Stimulators of Point of Sale Usage Behaviour: Analysis of Shopping Malls' Patrons in South East of Nigeria

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Abstract
This paper examined the stimulators of point of sale usage behaviour among the patrons of the selected shopping malls in south eastern part of Nigeria. The study specifically ascertained the enablers of POS usage behaviour and investigated the extent the identified stimulators affect the POS usage behavior. The research adopted a positivist ontology and also a descriptive research design using the quantitative research approach in which data were generated using the research instrument. The population of the study comprised the patrons of the shopping malls under review. The sample size was 384 respondents and a convenient sampling strategy was adopted for the study. The data were sourced while the formulated hypotheses were tested using partial least square structural equation modeling at 5% level of significance. The findings revealed that perceived usefulness of POS had a significant positive effect on point of sale usage behaviour among shopping mall patrons in south east of Nigeria. The study found that perceived ease of use had a significant positive effect on POS usage behaviour among shopping mall patrons in south east of Nigeria. The findings showed that social influence had a significant positive effect on point of sale usage behaviour among shopping mall patrons in south east of Nigeria. The study found that trust in POS had a significant positive effect on POS usage behaviour among shopping mall patrons in south east of Nigeria. Based on the findings; the researchers recommended that among others that shopping mall patrons' usage of point of sale can be sustained with improvements in perceived performance of POS, improvement in POS perceived ease of use and improvement in social influence. It was also recommended that the usage of POS can be improved if trust in the point of sale technology is sustained by shopping mall patrons in south east of Nigeria.

Key words: Stimulators; POS, Analysis, Shopping Malls Patrons; South Eastern Nigeria

1. INTRODUCTION

Shopping malls as well as banks in Nigeria are progressively transforming from the use of manual to electronic payment system for effective transactions. Indisputably, in Nigeria today; a significant number of financial transactions are done or processed through the use of electronic payment platforms such as electronic point of sale terminals fondly known as (POS). Others include electronic fund transfers (EFT), Automated Teller Machines (ATMs), Innovative Mobile Banking, E-banking or Internet Banking as well as other electronic transaction and payments platforms (Srinivas et al., 2025). Undeniably, these electronic platforms have played a significant role in the development of efficient and robust payment systems in Nigeria. In 2013, the Central Bank of Nigeria (CBN) launched a cashless policy in Nigeria. The policy was aimed to improve the Nigerian payment system, by encouraging the use of electronic payment to reduce the volume of cash transaction in the country. The CBN approved the adoption of new payment technologies to be crucial to its achievements of a cashless society in Nigeria. One of the key technologies that the CBN believe will aid in achieving a cashless society in Nigeria is the point of sale. It is an electronic payment device or terminal that allows consumers to pay for their purchases at shopping mall by using their payment cards (Yadav et al., 2024; Dinh, 2024).

Undeniably, different researchers, policymakers, shopping malls owners as well as other stakeholders have continuously shown profound interests on the extent of consumer adoption of these electronic payment platforms which is seen as a pointer to the degree of development of POS payment system (Hedge, 2024; Omoniyi, 2012). Pertinently, existing studies on technology adoption such as (Anetoh et al., 2025; Zehra et al., 2024; Homiga & Sree, 2024; Bhatiasevi, 2015) have identified the determining factors for the adoption of point of sale technology. Therefore, it become imperative to investigate the stimulators of POS and the extent to which point of sale technology payment system affect the usage behavior especially in the developing economies like Nigeria. Contributing, Akintunde and Agbo (2016) emphasized on the adoptability, acceptance and usage of point of sale across Nigeria especially in Nigerian shopping malls. Also, Adeoti and Oshotimehin (2012) reported the opportunities for improving the consumer's interface with POS technology. Interestingly, shopping mall shoppers that have penchants for making payments with cash now chose to use electronic payment using the POS technology. The unified theory of acceptance and usage of technology by Venkatesh et al. (2003) stated that the performance of the POS such that the users can be sure that they can gain and make payment better when they use the POS fall under performance expectancy. They also reported that the degree of ease or difficulty that the potential users associate with the use of the POS will reflect in the effort that the potential users believe they need to put forth in other to use the technology (Amaefule et al., 2019).

