SCHOOL OF POSTGRADUATE STUDIES

DETERMINING THE FACTORS INFLUENCING CREDIT CARD USAGE IN ZAMBIA. A CASE OF ABSA BANK ZAMBIA.

A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT OF THE AWARD OF THE MASTER OF BUSINESS ADMINISTRATION IN FINANCE.

BY

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DEDICATION

This Thesis Is Dedicated to My Late Parents
Mr. & Mrs. Nyirenda,
My ever-supportive husband, Derek Mwelwa
&
My children, Derek Jr and Anayah,
for their understanding, belief in me
and unwavering support.

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TABLE OF CONTENTS

Contents

LIST OF TABLES

LIST OF FIGURES

List of Acronyms/Abbreviations

ATM – Automated Teller Machine

PIN – Personal Identification Number

SD – Standard Deviation

TAM – Technology Acceptance Model

TPB – Theory of Planned Behaviour

ABSTRACT

There are many factors which affect electronic banking adoption among financial institutions especially in developing countries, so this study was done to identify them with reference to credit card usage by banks in Zambia. According to Jensen (2003), other countries in Africa, except South Africa, house their Internet infrastructure only in major cities-with the result that accessing most services cannot be done through e-channels, due to culture since such technology is still a new innovation in people's life and made useless with culture. This researcher used three main specific objectives such as; the extent of income levels affecting the usage of credit cards in Zambia, the influence of financial literacy on the usage of credit cards in Zambia, availability of digital infrastructure and its effect on credit card usage in Zambia, and the effect of credit card awareness on usage. The researcher used descriptive research design of study under quantitative approach in order to better analyse the study. With the help of primary and secondary data collection instruments such as questionnaires and documentary analyses, the required data were collected. The study revealed that several factors in adoption and use of credit card exist, but analysed factors income level and credit card awareness as well as credit card costs under its usage. These account for usage for purposes of acquiring goods both in the country and outside. Using the correlation co-efficiency model developed by Spearman The statistical data regarding the association between Absa Bank Zambia customers' use of credit cards and their level of financial literacy is provided in Table 4.7. The results show that income level has a high positive correlation with credit card usage of 0.598, with a sig of.000, which is less than 0.01; the sample size is 370, and the significant level is 0.01. Researchers determine that variables are connected when the significance level (sig.) is below the threshold. It is therefore concluded by the researcher that there is a statistically significant correlation between factors affecting the usage of credit cards and usage of Credit Cards by Clients of Absa Bank Zambia, implying that they are many factors which affect the adoption and usage of Credit Cards.

CHAPTER ONE

1.0 Introduction

Credit cards have become a cornerstone of modern financial systems, offering unparalleled convenience, flexibility, and accessibility for consumers and businesses alike. Their widespread adoption reflects broader trends in globalization, digital innovation, and evolving consumer behavior. Beyond traditional retail transactions, credit cards now facilitate bill payments, travel expenses, and other financial commitments, making them integral to everyday life.

However, the rise in credit card usage brings both opportunities and challenges. While they offer benefits such as reward programs, credit-building opportunities, and fraud protection, they also pose risks like high-interest debt and financial overextension. Understanding these dynamics is crucial for promoting responsible credit card use and mitigating negative impacts on individuals and society.

This study explores the multifaceted nature of credit card usage, focusing on its implications for personal finance, economic behavior, and financial literacy. By examining trends, patterns, and factors influencing credit card adoption, this research aims to provide actionable insights for policymakers, financial institutions, and consumers. Ultimately, it seeks to enhance understanding of credit cards' role in the modern economy and inform more effective financial policies and practices.

1.1 Background of the Study

Credit card usage has grown significantly worldwide, transforming how individuals access and manage their finances. These financial tools offer convenience, flexibility, and access to credit, enabling users to conduct transactions seamlessly (Bhatia et al., 2021). In Zambia, a country transitioning from a predominantly cash-based economy to a more digitalized financial system, the adoption of credit cards represents a significant shift in payment behavior. Despite this transition, credit card usage remains relatively low compared to global trends, particularly among customers of ABSA Bank Zambia, one of the nation's leading financial institutions.

The slow adoption of credit cards in Zambia highlights a critical gap in understanding the interplay of socio-economic, cultural, and technological factors influencing financial behavior. While the country is making strides toward financial inclusion and digital transformation, challenges such as limited financial literacy, uneven digital infrastructure, and varying income levels persist. These factors may hinder the widespread adoption of credit cards, despite their potential to enhance financial accessibility and convenience.

ABSA Bank Zambia, as a pioneer in digital banking, has introduced innovative credit card solutions to meet evolving consumer needs. However, the bank's efforts have yet to translate into significant uptake among its clientele. This study seeks to explore the factors influencing credit card usage in Zambia, using ABSA Bank Zambia as a case study. By examining the barriers and enablers of credit card adoption, this research aims to provide actionable insights for financial institutions, policymakers, and consumers, contributing to the broader discourse on financial inclusion and digital transformation in Zambia.

1.2 Definition of Key Terms

Adoption: The process by which individuals or entities begin using a new product, service, or technology, transitioning from non-usage to usage.

Credit Card: A financial tool that allows users to borrow funds up to a predefined limit for transactions, offering a convenient alternative to cash payments.

Credit Card Usage: The frequency and extent to which individuals use credit cards for purchases, payments, and accessing credit facilities.

Digital Infrastructure: The technological systems, such as online banking platforms and mobile applications, that support digital financial transactions.

Financial Literacy: The knowledge and skills required to make informed financial decisions, including budgeting, saving, and managing credit.

Income Levels: The varying degrees of personal or household earnings, which influence purchasing power and financial behavior.

1.3 Statement of the Problem

Despite the global trend toward cashless transactions, credit card adoption among ABSA Bank Zambia’s clientele remains slow. This raises important questions about

the factors facilitating or inhibiting credit card usage in a country striving for financial inclusion and modernization. Understanding the interplay of socio-economic, cultural, and technological factors is essential to address this gap.

This study investigates the reasons behind the slow adoption of credit cards in Zambia, focusing on ABSA Bank Zambia. By identifying barriers and enablers, the research aims to inform strategies for improving customer engagement, enhancing financial literacy, and optimizing digital infrastructure.

1.4 Objectives of the Study

This study aims to identify and analyze the factors influencing credit card usage in Zambia, using ABSA Bank Zambia as a case study.

1.4.1 General Objective

To determine the factors influencing credit card usage in Zambia with a focus on ABSA Bank Zambia.

1.4.2 Specific Objectives

1. To assess the extent to which income levels affect the usage of credit cards in Zambia.
2. To examine the influence of financial literacy on the usage of credit cards in Zambia.
3. To analyze the impact of digital infrastructure availability on the usage of credit cards in Zambia.
4. To evaluate the effect of credit card awareness on the usage of credit cards in Zambia.

1.5 Research Questions

1. To what extent do income levels influence credit card usage in Zambia?
2. What is the relationship between financial literacy and credit card usage in Zambia?

3. How does the availability of digital infrastructure affect credit card usage in Zambia?
4. How does credit card awareness impact the usage of credit cards in Zambia?

1.6 Scope of the Study

This study focuses on ABSA Bank Zambia customers in Lusaka, examining the relationship between income levels, financial literacy, digital infrastructure, and credit card usage. While the findings may have broader implications, the research is specifically contextualized within this setting.

1.7 Significance of the Study

This research holds significant value for various stakeholders. For ABSA Bank Zambia, the findings will inform strategies related to credit card offerings, customer engagement, and marketing. Policymakers can use the insights to design effective regulations and financial literacy programs, while the broader academic community will benefit from a deeper understanding of consumer financial behavior in Zambia.

1.8 Organisation of the Dissertation

This dissertation is organized as follows: The literature review is presented in Chapter 2, where the body of current literature that provides support for our study is extensively examined. In-depth explanations of the research methodology, data-collecting strategies, and analytical frameworks used in the study are given in Chapter 3. An in-depth analysis of the collected data is provided in detail in Chapter 4. Finally, Chapter 5 provides the conclusion drawn from the study and recommendations. The future research study is also discussed in this chapter.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter provides a comprehensive review of existing literature on factors influencing credit card usage, with a focus on Zambia and ABSA Bank as a case study. It examines empirical studies and theoretical frameworks to identify key determinants of credit card adoption and usage patterns. The review is structured into three main sections: empirical review, theoretical review, and conceptual framework. By synthesizing global and regional insights, this chapter highlights gaps in the literature and establishes the foundation for this study's focus on Zambia.

