange Money, while 33.3% preferred the Orange Money platform for purchasing airtime and data bundles.

Table 9: Safety and Security

		Frequency	Percent	Valid Percent
Valid:	Agreed	35	48.6	49.3
	Disagreed	37	51.4	51.4
	Total	72	100.0	



Table 9 above shows that 48.6% agreed that orange money is safe and secure, and 51.4% disagreed that orange money has many issues with safety and security through receipts and payments.

**Table 10: Ability to Save Money** 

		Frequency	Percent	Valid Percent
Valid:	Agreed	69	95.8	97.2
	Disagreed	3	4.2	4.2
	Total	72	100.0	

Table 10 above shows that 95.8% agreed and 4.2% disagreed with the statement that orange money creates the ability to save money. This indicates a strong positive perception of the platform's role in enabling users to save money.

Table 11: Rating Experience with Orange Money Usage

		Frequency	Percent	Valid Percent
Valid:				
	Dissatisfied	2	2.8	2.8
	Neutral	4	5.6	5.6
	Satisfied	52	72.2	72.2
	Very Satisfied	14	19.4	19.4
	Total	72	100.0	100.0

Table 11 above disclosed that the results rated the experience of using orange money among ISSAM students at Njala University. A combined total of 91.6% of students are either satisfied (72.2%) or very satisfied (19.4%) with their experience using orange money. Only 2.8% of students are dissatisfied with their experience, which is relatively low. This suggests minimal platform issues or concerns; most users have positive experiences. A 5.6% neutral response indicates a moderate group of students who neither felt particularly satisfied nor dissatisfied with their experience.

**Table 12: Orange Money Aiding Financial Management Decisions** 

		Frequency	Percent	Valid Percent
Valid:				
	Always	35	48.6	48.6
	Never	2	2.8	2.8
	Often	21	29.2	29.2
	Sometimes	14	19.4	19.4
	Total	72	100.0	100.0

Table 12 above disclosed that 77.8% of respondents either always (48.6%) or often (29.2%) use Orange Money to aid their financial management decisions. This indicates that most users find Orange Money helpful in making informed and efficient financial decisions, and 19.4% reported that they sometimes use it for financial management decisions. The group may use the platform intermittently for specific purposes, such as sending money occasionally or handling emergency expenses. In contrast, 2.8% of users never use Orange Money for financial management decisions, which is a very small percentage. This could be attributed to a lack of conviction, awareness, and other viable methods.

#### 1.6.2 Discussion of Findings

For the purpose of the study, the above results are discussed below: The demographic characteristics of the respondents investigated include Gender, age, and the frequency of using orange money.

- The study has a higher proportion of female participants compared to male participants. This implies that females are more represented when evaluating the extent of orange money usage at ISSAM at Njala University. This could be further discussed that the higher representation of female respondents could indicate that orange money usage might be more relevant among female students at Njala University. Moreover, Generation Z students' persistent usage of mobile money for fee payments in Ghana is shaped by hedonic and utilitarian values, the influence of government policy, and perceived usefulness.
- According to (Kelly, 2024), mobile money services have emerged as powerful tools for financial inclusion and poverty alleviation in developing countries, with Kenya's M-PESA being a prominent example (Jack &



Suri, 2011). The rapid adoption of mobile money has been driven by early adopters in urban centers, who paved the way for broader acceptance (Ngugi et al., 2010). These studies emphasize the increasing significance of mobile money services among African university students, revealing various factors that affect adoption and ongoing usage in different countries.