Based on the theory of unified theory of acceptance and use of technology by Venkatesh et al. (2003), the influence of people around the potential users which is refers to as social influence is very important. Many scholars such as Duraisamy (2023) and Hasan et al. (2024) have used social influence as a potent factor in their digital payment studies. In addition, the issue of trust in the point of sale technology relating to the users believing that the POS will perform as intended which will give them the confidence to use the POS instead of making cash payment is very crucial. In addition, people ought to trust that the digital payment technology such as POS will work for them (Bhosopathy, 2023; Anetoh et al., 2025). Apparently, these stimulators seem to have direct effects on the behavioural intention as well as the usage of point of sale technology which this study seeks to explore, investigate and study. Based on the fact that some shopping users/customers still have

strong disapproving attitudes regarding consumer usage of point of sale technology in Nigeria. Therefore, it is against this backdrop that the present study sought to unearth the stimulating factors and the extent they affect the usage of point of sale point of sale payment technology in south-east of Nigeria so as to fill the gap and contribute to knowledge.

Objectives of the Study
The broad objective of this study is to investigate the stimulators of point of sale usage behavior among shopping malls patrons in south-east of Nigeria. The specific objectives are to:
1. Ascertain the nature of effect perceived usefulness has on point of sale usage among shopping malls patrons in south-east of Nigeria.
2. Investigate how perceived ease of use affect the usage behavior of point of sale among shopping malls patrons in south-east of Nigeria.
3. Determine the extent social influence affect consumer usage behavior of point of sale among shopping malls patrons in south-east of Nigeria.
4. Assess the degree trust in POS affect the usage of point of sale among shopping malls patrons in south-east of Nigeria.

Research Questions
The following research questions are formulated to address the research problem;
1. What is the nature of effect perceived usefulness has on point of sale usage among shopping malls patrons in south-east of Nigeria?
2. How does perceived ease of use affect point of sale usage among shopping malls patrons in south-east of Nigeria?
3. To what extent does social influence affect point of sale usage among shopping malls patrons in south-east of Nigeria?
4. To what degree does trust in POS affect the usage of point of sale among shopping malls patrons in south-east of Nigeria?

Research Hypotheses
The following research hypotheses are raised to guide this study:
HA$_1$: Perceived usefulness has a significant effect on point of sale usage among shopping malls patrons in south-east of Nigeria.
HA$_2$: Perceived ease of use has a significant effect on point of sale usage among shopping malls patrons in south-east of Nigeria.
HA$_3$: Social influence has a significant effect on point of sale usage among shopping malls patrons in south-east of Nigeria.
HA$_4$: Trust has a significant has a significant effect on point of sale usage among shopping malls patrons in south-east of Nigeria.

Significance of the Study
It is expected that the findings of this study will have practical and theoretical implications. The study is of great benefit since it unravels the enhancers that influences and also affects the POS usage behavior in South-east of Nigeria. The study is expected to be beneficial to shopping malls proprietors and managers, users of POS and other stakeholders including that are interested in the usage of POS south east of Nigeria. The study is expected to be of great benefits to marketers in designing marketing programs that will promote the use of POS. Researchers and practitioners are

expected to understand the factors that encourage the adoption and usage of new technologies such as point of sale and what could lead to their resistance. The findings of this study will help marketers in their efforts towards the development of marketing programs that will promote the use of such new payment technologies. The findings of this study are expected to be a guide to shopping malls shoppers specially to minimize the carriage of cash while shopping in the shopping malls. This research work therefore adopted and used the unified theory of acceptance and use of technology model which is comprehensive and also helpful for POS policy formulation and usage.