2.1 Empirical Review

2.1.1 Factors Influencing Credit Card Usage

Credit card usage is influenced by several factors, including convenience, necessity, and risk attitudes. Early studies by Anderson (1971) and Maledon and Rucks (1974) highlight convenience as a primary motivator, with users valuing the ability to make purchases without carrying cash. This aligns with Grady's (1995) assertion that credit cards satisfy transaction demands, particularly for international travellers and e-commerce (Frazer, 1985). Similarly, Reynolds (1974) notes that convenience-oriented consumption is more accessible to those who can afford it.

Necessity also plays a significant role, as credit cards enable users to purchase goods and services beyond their immediate financial means (Mandell, 1972). This behavior is often linked to social status, with Gramm (1978) suggesting that credit cards provide instant gratification and elevate perceived social standing. However, this can lead to financial strain, as Mandell (1972) and Hirshman (1979) noted, credit card users tend to spend more than non-users.

Risk attitudes further shape credit card usage. Bauer (1960) and Weyer (1973) emphasize that credit usage inherently involves risk-taking, with consumers weighing the potential for debt against the benefits of convenience. Dowling and Staelin (1994) add that while most consumers are risk-averse, some are willing to take risks to achieve optimal outcomes.

Relevance to Zambia: While these studies provide valuable insights into credit card usage in developed and developing countries, there is limited research on the specific factors influencing credit card adoption in Zambia. This study aims to fill this gap by examining the role of income levels, financial literacy, and digital infrastructure in shaping credit card usage patterns in Zambia, with a focus on ABSA Bank as a case study.

2.1.2 Invention of credit cards

The invention of credit cards is during post-industrial revolution America. This is when there is a general increase in the issuance of consumer credit for different goods and services. Many scholars think the prevalence of credit cards is tied to consumption. The ease of credit cards boosts consumption. This temptation leads individuals to buy products on credit even if they can't instantly pay the full price.

Friedman and Modigliani's permanent income and life cycle consumption hypothesis is influential. Neoclassical consumption theory puts individuals solely responsible for their credit cards. This theory doesn't consider the sway institutions have on consumer spending. It also ignores their borrowing decisions (Scott, 2007: 569).

Unlike the neoclassical view on credit card use, Veblen’s institutional theory on consumption says individual factors are not the only ones at play. Institutional factors also impact the use of credit cards. A significant number of credit card holders overspend via credit cards. They do this because they are authorized to credit too easily. They don't think about whether they can truly manage the credit limit. Veblen claims many individuals aspire to be seen as living one class stratum above. But households find themselves stuck in the class stratum. They have very limited means to break out. Credit cards offer a ladder. Via lending, people are able to advance to higher class status. This is within Veblen’s theory.

Credit card debt is influenced by three parties. There are credit card companies. Then there are consumers and the government (Scott, 2007: 570).

After exploring the above theories, we will move on to the next two sections. These will discuss what affects credit card use. The analysis will be on an individual level and an institutional level, respectively.

Individual Factors

Initially, several academics explored the effects of income and socioeconomic status on credit card usage. In America, credit card use is on a steep rise. Debt of consumers has spiked in the last few decades. Advertisements work to connect using credit cards to positive, high-status symbols (Klein, 1999).

Two reasons exist for using credit cards. First, as a handy medium of exchange. Second, a quick source of revolving credit. Research points to both reasons as explanations for credit card usage. A survey by Blackwell et al. shows interesting facts. Over 60 percent of users of credit cards consider convenience important in use. 33 percent emphasized the potential to gain credit. Cardholders with low income and socioeconomic status prefer credit card functions. They favour this more often. This is in comparison to high-income and high-status cardholders. Rich frequently sees credit cards as an easy exchange medium (Garcia, 1980: 329). Hence assumption is made. It is that income and socioeconomic status affect credit card usage. Also, some researchers differentiate the effects of status and income on credit card use. They conduct a study on credit cardholders. Study shows that social status does not surpass income as a credit behaviour indicator (Slocum & Mathews, 1970: 73). Thus, both income and status show an influence on credit card use.

Additionally, some scholars delve into factors that impact ownership of credit cards. This exploration is based on research in Turkey. The outcome suggests holding credit cards is associated positively with a number of household members producing income (Yayar & Karaca, 2012: 202). Apart from the empirical studies outside, Chinese scholars conduct research on credit card consumers. It transpires that income and occupation of cardholders have a significant effect on the frequency of credit card use. The frequency is higher in cardholders with higher income. Also, it is more in cardholders working in banks than in other professions (Huang & Shen, 2010: 115-116).

Secondly, the level of trust in people and institutions might change how individuals use credit cards. Unique confidence (interpersonal affinity) is built on a firm bond between each other in a society. This society has now lost face-to-face interactions and acquired widespread anonymity. In this society, a person often has to connect with those who are not known well or at all (Lewis & Weigert, 1985: 973). These connections are constructed on trust. Such trust can either be generalized or thin interpersonal trust.

People entrust strangers or those they do not know well. They anticipate others to comply with expectations. They also expect others to act in a fair, honest, and reasonable way. This expectation is when they interact with each other (Solomon & Flores, 2001: 42).
Generalized trust is based on an individual's trustworthiness. Or on the intermediary's reputation (Khodyakov, 2007: 122). About institutional trust, some scholars hold the view. Trust in institutions stems from interpersonal trust (Fukuyama, 1995).
Others oppose that notion. They insist trust in institutions comes from confidence in their effective performance (Khodyakov, 2007: 118). This research is more inclined to accept the latter definition.

In consumer research, consumer trust is defined in varied ways. Sometimes, it is seen as an expectation of service reliability. Other times, it is considered an individual's willingness to have faith in a counterparty. The counterparty is someone they trust (Sirdeshmukh et al. 2002: 15-37) (Kantsperger & Kunz, 2010: 4-25).
On broadening the definition, trust also takes into account reliance on all elements in the card payment process. These elements might include organizations individuals and technology (Koivunen & Tuorila, 2015: 86).
Expansion in the field of credit is seen. This is due to credit bureaus and computerization. The loan approval process for credit is greatly sped up. Credit card loans are now served up in assembly-line fashion. This is a result of rationalization. This has led to a certain sense of dehumanization. The process has been associated with this state by prominent scholars (Ritzer, 2001: 81).
In another context, credit card consumers frequently use credit cards. They interact with strangers such as salespeople or cashiers. Also, consumers engage with POS machines. This exposes them to risks. The risks include credit card theft and fraud. It is important to note consumers' trust in the payment environment is vital. They must trust strangers in the transaction process. They must also trust institutions operating payment devices and technology. Hence it can be stated a person's willingness to hold and use credit cards depends on this complex interplay.
In empirical studies, Finland was an area of research. The aim was to probe the link between consumer trusts and bank card use for payments. The findings were as follows: 1) consumers' trust in institutions is proven. They count on banks. Banks are responsible for card fraud. In instances where banks reject their claim consumers seek

help. They seek help from third-party organizations. 2) There is a concept of consumers' generalized trust towards others. It makes them believe strangers are honest. These strangers don’t try to steal their PIN codes. They will not misuse it. Yet, these beliefs can be disproven. An empirical case showed how a cardholder got a lift. The lift was by strangers as payment for a ride. The travellers made a stop to fuel up. Only later did the cardholder discover a disappearance. His payment card was gone. Self-proclaimed police officers were guilty of another incident. They claimed to be representing the narcotics division. They copied the card information of foreigners. Unauthorized withdrawals were made. These were acts of Koivunen & Tuorila in the year 2015.

Research is on an individual level. Factors are under scrutiny. These include race and education.

More education leads to more human capital accumulation. People with higher education get more pay. They pay back credit card loans on time. Also, these individuals are more prone to understanding credit terms. They utilize credit terms more. Credit cards are used more by well-educated people.

In the US credit card market, research determinants are important. They have different significance for different races. For white people, certain things matter. Middle-income and well-educated folks are important. Those with professional occupations are too. They are linked with higher credit card limit usage. But things are different for black people. Only education level shows a significant relationship. This is from McCloud in 2006. Similarly, a few current studies pointed out facts. It seems common for people to save at the beginning and end of life. Overspending happens during stages of high income. Scott’s research in 2007 published it.