- The majority of respondents, combined with daily and weekly usage, use Orange Money relatively frequently as a tool for financial transactions. The relatively small percentage of monthly and rare users could indicate a gap where some students have limited exposure to mobile money or do not use it as often. Moreover, the high percentage of daily and weekly users suggests that Orange Money is integrated into the daily routines of a significant portion of the student body. According to (Banda, 2019), Africa has 100 million active mobile money accounts. This record is significantly higher than South Asia's, which has the second-largest market share with only about 40 million active accounts. This alone indicates a significant problem prevalent in Africa that mobile Money operators aimed to solve while banks were neglected. A previous study by Ghanaian researchers found that performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived service quality affect the continued intention to use mobile money transfer services (Mensah et al., 2020).
- The study discussed that although students at ISSAM widely use Orange Money, most do not use it to send
  or prioritize money. This implies that sending money to family and friends is not the primary choice for
  most students, who prefer other methods, such as direct bank transfers or physical cash, for these
  transactions.
- The study indicated that Orange Money is not the primary method of receiving funds from loved ones. This suggests potential challenges in adopting mobile money for remittance purposes among the student population.
- The study discussed that orange money is widely accepted for this critical financial transaction. This level of
  agreement indicates that orange money is not only seen as a convenient option but also a likely reliable
  method for making large payments like tuition fees.
- This study discussed that orange money is somewhat popular for every transaction. It also reveals that almost half of the students do not rely on it for these types of payment, while students opposed the platform as not yet being the primary or preferred payment method for all students.
- The nearly evenly split result suggests no consensus on Orange Money's safety and security. This implies that many respondents felt confident about the platform's safety and security, while a slightly more significant portion had concerns. This could be attributed to fraud, scams, privacy, and data security.
- The percentage rate of having the ability to save money with the vast majority of respondents believe that Orange Money offers a reliable way to save money. This could be due to the platform's ability to provide a convenient and accessible method for users to deposit and save funds.
- The majority of satisfied students indicated that Orange Money has a strong and loyal customer base among ISSAM students, which supports growth referrals and positive word-of-mouth promotion.

# 1.7 Conclusion

The study found that Orange Money is frequently used by students at ISSAM, with most utilizing it weekly or daily. This suggests a growing demand for additional Orange Money services or products tailored for students. It concluded that while Orange Money is popular for everyday financial transactions, it is less favored for sending money to family or friends. Most respondents indicated they do not use Orange Money to receive money from family and friends. The research highlighted a significant adoption of Orange Money among university students for tuition payments. It is perceived as the most convenient, secure, and preferred payment option. Therefore, the study showed that Orange Money is an essential tool for many students, yet its use is not universal for all financial responsibilities. This indicates a considerable level of trust in Orange Money's security, highlighting the need for more male users to enhance overall confidence in the platform. The findings revealed that Orange Money is overwhelmingly regarded as a reliable savings tool, with very few users expressing dissatisfaction. This positive perception can serve as a basis for further promotion and improvement of the platform's financial services.

Orange Money service shows strong performance among ISSAM students at Njala University, with significant potential to engage more students who remain neutral or dissatisfied with the service. Most respondents



recognize Orange Money as a valuable resource for managing their finances. Enhancing budgeting, financial goal setting, and expense tracking could further boost user's satisfaction.

#### 1.8 Recommendation

The following recommendations are paramount for improving the Orange Money platform:

- The study suggests a growing trend of digital financial divisions among students. Orange Sierra Leone should consider targeted strategies to address cost concerns and build trust in using the service for personal remittances.
- ii) Orange Money should improve adoption, marketing, campaigns, and awareness programs. The study suggests that Orange Money should enhance student merchant acceptance incentives and lower transaction costs. The platform should invest in campaigns to inform users about security measures.
- iii) The platform should expand its savings features, such as reducing high interest rates and offering more savings plans or tools that make saving more manageable for users.
- iv) The platform should capitalize on the positive sentiments to increase usage, provide educational campaigns, and offer incentives for more students to use the platform.
- v) The platform indicates that Orange Money is aiding most users in making financial management decisions, with opportunities to further increase usage among those who are either neutral or not using it. The lack of financial literacy among students in Zambia has been highlighted in various studies. According to (Chanda (2017), most students lack financial management knowledge, leading to poor financial decisions and control.
- vi) The study found that 62% of the students surveyed did not know about budgeting, while 72% were unaware of the importance of saving using the orange money platform.
- vii) The study also revealed that students were more likely to rely on friends and family for financial advice than seeking professional advice.

# 1.9 Scope Limitation and Future Research

The study aimed to evaluate the extent to which the Orange Money platform of ISSAM Students at Njala University encompasses all schools and departments in Bo Campus.

However, financial limitations, data accessibility, and the surge in student enrollment led to the emphasis on ISSAM students at Njala University. Consequently, future research should extend to all universities in Sierra Leone, considering every department and school.

# 1.10 Conflict of Interests

The author declared no conflict of interest in the publication of this paper, and it has not been forwarded to any publishing house for similar publication.

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