Scope of the Study
The study focused on the stimulators of point of sale usage behavior in south eastern part of Nigeria. The variable scope for this study are as follows: POS perceived usefulness, POS perceived ease of use, social influence and trust while the usage behavior is the dependent variable for this study. The unit scope of the study comprised the patrons of the selected shopping malls in South-east of Nigeria. The selected shopping malls are: Abia Shopping Mall Umuahia, Onitsha Shopping Mall Onitsha, De Young Shopping Mall Abakaliki, Polo Park Shopping Mall Enugu as well as Owerri Shopping Mall Owerri all in south-east of Nigeria.

2. REVIEW OF RELEVANT LITERATURE
2.1. Conceptual Review
2.1.1. Point of Sale Payment System
One of the key technologies that help in achieving a cashless society in Nigeria is the use of point of sale machine. POS is an electronic payment device or terminal that allows consumers to pay for their purchases at a shopping malls or other sales or business outlets by using their payment cards (popularly called ATM cards in Nigeria). POS machine is a product which offers services to numerous people (Obikeze et al., 2020). It is a tool that is used by bank or shopping malls customers through ATM to make payments (Anetoh et al., 2022). As a service, POS render various services such as counter payments, recharges cards, cash withdrawals and so on. The use of point of sale payment system in shopping malls is very important (Anetoh et al., 2020). Nonetheless that Amaefule et al. (2019) and Adeniran et al. (2022) stressed in their studies, some challenges facing POS machine as a payment device especially in relation to customer satisfaction with the POS payment system especially in the context of shopping malls (Oshotimehin, 2012). Notwithstanding that extant research has provided evidence that perceived risk has a negative influence on consumers 'attitude and behavioural intention to adopt or use electronic payment technology (Chiou & Shen, 2012). Nevertheless, it is not likely that consumers will adopt and use a new technology like POS unless there are stimulators that propel the customers to use the technology such as usefulness of POS, ease of use of POS, social influence, trust (Anetoh et al., 2025, Chendo & Okeke, 2021, Anetoh et al., 2021).

2.1.2. Perceived Usefulness of POS
Perceived usefulness is the degree to which an individual believes that using a system such as point of sale terminal will help him/her achieve or complete transaction especially for payments. Perceived usefulness can be used interchangeably with performance expectancy (Anetoh et al., 2025; Obikeze et al., 2020). Importantly, perceived usefulness to use point of sale is based on the convenience of the payments through POS, fast response as well as the effectiveness of the service (Zhou et al., 2010). Perceived usefulness can be seen as the degree to which a person believes that using a particular system would enhance his or her performance. However, extant

literature has demonstrated that perceived usefulness in the context of shopping malls is very imperative (Anetoh et al., 2021). Oliveira, Faria, Thomas and Popovic (2014) maintained that perceived usefulness has a positive effect on point of sale usage. People use point of sale services because they find that using it enhances their retail activities (Singh, 2022). Nzekwu (2018) discovered that perceived usefulness affect intentions to adopt point of sale technology significantly. Indisputably, the greater the perceived usefulness of using point of sale services, the more likely that POS will be accepted by shopping malls patrons. However, a customer tends to have a positive attitude towards point of sale usage when customers or shopping mall patrons feel that using it provides benefits for them. Moreover, Moudipa et al. (2024) submit that perceived usefulness has a direct effect on point of sale usage. Studies on perceived usefulness of a particular technology especially point of sale have cut across countries or cultures as well as different geographical locale. In addition, some researchers such as (Escobar-Rodriguez & Carvajal-Truzillo, 2014; Bhatiasevi, 2015) have reported that perceived usefulness has a significant and positive effect on behavioural intention as well as usage behaviour.