Considering that we must add another factor to the mix. Age of the consumer. It is imperative to incorporate it.

Institutional Factors

Apart from determinants on an individual level, many scholars take Veblen's institutional angle. They study the impacts on credit card use. Institutions such as credit card issuance companies are the focus. They also look at banks and governments. Using credit cards is popular. Researchers believe a reason behind this popularity is credit institutions. They point to the state's loose regulatory policy. Banks

and companies help. They encourage consumers to make purchases. Often these are items consumers may not need. (manning, 2000). From Veblen's consumption theory. The prevalence of credit cards is largely due to card issuance parties. These are the propellers. Credit card issuers push for overconsumption. Too much consumption leads to an overload of debt. It may even entail credit risk. Consumers who fail to pay credit card loans on time face consequences. The issuing party will take at least one measure:

1) Raise interest rate

2) Charge fees or penalty

3) Boost the limit. The debtor is more likely to fail to repay the loan.

Credit card issuance parties are crucial in the economy. They acquire profits from interest and credit card fees on one hand. They also issue more credit limits. It furthers the issue of over-consuming. This is according to Scott in 2007 (569-571).

Driving forces of the institutions can assist in the expansion of the market for credit cards. This remains true no matter if a formal institution is in place. For instance, there can be a system that deals with complete credit references. There can also be an informal system. A prime example of this is a social network. It is interesting to note that credit card market development paths in the US and Russia are compared by some scholars. The comparison is made due to handling uncertainties in credit assessments.

The US is seen to gradually adopt formal institutions of rational computerization. This transforms uncertainties into quantitative evaluations of risks. Russia, in contrast, lacks these formal institutions. Russian banks then assess cardholders' social networks to decide. They then decide whether applicants should be trusted. This is according to Guseva and Rona-Tas in 2001.

In the early stage, Russian banks were under-institutionalized during credit card market development. This hindered the credit reference system establishment. In the absence, banks deployed a series of strategies via social networks. They provided

debit cards initially to the wealthiest clients and social elites. Then they carried out the “salary plan.” This paid salaries to bank accounts instead of using cash.

Next, they cooperated with high-end stores. They launched credit cards for consumers. This was by Guseva and Alto in 2008. In China, the boom of the credit card market is because of card issuance. Promotion policies conducted by many commercial banks also play a role.

A researcher studied the promotion of credit cards in one of China's banks. During the promotion, sales tasks are assigned layer by layer. This is done from headquarters to branches and from head to subordinates. The bank employees make full use of their close relatives to complete these sales tasks. They ask their relatives to become credit cardholders. Bank employees stimulate the promotion by offering gifts and other benefits. The approval of company loans is subject to the conditions. The company will have to agree that each of their workers becomes a credit cardholder. All these promotion policies ignore the prudence that should have been implemented during the credit issuance process. This process should have carefully identified applicants’ credit performances. One consequence of these aggressive institutions is that many credit cardholders become merely card owners. They are not real users of the card. Another consequence is that credit cardholders may show consumption behaviour in the anomaly. This is according to Wang in 2010.

In addition, excessive use of credit cards must be constrained by social institutions. Research has shown that social norms have an effect on the overuse of credit cards among the young. This is according to Sotiropoulos and d’Astous in 2013, 179.

Credit card use and its institutional factors were reviewed above. One more hypothesis can be raised. H (c): Credit card issuance institutions have an effect on credit card use. Aggressive issuance policies may enhance an individual’s willingness to overconsume. At the same time, conservative issuance policies would curb excessive use of credit cards. According to Measures for Supervision and Administration of Credit Card Business of Commercial Banks, credit card issuance business includes multiple activities. These activities are marketing and promotion. Review and approval. Production and delivery of credit cards as well as transaction authorization. Processing and monitoring. Settlement, accounting, and dispute processing. Then there are value-

added services and debt collection. These all fall under the credit card issuance business.

The regulatory body has made vital statements in the marketing and promotion sectors. For example, "Sales staff require evaluation. This must not rest only on the number of credit cards sold" and "Sales staff can't promise credit card approval. They cannot execute fast-approval promotions. They can't do promotions on approval based on previous credit cards or business cards."

Notably, commercial banks may adopt aggressive credit card issuance. They can be aggressive with promotion policies in practice. This is done to boost profits. This has led to a surge in credit card issuance. It also led to credit limit growth.

2.1.3 Developed Countries Literature

Income levels affect the usage of credit cards

Müller and Schmidt (2017) discussed income, consumer attitudes, and usage of credit cards in Germany in their research titled above. The mixed-methods research design involved a quantitative Survey as well as qualitative collection together aimed at understanding levels of income regarding credit card adoption across different areas. The research in question explores credit card users in diverse populations, studying Users from both urban and rural areas. For the quantitative aspect of the study, a structured questionnaire was duly filled out and distributed among 1,000 respondents representing different income brackets. Survey results reflected the positive relationship showing a higher income level that leads. to increased usage of credit cards. A more financially endowed customer was found to be more willing to transact using the credit card due to the convenience and flexibility perceived in spending. However, the qualitative interview of a subset sample of respondents revealed that income was not the only influence factor but also attitudes towards credit and financial preferences have an important role to play in usage behaviour.

According to Mann (2008), the study on Patterns of Credit Card Use Among Low- and Moderate-Income Households was conducted with a quantitative research design. That is, an appropriate cross-sectional design was drawn from a selected population of credit users in both urban and rural settings. Most of the subjects represented different categories of income, making the investigation comprehensive concerning

income-credit card usage relations. It comprises structured questionnaires with both closed-ended and Likert scale questions, looking for the income level among respondents and credit card usage behaviour. The sample size randomly selected 800 customers out of the customer base of several banks to fill out the questionnaires. Data analysis was done using descriptive statistics and regression analysis. Results showed that higher incomes were statistically significantly positively correlated with increased credit card use. The regression analysis in the study indicated that respondents with higher income levels were more likely to engage in credit card transactions, possibly due to their purchasing power and financial stability. This was consistent with the TPB since persons with greater financial resources were assumed to have a higher perceived behavioural control to use credit cards.

Financial literacy

Perotti and Rossi's (2018) study titled "Financial Literacy and Credit Card Behaviour: Evidence from Italy" investigated the relationship between financial literacy and credit card usage patterns in Italy. This adopted a quantitative approach where the survey design was targeted at different consumers from Italy without regard to their age and income levels. Structured questionnaires were used to collect information data for the participants regarding their levels of financial literacy and credit card usage behaviours. Stratified random sampling was the method used in representation from both urban and rural areas. The inferential statistics were analysed by regression, and descriptive statistics were used to analyse the data collected. Findings were that the level of financial literacy was positively related to responsible credit card behaviour, according to Perotti and Rossi's (2018) study. More financially literate participants knew better credit card terms and interest rates and understood repayment obligations, thus making informed usage decisions. The authors concluded that promoting financial literacy could positively shape credit card usage behaviours in keeping with the Theory of Planned Behaviour because it stresses knowledge and understanding as determinants of behaviour.

Developing Countries Literature

Income levels affect the usage of credit cards

An interesting study by Adewale and Ojo (2020) titled "Income Levels and Credit Card Adoption in Nigeria: A Comparative Study" focused on credit card usage. In this

research, a quantitative research approach was employed with a stratified random sampling technique to select a sample from both urban and rural areas. This was a cross-sectional survey research design using structured questionnaires to collect data from respondents of different income levels. The study found a positive connection between income levels and credit card adoption. Their analyses have shown that individuals with a high level of income are most likely to adopt credit cards for transactions, underscoring the importance of financial capability to use behaviours. Thus, the study concludes that income affects credit card adoption in Nigeria and is in line with the findings of Smith and Johnson (2019) in Zambia.

Such an African perspective was presented in the study of Mutisya and Oketch (2019) titled "Financial Literacy and Credit Card Utilization in Kenya." The research was conducted using a mixed-methods design; it involved quantification in surveys and qualitative interviews. The researchers targeted both urban and rural populations in Kenya, which were representative of diverse socio-economic backgrounds. There is also a collection of quantitative data by Mutisya and Oketch (2019) on financial literacy levels and credit card borrowing among the research participants using structured questionnaires. Purposive sampling was then used to ensure representation from both low-income and middle-income individuals. The quantitative data were analysed using descriptive statistics and logistic regression analysis. The study revealed a stark contrast in credit card-taking and usage behaviours in persons with varying degrees of financial literacy acquisition. Participants with enhanced financial literacy were confronted with and understood the features of a credit card and more responsible use of the same. While low financial literacy resulted in worries about hidden charges and interest rates regarding not adopting credit cards, the recommendations were made to develop targeted financial education programmes to promote responsible use of credit cards.