2.1.2. Perceived Ease of Use of POS

Perceived ease of use is the degree of easiness associated with using a system such as POS. It relates to the degree of ease or difficulty associated with the use of the system (Venkatesh et al., 2003). In the context of shopping mall, point of sale adoption or usage is based on how shopping mall patrons perceive POS as being easy to use. Especially in respect of customers' interaction with POS machine and how they believe they can learn and become skillful at using it. In the context of shopping mall, POS ease of use is characterized by the amount of effort an individual perceives that they will need to put forth to use the POS (Chiemeke & Evwiekpaefe, 2011). Perceived ease of use can also be seen as the degree to which a person believes that using a particular system would be totally free (Anetoh et al., 2022). Similarly, it is the degree to which a technology is easy to understand and use. In addition, Anetoh et al. (2021) found that perceived ease of use has a positive effect on usage of use the electronic point of sale. In addition, it is a common knowledge that a system that is easy to use will be more widely accepted than the one that is not easy to use (Anetoh et al., 2020). Also, Bhatiasevi (2015) maintained that effort expectancy is used interchangeably in many studies with perceived ease of use.

2.1.4. Social Influence

Social influence or peer group influence refers to as people's relationship with others. It deals with how an individual or a person is affected by other people that are important to them. People have an influence on each other which shapes their subjective norms (Wu et al., 2012). Social influence is a significant driver of a new technology adoption (Bhatiasevi, 2015). Contributing, Escobar-Rodriguez and Carvajal-Truzillo (2014) observed a positive relationship between social influence and usage behaviour. This relationship was also confirmed by Venkatesh et al. (2003). Social influence relates to how shopping mall users may be influenced by others who are important to them or who they value their opinions. In addition, extant literature has demonstrated that social influence has direct effect on usage behavior (Nzekwu, 2018). Interestingly, many researchers have used and studied peer group influence in their study especially in new technology adoption such as point of sale technology (Anetoh et al., 2022; Thomas et al. 2013; Attuquayefio, Achampong & Aryeetey, 2014). Furthermore, the influence of social influence or social factor is well noted in the unified theory of acceptance and use of technology. Social influence acts as a

direct determinant towards the usage of a new technology such as POS. Friends and family members are likely to influence an individual 's decision to adopt or not adopt new technology.

2.1.5. Trust in POS

Trust in POS usage involves the individual's feeling that the POS can be relied upon to make payment without any issues especially in shopping malls. Indisputably, one of the key factors that could affect the adoption or usage of point of sale technology in Nigeria is trust (Chiemeke and Evwiekpaefe, 2011). It is the extent to which an individual or a customer feels secure and confident about relying on the trustee or entrusted technology. Trust or belief represents an individual 's willingness to accept vulnerability on the grounds of positive expectations about the intentions or behaviour of another in a situation characterized by interdependence and risk. The establishment of trust and confidence play a significant role when providing payment transactions or financial services. Regrettably, the use of POS can be hindered by non-availability of network facility for the transmission of the payments. It can also be delayed by lack of steady electricity to power the machine (Chiemeke & Evwiekpaefe, 2011). Importantly, trust in technology deals with technology attributes like functionality, helpfulness and reliability. Therefore, trust in POS technology encompasses those attributes of the POS that makes the POS trustworthy without giving problems. Furthermore, trusting in a technology allows the consumers to see the value of that technology and encourages them to use it. Trust is the belief that a person or object such as technology has the attributes necessary to perform as expected in a given situation. Some scholars have used trust in technology usage studies such as (Bhatiasevi 2015; Venkatesh et al. 2015).

2.1.6. POS Usage Behaviour

Behaviour refers to the totality of the activities, actions, reactions, interactions, sentiments and performances exhibited overtly by individuals (Zehra et al., 2024; Minton & Khale, 2014). It refers to the way in which people do certain things and also in certain ways. That is the manner in which act or action is carried out especially if it is carried out repeatedly in the same way. However, behaviour is an observable act that could be studied in their rights. Therefore, behaviour is used when somebody visibly or overtly does something in a specific way, repeatedly, rather than a one-off action (Yadav et al., 2024). Interestingly, behaviour is not accidental or a mistake but a volitional tendency to act in a certain way. It involves a conscious choice by an individual to perform or not to perform an action. Even though the concepts of POS technology acceptance or adoption are argued to be universal, most of the models and variables established to explain such behaviours have been developed and also tested (Bhatiasevi, 2015). The use of point of sale technology as a means of payment system is far growing especially in the shopping malls (Duraisamy, 2023). Presently, even countries with poor infrastructural facilities like Nigeria are now using point of sale for their business transactions and subsequent payment system. Notwithstanding that the growth and usage of point of sale varies from country to country or region to region but high adoption rate of point of sale abounds in the developed economies than the under developed counterparts especially in Nigeria (Anetoh et al.,2025; Anetoh et al., 2022). Therefore, it is believed that perceived usefulness, perceived ease of use, social influence and trust in POS stimulate the usage of point of sale especially in Nigerian shopping malls.

2.2. Theoretical Underpinning

This study is anchored on Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh, Morris, Davis and Davis (2003). The UTAUT model is a synthesis and an advancement

from series of modification and re-modification of many theories on technology adoption, acceptance and usage. Unified Theory of Acceptance and Use of Technology is an integration of these theories; theory of planned behavior, the diffusion of innovation theory, technology acceptance theory, decomposed theory of planned behaviour, theory of reasoned action, social cognitive theory, motivational theory, Triadis'theory of PC Utilization. Therefore, the Unified Theory of Acceptance and Use of Technology is adopted for this research because all the study variables emanated, originated from this theory and also anchored on it for theoretical underpinning, foundation and reinforcement. Pertinently, the unified theory of acceptance and use of technology has been used by many researchers in technology studies such as point of sale technology (Anetoh et al., 2025; Obikeze et al., 2020; Ventakesh et al., 2012; Anetoh et al., 2022; Nzekwu, 2018; Chendo & Okeke, 2021).

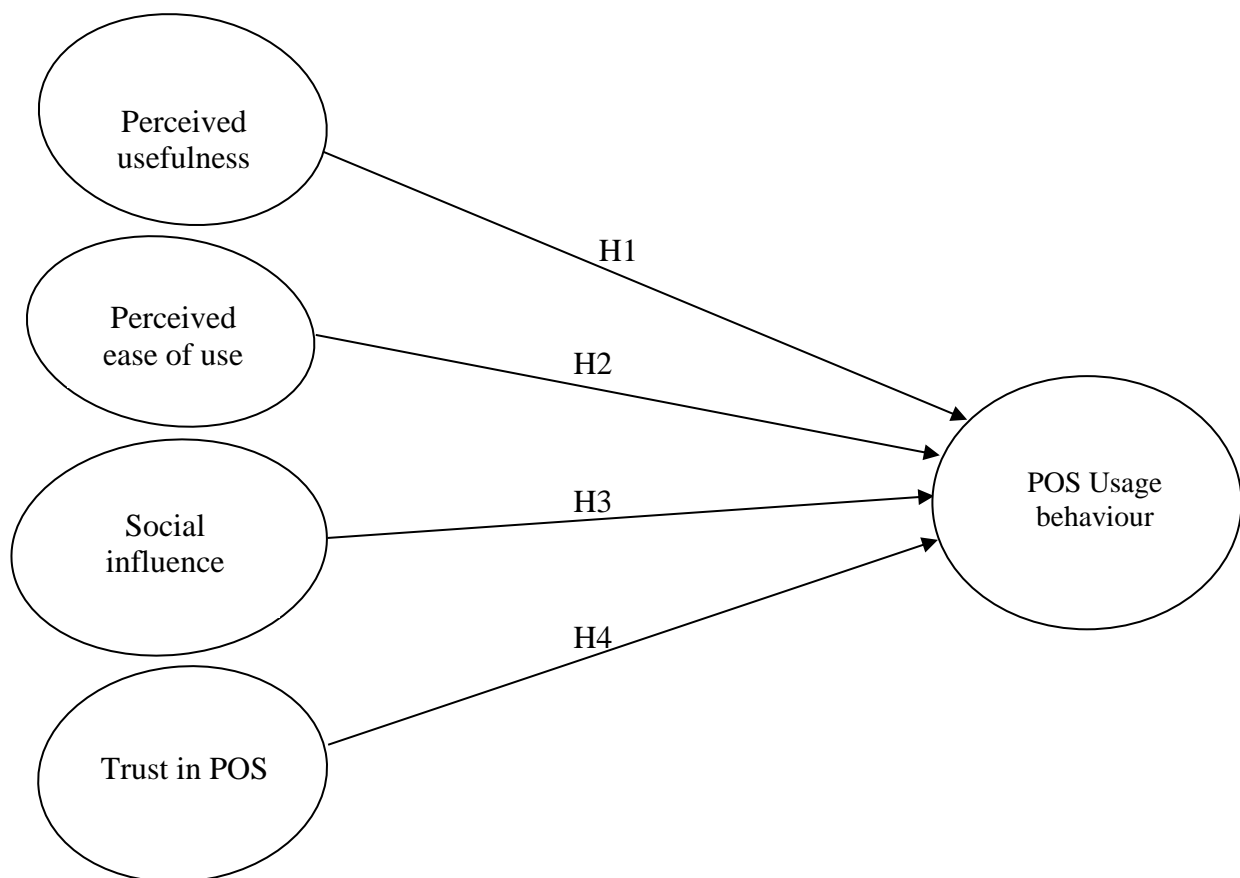**Operational Research Model for the Study**