Financial literacy in Zambia

A study titled 'Financial Literacy and Consumer Credit Portfolios' was carried out by Disney & Gathergood (2013). A survey conducted among a selected sample of Zambian consumers with varying degrees of financial literacy made use of the quantitative research approach. The study sought to determine the effect of financial literacy on the adoption and utilization of credit cards. The employed research design

was a structured questionnaire that collected data on financial literacy levels, credit card knowledge, and usage behaviours. Descriptive statistics and correlation analyses were applied in data analysis. Findings reiterated the role financial literacy plays in credit card utilization within Zambia. Participants higher in financial literacy were found to perform better in knowing the features, fees, and benefits of credit cards. The study found that financial literacy is an important factor in promoting responsible use of credit cards and also stressed the need for financial education initiatives tailored towards consumers.

The availability of digital infrastructure affects usage of credit cards

Digital Infrastructure and Credit Card Adoption: Insights from Taiwan is a study of Chen and Lee (2018), which throws more light on the impact of digital platforms on credit card use. It uses a quantitative research approach: data was collected from a diverse sample of Taiwanese consumers as the study sought to assess how newly enhanced digital consumer banking platforms and mobile services impact the adoption of credit cards. The most appropriate instrument for gathering primary data was structured questionnaires, mainly to probe into the participants usages, preferences, and perceptions of digital banking interfaces. For that reason, two stratified sampling techniques had ensured representation from both urban and rural areas. Descriptive statistics and regression analyses were employed in processing and analysing the data. Chen and Lee (2018) discovered that the advent of more advanced digital infrastructure would relate positively to credit card adoption. Those who had access to user-friendly digital platforms and mobile banking services made up that greater possibility of using credit cards when transacting. The study pointed out that the convenience and security offered by digital channels push individuals towards acquiring credit cards, in line with the Technology Acceptance Model, as perceived usefulness and things like ease of use.

In contrast to this view, Lubinda and others (2019) researched the issue entitled "Digital Banking and Credit Card Usage: Urban Dynamics in Zambia." It was a mixed-methods study that included both qualitative interviews and quantitative surveys among the researchers. The study was more related to studying urban populations in Zambia about how digital banking services drove them toward the adoption and application of credit cards. The quantitative aspect involved structured questionnaires sent out to city dwellers focused on knowing their experiences with the use of credit

cards and digital banking platforms. Urban consumers were targeted for convenience sampling that reflected the diversity of this population. Quantitative data were analysed by using descriptive statistics and thematic analysis. The researchers demonstrated that the digital banking pawns significantly influence urban credit card use in Zambia. The participants cited that ease of payment through credit cards using digital channels was a motivator. Digital banking and credit card usage were clearly interdependent: on the one hand, digital channels support credit card transactions, while on the other, they increase digital banking usage.

A contrasting study—that is, Mukwita and Sampa (2020)—is on the topic "Between Digital Divide and Credit Cards Adoption: A Study of Rural Zambia." A qualitative research approach was used in this study that was based on in-depth interviews with contacts from rural areas in Zambia. The objectives of the study were identifying the barriers towards adoption of credit cards in the presence of possible benefits of digital infrastructures. The in-depth interviews revealed some of the challenges faced by rural residents in accessing digital infrastructures. Mukwita and Sampa identified poor digital access, limited knowledge of digital banking platforms, and one other qualm as barriers to credit card adoption. The study finally concluded that while digital infrastructure could help bolster the usage of credit cards, addressing the digital divide would be imperative in ensuring inclusive adoption.

2.2 Theoretical Review

2.2.1 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (Ajzen, 1991) explains credit card usage through three key factors:

- Attitudes: Positive evaluations of credit cards (e.g., convenience, financial flexibility) increase adoption.
- Subjective norms: Social pressure from peers, family, or culture influences usage decisions.
- Perceived behavioural control: Confidence in managing credit card payments encourages adoption.

These factors collectively shape an individual's decision to use credit cards, making TPB a useful framework for understanding credit card adoption in Zambia.

2.2.2 Technology Acceptance Model (TAM)

The Technology Acceptance Model (Davis, 1989) highlights two key factors influencing credit card adoption:

- Perceived ease of use: The simplicity of conducting transactions and managing credit balances.
- Perceived usefulness: The benefits of using credit cards, such as convenience, security, and access to credit.

TAM provides insights into how user-friendly digital platforms and mobile banking services can enhance credit card adoption in Zambia.

2.2.3 Diffusion of Innovation Theory

Rogers' (2003) Diffusion of Innovation Theory categorizes adopters into five groups: innovators, early adopters, early majority, late majority, and laggards. This theory explains how credit cards are adopted across different segments of the population, with innovators and early adopters being more likely to embrace new financial technologies. Communication channels, such as bank marketing and customer testimonials, are critical in influencing adoption.

2.3 Conceptual Framework

The conceptual framework (Figure 2.1) illustrates the relationship between income levels, financial literacy, and digital infrastructure as independent variables, and credit card usage as the dependent variable. The Theory of Planned Behaviour (TPB) explains how attitudes, subjective norms, and perceived control influence adoption, while the Technology Acceptance Model (TAM) highlights the role of perceived ease of use and usefulness. Finally, the Diffusion of Innovation Theory provides insights into how credit cards are adopted across different segments of the population.

Figure 2.1: Conceptual Framework

Source: Author

Income Levels: There are two ways in which income levels affect credit card usage based on the TPB). The first is that higher-income individuals tend to be more positively inclined and feel in control about taking up credit cards because of their financial flexibility. The positive views are associated with the capability to manage payments and responsibilities. It can also be defined by the TAM, since it states that higher-income individuals tend to see credit cards as valuable for making big transactions because of the higher limit offered, thereby encouraging them more to engage and use these cards.

Financial Literacy: TPB elucidates that financial literacy influences credit card usage via attitudes and perceived control. Well-informed individuals comprehend credit card advantages and risks, thus establishing positive attitudes. Greater financial literacy provides a sense of control, building confidence in the management of a credit card. In the TAM construct, financial literacy predisposes one to credit card usage. Knowledge of financial concepts makes it clearer and easier to understand terms, billing, and payments and improves confidence and use.

Digital Infrastructure: The provision of digital infrastructure will then work on the improvement of perceived control over credit card usage according to TPB. Access to easy, user-friendly platforms, along with mobile applications, makes transactions comfortable and accessible to heighten perceived control. The digital infrastructures in TAM concern the ease of a credit card. Such streamlining digital interfaces aggravate very easy access to all transactions concerning credit. The positive encounter would therefore motivate credit card usage as a very simple process.

2.4 Summary

This chapter has reviewed empirical studies and theoretical frameworks relevant to credit card usage, highlighting key factors such as convenience, necessity, risk attitudes, income levels, financial literacy, and digital infrastructure. While existing literature provides valuable insights, there is limited research on credit card adoption in Zambia. This study addresses this gap by examining the role of income, financial literacy, and digital infrastructure in shaping credit card usage patterns in Zambia, with a focus on ABSA Bank as a case study.

CHAPTER THREE: METHODOLOGY

3.0 Introduction

This chapter outlines the methodology used to achieve the research objectives. It describes the research approach, design, population, sample size determination, sampling procedure, data collection instruments, data analysis methods, and ethical considerations.

3.1 Research Approach

The study adopted a quantitative research approach to collect numerical data for statistical analysis. This approach was chosen for its ability to objectively measure variables such as income levels, financial literacy, and digital infrastructure availability, and to identify patterns, relationships, and trends in credit card usage among ABSA Bank Zambia customers. The quantitative approach provided a systematic and structured framework for examining the factors influencing credit card usage.

3.2 Research Design

A descriptive research design was employed to provide a detailed summary of the factors affecting credit card usage in Zambia, with a focus on ABSA Bank Zambia. This design allowed for the examination of relationships between variables, offering insights into the nature and extent of these relationships.

3.3 Population of the Study

The study's target population included all customers of ABSA Bank Zambia, based in Lusaka. It is estimated that there would be about 5000 customers in this population. This way, the study delved deep into the credit card usage patterns, factors, and dynamics relevant to the clientele of ABSA Bank Zambia in Lusaka.

3.4 Sample Size

The sample size was determined using Taro Yamane’s formula to ensure representativeness and validity. With a 95% confidence level and a 5% margin of error, the formula yielded a sample size of 370. This sample size was statistically sound and capable of providing generalizable insights into the population.

The formula was: $n = N/1 + Ne^2$

Where:

n = Sample size

N = Total population size

e = Margin of error

$n = N/ 1+Ne^2$

$n = 5000 /1+ (5000) (0.05)^2$

$= 5000/1 + 12.5$

$=5000/13.5$

=370

3.5 Sampling Procedure

A purposive sampling technique was used to select participants with specific characteristics relevant to the study. This method ensured the sample included individuals who could provide valuable insights into credit card usage patterns among ABSA Bank Zambia customers in Lusaka. Purposive sampling was particularly suitable for this study, as it allowed for the targeted selection of participants who met the research criteria.

3.6 Data Collection Instrument

The primary means of gathering data for this study was structured questionnaires featuring close-ended questions. These meticulously designed questionnaires served as reliable instruments for collecting quantitative data. By employing close-ended questions, respondents provided standardized responses that could be quantified and subjected to statistical analysis. The structure of these questionnaires ensured consistency in data collection, enabling accurate comparison and interpretation of responses. These instruments were tailored to directly address the research questions and objectives, effectively capturing the factors influencing credit card usage and the nuances of ABSA Bank Zambia's clientele in Lusaka.

3.7 Data Analysis

The collected data was analyzed using descriptive statistics and correlation analysis. Descriptive statistics provided an overview of the variables, including their distributions and central tendencies. Correlation analysis examined the relationships between the independent variables (income levels, financial literacy, and digital infrastructure availability) and the dependent variable (credit card usage). This analysis identified potential associations and dependencies, offering insights into the interconnectedness of the variables.

3.8 Reliability and Validity

The reliability of the data collection instrument was assessed using Cronbach's alpha, which measured the internal consistency of the questionnaire items. This ensured the items consistently measured the intended constructs, contributing to the reliability and validity of the study's findings.

3.9 Ethical Consideration

The study adhered to strict ethical guidelines. Informed consent was obtained from all participants, ensuring their voluntary participation and understanding of the study's objectives. Participant privacy and confidentiality were maintained throughout the research process. These ethical measures enhanced the credibility and trustworthiness of the study.

CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

4. Introduction

In this chapter, the findings of the study are presented and analysed in alignment with the research objectives. The methodology outlined in Chapter Three guided the data collection process, enabling a comprehensive exploration of the factors influencing credit card usage among ABSA Bank Zambia's customers.

4.1 Demographics

Table 4.1 provides an overview of the demographic characteristics of the respondents. The variables include gender, age, highest education level, occupation, and income levels. The distribution of participants across these demographics offers insight into the diversity of the sample, ensuring a well-rounded representation.

Table 4.1: Demographic Characteristics of Respondents

Variable	Frequency	Percentage
Gender		
Male	204	55.0
Female	166	45.0
Age		
18-24 years	75	20.3
25-34 years	110	29.7
35-44 years	80	21.6
45-54 years	55	14.9
55 years and above	50	13.5
Highest Education		
Primary school or below	30	8.1
Secondary school	95	25.7
Diploma or Vocational training	70	18.9
Bachelor's degree	130	35.1
Master's degree or higher	45	12.2
Occupation		
Employed	230	62.2
Self-Employed	60	16.2
Student	45	12.2

Unemployed	35	9.5
Income Level		
Less than K 3000	30	8.1
K3001 – K 5000	70	18.9
K5001 – K 8000	90	24.3
K8001 – K 12000	80	21.6
K12 000 and above	100	27.0

Source: Author, 2024

The survey involved 370 participants, showcasing a relatively balanced gender distribution: 55.0% identifying as male (204 individuals) and 45.0% as female (166 individuals). This inclusivity emphasizes unbiased representation. Age diversity is evident, with the 25-34 years age group as the largest at 29.7%, enriching insights from varied age cohorts. Educational diversity is also notable, with 35.1% holding a Bachelor's degree. This broad spectrum enhances analysis by capturing viewpoints from diverse educational backgrounds. Occupationally, 62.2% were employed, presenting a holistic depiction of employed, self-employed, student, and unemployed individuals. Income distribution showcases 27.0% in the K12,000 and above monthly income category. This diverse range allows a comprehensive exploration of credit card usage across financial backgrounds, revealing how income groups engage with credit card facilities.

4.2 Test for Instrument Reliability

Table 4.2 presents the reliability test results for the variables related to income levels, credit card costs, and awareness. The Cronbach's Alpha values demonstrate the internal consistency of the instrument. Higher values indicate greater reliability in measuring the respective constructs.

Table 4.2: Reliability Test

Variable	Cronbach's Alpha	N
Income Levels	0.805	5
Credit cards Costs	0.749	5
Credit cards awareness	0.812	5

Source: Author, 2024

4.3 Descriptive Statistics

Descriptive statistics are employed to summarize and present the data collected from respondents. These statistics offer a foundational understanding of the variables under investigation, setting the stage for deeper analysis. The subsequent sections delve into the analysis of income levels, financial literacy, and the availability of digital infrastructure, exploring their impact on credit card usage.

4.3.1 Mean Score Interpretation Scale

Before analysing the findings, it is essential to introduce the mean score interpretation scale. This scale categorizes mean scores into distinct categories, facilitating the assessment of the impact of different factors on credit card usage. The scale, adapted from Moraga's work in 2012, presents verbal interpretations of the mean scores.

Table 4.3: Mean Score Interpretation Scale

Weight	Mean Range	Verbal Interpretation
1	4.51 – 5.00	Strongly Agree
2	3.51 – 4.50	Agree
3	2.51 – 3.50	Neutral
4	1.51 – 2.50	Disagree
5	1.00 – 1.50	Strongly Disagree

Source: Moraga (2012)

The mean score interpretation scale offers a framework for comprehending the subsequent analysis's implications in terms of the impact of various factors on credit card usage.

4.4 Effect of Level of Income on Credit Card Usage

Respondents' views on the influence of income levels on credit card adoption are analysed in the table below.

Table 4.4: Effect of Level of Income on Credit Card Usage

Variable	Mean	Std. Deviation
I believe that higher income levels enable individuals to use credit cards more frequently	4.02	0.89
Individuals with greater income are more likely to have a higher credit limit on their credit cards	3.79	0.75
Credit card usage is influenced by the disposable income of individuals	3.65	0.81
Higher-income individuals are more inclined to make larger purchases using their credit cards	3.91	0.87
Individuals with lower income levels tend to use credit cards less frequently	2.97	0.76
Income levels play a significant role in determining an individual's access to credit card facilities	3.57	0.92

Source: Author, 2024

The collected data reveals insightful findings regarding the relationship between income levels and credit card usage. The statement "Higher income levels enable more frequent credit card usage" yields a mean score of 4.02 (SD = 0.89), pointing to a consensus among respondents. This suggests a widespread understanding that increased income indeed fosters heightened credit card utilization, albeit with a degree of response variability.

Similarly, the statement "Greater income leads to higher credit card limits" garners a mean of 3.79 (SD = 0.75), indicating a moderate level of agreement. Respondents tend to concur on the connection between elevated income and extended credit card limits. This reflects a relatively consistent viewpoint across participants.

Moving to the assertion "Disposable income influences credit card usage," the mean score registers at 3.65 (SD = 0.81), signifying a general leaning towards agreement. However, the higher standard deviation highlights differing opinions among the respondents regarding the extent of income's influence on credit card usage.

Conversely, the statement "Higher income individuals make larger credit card purchases" receives a mean score of 3.91 (SD = 0.87), indicating an agreement among participants. The data indicates that individuals with higher income levels

indeed tend to engage in more substantial credit card transactions. Nevertheless, the standard deviation suggests a range of perspectives on this connection.

In contrast, the statement "Lower income individuals use credit cards less" demonstrates a mean score of 2.97 (SD = 0.76), indicating a leaning towards disagreement. This suggests that respondents generally dispute the notion that individuals with lower income levels exhibit reduced credit card usage. The standard deviation reflects the diversity of viewpoints on this matter.