Figure 1: Operational Research Model
Source: Anetoh et al. (2025).

Figure 1 as depicted is the operational research model for this study. The perceived usefulness of POS is conceptually posited to have a significant effect on POS usage behaviour among shopping mall patrons which the present study empirically investigated. The perceived ease of use of POS is conceptually posited to have a significant effect on POS usage behaviour among shopping mall patrons which the present study empirically investigated. Social influence is conceptually posited

to have a significant effect on POS usage behaviour among shopping mall patrons which the present study empirically investigated. Also, trust in POS is conceptually posited to have a significant effect on POS usage behaviour among shopping mall patrons which the current study empirically investigated.

3. METHODOLOGY

This study drew inspiration from a positivistic ontology using a quantitative approach and a descriptive research design using a survey method. The geographical coverage of the study is south-east of Nigeria. The population of the study comprised the patrons or shoppers in the five shopping malls under review who have automated teller machine cards. The names of the shopping malls are as follows; Abia Shopping Mall Umuahia, Onitsha Shopping Mall Onitsha, De Young Shopping Mall Abakaliki, Polo Park Shopping Mall Enugu as well as Owerri Shopping Mall Owerri. The population size is unknown because there is no register or documents that specified the total number of patrons that used point of sale in the following shopping mall under review. Topman formula was used get the sample size of 372 accessed using a convenience sampling strategy.

Table 1: Factor loadings, reliability and validity

Construct	Indicators	Factor Loading	Cronbach alpha	Composite reliability	Average Variance Extracted
Perceived usefulness of POS	PUS1	0.784	0.730	0.745	0.592
	PUS2	0.790			
	PUS3	0.722			
	PUS4	0.814			
	PUS5	0.733			
Perceived ease of use of POS	PEU1	0.728	0.718	0.724	0.513
	PEU2	0.716			
	PEU3	0.710			
	PEU4	0.714			
	PEU5	0.711			
Social influence	SOI1	0.770	0.744	0.750	0.641
	SOI2	0.801			
	SOI3	0.792			
	SOI4	0.741			
	SOI5	0.890			
Trust in POS	TRU1	0.765	0.629	0.703	0.558
	TRU2	0.724			
	TRU3	0.710			
	TRU4	0.753			
	TRU5	0.780			
POS usage behaviour	USB1	0.765	0.754	0.737	0.610
	USB2	0.718			
	USB3	0.812			
	USB4	0.826			

Source: PLS-SEM Output, 2025.