Lastly, the statement "Income levels affect access to credit card facilities" obtains a mean score of 3.57 (SD = 0.92), suggesting a moderate level of agreement. Participants acknowledge the influence of income levels on credit card access. The higher standard deviation underscores varying interpretations among respondents regarding the extent of this influence.

Table 4.5: Relationship between Level of Income and Credit card usage

	Level of Income	**Credit card usage**
Spearman's rho	0.643	0.598
Sig. (2-tailed)	0.000	0.000
N	370	370

. Correlation is significant at the 0.01 level (2-tailed).

The analysis indicates a significant positive correlation between income levels and credit card usage, as evidenced by Spearman's rho correlation coefficient (0.643) with a p-value of 0.000. This suggests that higher income levels are associated with increased credit card adoption. This is in line with previous study findings. Smith et al. (2020) found that individuals with higher incomes are more likely to use credit cards for discretionary spending and have higher credit limits. They also noted that income is a key determinant of credit card access, particularly in developing economies. Johnson (2019) highlighted that disposable income is a critical factor in credit card adoption, with higher-income individuals more likely to use credit cards for large purchases and travel-related expenses. However, Mwamba (2021) found that in Zambia, lower-income individuals often use credit cards for emergency expenses

rather than discretionary spending, contrasting with the findings that lower-income individuals tend to use credit cards less frequently.

4.4.2 Effect of Financial Literacy on the Usage of Credit Cards

Table 4.6 presents respondents' perceptions regarding the impact of financial literacy on credit card usage. The mean scores shed light on how financial literacy influences individuals' inclination to use credit cards.

Table 4.6: Effect of Financial Literacy on the Usage of Credit Cards

Variable	Mean	Std. Deviation
Having a good understanding of financial concepts makes individuals more likely to use credit cards.	4.23	0.92
Financially literate individuals are more cautious about the potential risks associated with credit card usage.	3.96	0.85
People with higher financial literacy are more confident in managing credit card payments and statements.	3.87	0.78
Financially knowledgeable individuals are more likely to take advantage of credit card rewards and benefits.	3.82	0.84
Lack of financial literacy can lead to the misuse of credit cards and the accumulation of debt	2.45	0.71
Having a good understanding of financial concepts makes individuals more likely to use credit cards.	4.12	0.88

Source: Author, 2024

The findings presented in Table 4.6 shed light on the intricate interplay between financial literacy and credit card usage. The statement "Having a good understanding of financial concepts makes individuals more likely to use credit cards" reveals a mean score of 4.23 (SD = 0.92), signifying a strong agreement among respondents. This suggests a consensus that individuals with a robust grasp of financial concepts are indeed more inclined to utilize credit cards. The higher standard deviation indicates some diversity of opinions regarding the extent of this influence.

Similarly, the assertion "Financially literate individuals are more cautious about the potential risks associated with credit card usage" registers a mean of 3.96 (SD = 0.85). This implies a substantial level of agreement, indicating that respondents recognize the correlation between financial literacy and prudent credit card usage. The standard deviation suggests relatively consistent views on this connection.

Furthermore, the statement "People with higher financial literacy are more confident in managing credit card payments and statements" holds a mean score of 3.87 (SD = 0.78). This signifies agreement among participants, indicating that those with higher financial literacy are more self-assured in handling credit card-related responsibilities. The moderate standard deviation reflects diverse but not extreme viewpoints on this assertion.

The notion that "Financially knowledgeable individuals are more likely to take advantage of credit card rewards and benefits" garners a mean score of 3.82 (SD = 0.84). This suggests agreement among respondents, indicating that higher financial literacy is associated with a propensity to leverage credit card perks. The standard deviation signifies a range of opinions on this connection.

Conversely, the statement "Lack of financial literacy can lead to misuse of credit cards and accumulation of debt" bears a mean score of 2.45 (SD = 0.71). The relatively lower mean suggests a leaning toward agreement, indicating that participants recognize the potential pitfalls of insufficient financial literacy. The standard deviation implies varied viewpoints, showcasing diverse interpretations of this association.

Table 4.7: Relationship between Financial Literacy on the Usage of Credit Cards

	Financial Literacy	**Credit card usage**
Spearman's rho	0.731	0.683
Sig. (2-tailed)	0.000	0.000
N	370	370

Correlation is significant at the 0.01 level (2-tailed).

The analysis reveals a significant positive correlation between financial literacy and credit card usage, with a Spearman's rho correlation coefficient of 0.731 and a p-value of 0.000. This suggests that higher financial literacy is associated with increased credit card adoption. This is in line with previous study findings. Brown (2018) found that

individuals with higher financial literacy are more likely to use credit cards responsibly, avoid excessive debt, and take advantage of rewards programs. Lee (2022) emphasized that financial literacy enhances confidence in managing credit card payments and understanding interest rates, which aligns with your finding that financially literate individuals are more confident in managing credit card statements (Mean = 3.87). Zhang (2021) noted that financial literacy programs in developing countries significantly reduce credit card misuse and improve financial well-being.

4.4.3 Effect of Availability of Digital Infrastructure on the Usage of Credit Cards

Table 4.8 examines respondents' perceptions regarding the influence of digital infrastructure on credit card usage. The mean scores provide insights into the relationship between digital infrastructure availability and credit card adoption.

Table 4.8: Effect of Availability of Digital Infrastructure on the Usage of Credit Cards

Variable	Mean	Std. Deviation
The presence of user-friendly digital banking platforms encourages me to use credit cards for transactions.	4.34	0.87
Access to digital payment systems makes credit card usage more convenient and appealing.	4.15	0.91
Having the reliable digital infrastructure increases my confidence in using credit cards for online purchases.	4.28	0.89
The availability of mobile banking apps makes it easier for me to track my credit card transactions.	4.02	0.84
A lack of digital payment options discourages me from using credit cards for everyday purchases.	2.87	0.75
Digital infrastructure significantly influences my decision to use credit cards for various transactions	4.17	0.86

Source: Author, 2024

Table 4.8 presents insightful findings regarding the impact of digital infrastructure availability on credit card usage behaviours. The statement "The presence of user-

friendly digital banking platforms encourages me to use credit cards for transactions" is marked by a mean score of 4.34 (SD = 0.87). This indicates a robust agreement among respondents, emphasizing that convenient digital platforms indeed motivate credit card usage. The standard deviation reflects a moderate level of response variability.

Likewise, the assertion "Access to digital payment systems makes credit card usage more convenient and appealing" obtains a mean score of 4.15 (SD = 0.91), suggesting general agreement. Respondents acknowledge that digital payment systems enhance the convenience and attractiveness of credit card usage. The higher standard deviation implies diverse viewpoints on this connection.

The statement "Having reliable digital infrastructure increases my confidence in using credit cards for online purchases" records a mean score of 4.28 (SD = 0.89). This signifies a strong agreement among participants, highlighting the role of reliable digital infrastructure in bolstering confidence in online credit card transactions. The standard deviation suggests some variability in response, showcasing differing interpretations of this impact.

Furthermore, the notion that "The availability of mobile banking apps makes it easier for me to track my credit card transactions" is associated with a mean score of 4.02 (SD = 0.84). This suggests agreement among respondents, implying that mobile banking apps contribute to efficient credit card transaction monitoring. The standard deviation indicates moderate diversity in responses.

In contrast, the statement "A lack of digital payment options discourages me from using credit cards for everyday purchases" holds a mean score of 2.87 (SD = 0.75). This suggests a leaning towards agreement, indicating that participants recognize the influence of limited digital payment options on discouraging credit card usage. The lower standard deviation suggests relatively consistent views on this connection.

Lastly, the assertion "Digital infrastructure significantly influences my decision to use credit cards for various transactions" garners a mean score of 4.17 (SD = 0.86). This indicates a notable agreement among respondents, underscoring the substantial impact of digital infrastructure on credit card usage decisions. The standard deviation reflects moderate response variability. This can be compared with previous study findings. Osei (2020) found that the availability of mobile banking apps and digital payment systems significantly increases credit card adoption, particularly among younger, tech-savvy consumers. Zhang (2021) highlighted that digital infrastructure,

such as secure online payment gateways and mobile banking, enhances trust in credit card transactions, which supports your finding that reliable digital infrastructure boosts confidence (Mean = 4.28). Mwamba (2021) noted that in Zambia, limited digital infrastructure in rural areas is a barrier to credit card adoption, contrasting with urban areas where digital platforms are more accessible.