In addition, the source of data used was primary while the questionnaire was the instrument used in data collection for the study. The research instrument was designed based on measuring items selected from the preceding studies. The measuring scale was adopted from the previous studies. The measuring items were also modified to suit the context of the present study. Two research experts validated the measuring instrument. Their corrections were duly reflected on the final version of the research instrument for the main survey. The reliability of measuring instrument was checked and proven. The average reliability alpha coefficient value is 0.715 while the average composite reliability value is 0.732. This results on reliability proved the internal consistency of the instrument accepted for the main survey. In addition, the face validity of the instrument was done by three research experts. The average variance extracted (AVE) values ranging from 0.513-0.641 confirmed the convergent validity among the constructs based on threshold as proposed by Hair et al. (2017) as indicated on table1.

Partial least square structural equation modelling statistical technique was used to test the hypotheses at 5% level of significance. The decision rule states that null hypothesis (HO) should be accepted if the p-value is greater than 0.05 (the stipulated significance level used as the benchmark for this study). On the other hand, the decision rule states that the alternative hypothesis (HA) should be accepted if the p-value is less than or equal to 0.05 (the stipulated significance level used as the benchmark for this study). In this study, the coefficient (β) is used to estimate the direction and the strength of effect the independent variables have on the dependent variable. The absolute value (t-value) with its corresponding p-value is use to estimate the significance or otherwise of the independent variables on the dependent variable. The model for this study is stated as follows:

$$USB = a + \beta 1 PUS + \beta 2 PEU + \beta 3 SOI + \beta 4 TRU + e.$$
Where; USB = usage behaviour, a = constant, $\beta 1$-$\beta 4$ = coefficient of the parameters; e = error term. PUS = perceived usefulness, PEU = perceived ease of use, SOI = social influence, TRU = trust.

4. RESULTS
The researchers distributed 372 copies of the research instrument; only 348 valid and usable copies were valid and used for the analysis. Partial least square structural equation modeling statistical technique was used to test the significance of the model using bootstrapping procedure. On the stand of a two-tailed t-test with 5% level of significance, the path coefficient is significant at 0.20 if the t-statistic is greater than or equal to 1.96 (Wong, 2013) or the p-value is less than or equal to 0.05 as proposed by (Hair et al., 2014). The coefficient of determination (R^2) measures the total changes determined in the dependent variable due to variations in the independent variables in the model. The model explained the significant and positive variance of 0.7651 (65.1%) for POS usage behaviour. The R square value generated showed the strong power of the independent constructs to explain the dependent construct which is clearly above the threshold given that the R^2 values of 0.75, 0.50 and 0.25 stand for substantial, moderate and weak respectively as suggested by (Hair, Hult, Ringle, & Sarstedt, 2017). In addition, the significance of the structural model was estimated based on the values of the path coefficients, statistical t-values and the p-values of the model.

Table 2: The PLS-SEM Result

Hypotheses	Hypotheses paths	Coefficients	T-values	P-values	Remark
H1	PUS -> USB	0.718	8.205	0.000	Significant
H2	PEU -> USB	0.572	5.220	0.003	Significant
H3	SOI -> USB	0.457	3.581	0.024	Significant
H4	TRU -> USB	0.628	6.166	0.001	Significant

Path coeff. is significant at 5% level of significance; if the t-value is ≥ 1.96, or p-value ≤ 0.05.
Source: PLS-SEM Output, 2025.