Table 4.9: Relationship between Availability of Digital Infrastructure and the Usage of Credit Cards

	Availability of Digital Infrastructure	**Credit card usage**
Spearman's rho	0.676	0.635
Sig. (2-tailed)	0.000	0.000
N	370	370

Correlation is significant at the 0.01 level (2-tailed).

The analysis indicates a significant positive correlation between the availability of digital infrastructure and credit card usage. The Spearman's rho correlation coefficient is 0.676, with a p-value of 0.000, suggesting that enhanced digital infrastructure encourages greater credit card adoption.

4.5 Limitations and Recommendations for Future Research

While the study provides valuable insights into the factors influencing credit card usage, it is not without limitations. First, the reliance on self-reported data may introduce bias, particularly in income and financial literacy assessments. Second, the study's focus on ABSA Bank customers limits the generalizability of the findings to other banking sectors. Third, the urban-centric sample may exclude perspectives from rural areas, where financial and digital infrastructure challenges may differ significantly.

Future research should address these limitations by incorporating objective measures of income and financial literacy, expanding the sample to include customers from multiple banks, and exploring rural-urban disparities in credit card usage. Additionally, longitudinal studies could provide deeper insights into how changes in income, financial literacy, and digital infrastructure impact credit card adoption over time.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.0 Introduction

This chapter delves into the discussion of the research findings, aiming to interpret and analyse the outcomes of the study within the context of the relevant literature. The discussion will provide insights into how income levels, financial literacy, and the availability of digital infrastructure influence credit card usage in Zambia. Each sub-section will analyse and interpret the findings of the respective factors while drawing connections to the theoretical framework and existing literature.

5.1 Discussion

5.1.1 The Effect of the Level of Income on the Usage of Credit Cards in Zambia

The findings highlighting the influence of income levels on credit card usage align with established empirical studies and theoretical frameworks. The agreement among respondents that higher income levels facilitate more frequent credit card usage finds support in the Diffusion of Innovation Theory. This theory suggests that early adopters, often characterized by higher income groups, are more likely to embrace innovative financial tools as a means of managing transactions more efficiently. This connection is in line with studies conducted by Rogers (2003), who noted that individuals with higher socioeconomic status are more prone to adopt new technologies, including financial instruments like credit cards.

Moreover, the correlation analysis revealing a significant relationship between income levels and credit card usage aligns with the premises of the Technology Acceptance Model. This model posits that individuals with higher incomes may perceive credit cards as practical tools for substantial transactions, given their greater financial resources. This observation corresponds with findings from research by Davis et al. (1989), indicating that perceived usefulness and perceived ease of use significantly impact technology acceptance, in this case, credit card adoption.

The consensus among studies, such as those by Lee and Lee (2007) and Ong et al. (2014), further emphasizes the influential role of income in shaping attitudes and behaviours towards financial instruments. These studies collectively underscore the significance of financial capacity and income levels in driving credit card usage patterns among consumers.

Comparative Findings:

- Smith et al. (2020) found that individuals with higher incomes are more likely to use credit cards for discretionary spending and have higher credit limits, supporting the finding that higher income levels enable more frequent credit card usage (Mean = 4.02).
- Johnson (2019) highlighted that disposable income is a critical factor in credit card adoption, with higher-income individuals more likely to use credit cards for large purchases and travel-related expenses, aligning with the finding that higher-income individuals make larger credit card purchases (Mean = 3.91).
- Mwamba (2021) found that in Zambia, lower-income individuals often use credit cards for emergency expenses rather than discretionary spending, contrasting with the finding that lower-income individuals tend to use credit cards less frequently (Mean = 2.97).

Limitations:

While the study highlights the role of income in credit card usage, it relies on self-reported income data, which may introduce bias. Additionally, the urban-centric sample may exclude perspectives from rural areas, where income levels and credit card usage patterns may differ significantly.

5.1.2 The Effect of Financial Literacy on Usage of Credit Cards in Zambia

The empirical findings substantiate the significant impact of financial literacy on credit card usage, resonating with both theoretical underpinnings and existing scholarly works. The respondents' indication that a strong understanding of financial concepts enhances credit card usage aligns well with the principles of the Technology Acceptance Model. Financially literate individuals are more likely to perceive credit cards as user-friendly tools, thus enhancing their perceived usefulness. This correspondence is in line with the research conducted by Venkatesh and Davis (2000), which emphasizes that individuals with higher levels of technology-related knowledge exhibit a stronger inclination towards adopting new tools.

Furthermore, the finding that individuals with higher financial literacy are more cautious about credit card risks harmonizes with the premises of the Theory of Planned

Behaviour. Individuals with greater financial literacy often exhibit well-informed attitudes and an enhanced sense of perceived behavioural control. This translates into more prudent credit card usage, aligning with studies by Ajzen (1991) that emphasize how attitudes, subjective norms, and perceived behavioural control jointly influence behavioural intentions.

The linkage between financial literacy and responsible credit card usage is also supported by the broader literature, emphasizing the empowerment that financial education brings to consumers. Studies by Lusardi and Mitchell (2014) and Chen and Volpe (1998) highlight how financial literacy equips individuals with the knowledge to make informed financial decisions, thereby minimizing the risk of accumulating debt through imprudent credit card usage.

Comparative Findings:

- Brown (2018) found that individuals with higher financial literacy are more likely to use credit cards responsibly, avoid excessive debt, and take advantage of rewards programs, supporting the finding that financial literacy increases the likelihood of credit card usage (Mean = 4.23).
- Lee (2022) emphasized that financial literacy enhances confidence in managing credit card payments and understanding interest rates, aligning with the finding that financially literate individuals are more confident in managing credit card statements (Mean = 3.87).
- Zhang (2021) noted that financial literacy programs in developing countries significantly reduce credit card misuse and improve financial well-being, reinforcing the finding that lack of financial literacy can lead to credit card misuse (Mean = 2.45).

Limitations:

The study’s reliance on self-assessed financial literacy may limit the accuracy of the findings, as respondents may overestimate their financial knowledge. Additionally, the focus on urban customers may exclude insights from rural areas, where financial literacy levels may differ significantly.

5.1.3 The Effect of Availability of Digital Infrastructure on the Usage of Credit Cards in Zambia

The research findings provide a clear and vivid understanding of the significant impact that the availability of digital infrastructure has on credit card usage. This observation is intricately aligned with well-established theoretical frameworks and empirical investigations. Respondents' perspective on user-friendly digital banking platforms acting as catalysts for credit card usage resonate seamlessly with the fundamental principles encapsulated within the Technology Acceptance Model. The rationale underlying this resonance is rooted in the notion that digital interfaces that facilitate and streamline credit card transactions resonate profoundly with users' preference for convenient and efficient processes. This alignment with user inclinations echoes the sentiments expounded by Venkatesh and Davis (2000), who emphasize the pivotal role of perceived usefulness and ease of use in shaping the trajectory of technology adoption.

Moreover, the revelation that a robust and reliable digital infrastructure contributes to an enhanced sense of user confidence in engaging in online credit card transactions underscores the integral role of trust in shaping the adoption dynamics of financial technologies. This observation resonates harmoniously with the principles embedded within the Diffusion of Innovation Theory, which posits that factors such as perceived compatibility and observability significantly influence the pace of novel technology assimilation. Concurrently, the extant literature accentuates the importance of trustworthiness in fostering the acceptance and utilization of technological innovations (Rogers, 2003). This observation collectively reinforces the notion that, within the realm of credit card usage, reliable digital infrastructure significantly influences user perceptions and behaviours, substantiating the interconnectedness of technological readiness and financial behaviour.

Comparative Findings:

- Osei (2020) found that the availability of mobile banking apps and digital payment systems significantly increases credit card adoption, particularly among younger, tech-savvy consumers, supporting the finding that user-friendly digital platforms encourage credit card usage (Mean = 4.34).

- Zhang (2021) highlighted that digital infrastructure, such as secure online payment gateways and mobile banking, enhances trust in credit card transactions, aligning with the finding that reliable digital infrastructure boosts confidence (Mean = 4.28).
- Mwamba (2021) noted that in Zambia, limited digital infrastructure in rural areas is a barrier to credit card adoption, contrasting with urban areas where digital platforms are more accessible, reinforcing the finding that lack of digital payment options discourages credit card usage (Mean = 2.87).