A careful look on the result on table 2, shows that perceived usefulness has a positive significant effect on POS usage behavior among shopping malls patrons in south-east of Nigeria ($\beta = 0.718$, $t = 8.205$ and $p = 0.000 < 0.05$). Therefore, the null hypothesis one (HO_1) is rejected and alternative hypothesis one (HA_1) accepted which states that perceived usefulness has a significant effect on point of sale usage behavior among shopping malls patrons in south-east of Nigeria. The implication of the finding is that perceived usefulness has a significant and positive effect on POS usage behaviour among shopping malls patrons in south-east of Nigeria. A cursory assessment of the result on table 2 which shows the coefficients, t-value and the p-value of the structural model revealed that perceived ease of use has a positive significant effect on POS usage behavior among shopping malls patrons in south-east of Nigeria ($\beta = 0.572$, $t = 5.220$ and $p = 0.003 < 0.05$). Therefore, the null hypothesis one (HO_2) is rejected and alternative hypothesis one (HA_2) accepted which states that perceived ease of use has a significant effect on point of sale usage behavior among shopping malls patrons in south-east of Nigeria. The implication of the finding is that perceived ease of use has significantly and positively affected POS usage behaviour among shopping malls patrons in south-east of Nigeria.

Furthermore, result on table 2, shows that social influence has a positive significant effect on POS usage behavior among shopping malls patrons in south-east of Nigeria ($\beta = 0.457$, $t = 3.581$ and $p = 0.024 < 0.05$). Therefore, the null hypothesis one (HO_3) is rejected and alternative hypothesis one (HA_3) accepted which states that social influence has a significant effect on point of sale usage behavior among shopping malls patrons in south-east of Nigeria. The implication of the finding is that social influence has significantly and positively contributed to POS usage behaviour among shopping malls patrons in south-east of Nigeria. In addition, the result on table 2 shows the coefficients, t-value and the p-value of the structural model which revealed that trust in POS has a positive significant effect on POS usage behaviour among shopping malls patrons in south-east of Nigeria ($\beta = 0.628$, $t = 6.166$ and $p = 0.001 < 0.05$). Therefore, the null hypothesis one (HO_4) is rejected and alternative hypothesis one (HA_4) accepted which states that trust in POS has a significant effect on point of sale usage behavior among shopping malls patrons in south-east of Nigeria. The implication of the finding is that trust in POS has a significant and positive effect on POS usage behavior among shopping malls patrons in south-east of Nigeria.

5. CONCLUSION AND RECOMMENDATIONS
The introduction of cashless policy in Nigeria has created an avenue for new technology adoption and usage of which point of sale technology is one of them. Therefore, this research work has provided a comprehensive as well as an in-depth knowledge on the stimulators of point of sale usage behavior among shopping malls patrons in south-east of Nigeria. Perceived usefulness of

POS was found to have a significant and positive effect on POS usage behavior among shopping malls patrons in south-east of Nigeria. Perceived ease of use of POS was found to have a significant and positive effect on POS usage behavior among shopping malls patrons in south-east of Nigeria. Social influence was found to have a significant and positive effect on POS usage behavior among shopping malls patrons in south-east of Nigeria. Trust in POS was found to have a significant and positive effect on POS usage behavior among shopping malls patrons in south-east of Nigeria. Therefore, this study concludes that the factors used as the stimulators of point of sale usage have significant and positive effects on POS usage behavior among shopping malls patrons in south-east of Nigeria.

Based on the findings and conclusion drawn from the findings; the researchers recommend the following:

1. Shopping mall patrons' usage of point of sale can be sustained with improvement in perceived performance of POS. This can be achieved by the deployment of POS machine with improved uptime capability.
2. Shopping mall patrons' usage of POS can be sustained with improvement in perceived ease of use of POS. This can be achieved by convenience placement, the use of near field contact as well as sensitization programme on POS Usage.
3. The usage of POS can be use improved peer social group influence concerning usage of point of sale technology is sustained by shopping mall patrons.
4. The usage of POS can be improved if trust in the point of sale usage is sustained by making the POS machine reliable, functional, and capable of facilitating payments.

6. CONFLICT OF INTEREST
The authors declare that there is no conflict of interest.

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