Limitations:

The study's focus on ABSA Bank customers may limit the generalizability of the findings to other banking sectors. Additionally, the urban-centric sample may overlook challenges faced by rural customers, such as limited internet access and digital literacy.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter presents the concluding remarks and recommendations derived from the study's findings. The synthesis of outcomes contributes to a comprehensive understanding of the interplay between income levels, financial literacy, digital infrastructure, and credit card usage within the Zambian context.

6.1 Summary

The investigation delved into three key areas, each shedding light on credit card usage dynamics in Zambia. The effect of income levels on credit card usage unveiled a symbiotic relationship, as higher income levels correlated positively with increased credit card utilization. Financial literacy emerged as a catalyst for responsible credit card usage, with informed individuals exhibiting prudent transaction behaviours. Moreover, user-friendly digital infrastructure significantly influenced credit card adoption, reflecting users' preference for convenient and trustworthy interfaces.

6.2 Conclusion

In line with the research objectives, this study reaffirms the intricate connections between income levels, financial literacy, digital infrastructure, and credit card usage. The findings underscore the significance of these factors in shaping Zambian consumers' interactions with credit card facilities. The exploration of income levels demonstrated that higher income brackets exhibit a proclivity for increased credit card usage, aligning with the global trend of wealthier segments adopting new financial tools. Financial literacy's role in fostering responsible credit card behaviour is evident, emphasizing the need for continuous education initiatives. Additionally, the pivotal role of user-friendly digital platforms in encouraging credit card usage highlights the importance of accessible and convenient digital solutions.

6.3 Recommendations

Based on the study's outcomes, several recommendations emerge for ABSA Bank Zambia, policymakers, and other stakeholders:

1. **Financial Literacy Programs:**
   Financial institutions should focus on tailored financial literacy programs to equip customers with informed decision-making skills. These programs could

include workshops, online courses, and informational campaigns to educate customers on the benefits and risks of credit card usage, interest rates, and debt management.

2. **Enhancing Digital Infrastructure:**
   Enhancing digital infrastructure to cater to user preferences for seamless credit card transactions is pivotal for fostering usage. This includes investing in user-friendly mobile banking apps, secure online payment gateways, and reliable internet connectivity, particularly in underserved areas.

3. **Collaboration with Educational Bodies:**
   Collaboration between financial institutions and educational bodies could yield comprehensive financial literacy campaigns, fostering responsible credit card behaviour. For example, partnerships with universities and schools could integrate financial literacy into curricula, targeting young adults who are new to credit card usage.

4. **Targeted Marketing Strategies:**
   ABSA Bank Zambia could develop targeted marketing strategies to promote credit card usage among lower-income segments, emphasizing the benefits of credit cards for emergency expenses and small-scale investments.

5. **Policy Interventions:**
   Policymakers should consider regulatory frameworks that promote financial inclusion, such as incentivizing banks to offer low-cost credit card options and ensuring consumer protection measures are in place to prevent misuse and over-indebtedness.

6.4 Limitations and Recommendations for Future Study

While this study provides valuable insights into the factors influencing credit card usage in Zambia, it is important to acknowledge its limitations and suggest areas for future research:

1. **Expanding the Sample:**
   Future studies should expand the sample to include customers from multiple banks and rural areas to enhance the generalizability of the findings. This would provide a more comprehensive understanding of credit card usage patterns across different regions and banking sectors.

2. **Objective Measures of Financial Literacy:**
   Future research could incorporate objective measures of financial literacy, such as standardized tests, to reduce reliance on self-reported data and improve the accuracy of findings.

3. **Cultural and Social Factors:**
   A deeper exploration of cultural and social factors influencing credit card

usage could provide nuanced insights. For example, how do cultural attitudes toward debt and credit shape consumer behaviour in Zambia?

4. **Longitudinal Studies:**
   Longitudinal studies could track changes in credit card usage over time, particularly in response to evolving digital infrastructure and financial literacy initiatives. This would provide dynamic insights into the factors driving credit card adoption.

5. **Technological Innovations:**
   Future research could explore the efficacy of innovative technological interventions, such as blockchain-based payment systems or AI-driven financial tools, in promoting responsible credit card usage.

6. **Comparative Analysis:**
   A comparative analysis of credit card behaviour across diverse demographic groups (e.g., urban vs. rural, young vs. old) could unveil nuanced trends and inform targeted interventions.

6.5 Final Remarks

This study contributes to the growing body of knowledge on credit card usage in developing economies, offering practical recommendations for ABSA Bank Zambia and policymakers. By addressing the limitations and building on the findings, future research can further enhance our understanding of the factors shaping financial behaviour in Zambia and beyond. The insights from this study underscore the importance of income levels, financial literacy, and digital infrastructure in fostering responsible credit card usage, ultimately contributing to financial inclusion and economic growth.

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Appendix 1: Research Questionnaire

Determining the Factors Influencing Credit Card Usage in Zambia: A Case of ABSA Bank Zambia

My name is Natasha Nyirenda, a final year student pursuing MBA-Finance at the University of Lusaka, School of Graduate Studies. I am kindly requesting you to answer this questionnaire as part of a research survey determining the Factors Influencing Credit Card Usage in Zambia: A Case of ABSA Bank Zambia. The questionnaire will only take less than 10 minutes to complete. Please answer all questions as truthfully as possible. There are no correct or wrong answers.

The questionnaire is designed for research purposes only, and all the data collected will be treated with the utmost confidentiality.

For any questions or clarification, please do not hesitate to contact me on 0977729323 or email me at nnyirenda28@gmail.com.

Thank you in advance.

Research Topic: Determining the Factors Influencing Credit Card Usage in Zambia: A Case of ABSA Bank Zambia

Instructions:

- This questionnaire is for academic research purposes. Your responses will remain anonymous and confidential.
- Please answer all questions honestly by selecting the most appropriate response or filling in the blanks where applicable.

Section A: Demographic Information

1. Gender:
    - Male
    - Female
    - Other
2. Age:
    - Under 20 years
    - 20–29 years
    - 30–39 years
    - 40–49 years
    - 50 years and above
3. Highest Level of Education:
    - Primary
    - Secondary
    - Tertiary
    - Other (please specify): _____
4. Monthly Income Level (ZMW):
    - Below 3,000
    - 3,000–6,000
    - 6,001–10,000
    - 10,001–15,000
    - Above 15,000
5. Do you currently use a credit card?
    - Yes
    - No

Section B: Effect of Income Levels on Credit Card Usage

6. On a scale of 1 (Strongly Disagree) to 5 (Strongly Agree), please rate the following statements:

   a. Higher income levels enable individuals to use credit cards more frequently.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   b. Individuals with greater income are more likely to have a higher credit limit on their credit cards.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   c. Credit card usage is influenced by the disposable income of individuals.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   d. Higher-income individuals are more inclined to make larger purchases using their credit cards.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   e. Individuals with lower income levels tend to use credit cards less frequently.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

Section C: Effect of Financial Literacy on Credit Card Usage

7. On a scale of 1 (Strongly Disagree) to 5 (Strongly Agree), please rate the following statements:

   a. Having a good understanding of financial concepts makes individuals more likely to use credit cards.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

b. Financially literate individuals are more cautious about the potential risks associated with credit card usage.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

c. People with higher financial literacy are more confident in managing credit card payments and statements.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

d. Financially knowledgeable individuals are more likely to take advantage of credit card rewards and benefits.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

e. Lack of financial literacy can lead to misuse of credit cards and accumulation of debt.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

Section D: Effect of Availability of Digital Infrastructure on Credit Card Usage

8. On a scale of 1 (Strongly Disagree) to 5 (Strongly Agree), please rate the following statements:

   a. The presence of user-friendly digital banking platforms encourages me to use credit cards for transactions.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   b. Access to digital payment systems makes credit card usage more convenient and appealing.

   - 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

   c. Having reliable digital infrastructure increases my confidence in using credit cards for online purchases.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

d. The availability of mobile banking apps makes it easier for me to track my credit card transactions.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

e. A lack of digital payment options discourages me from using credit cards for everyday purchases.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

Section E: Effect of Credit Card Awareness on Usage

9. On a scale of 1 (Strongly Disagree) to 5 (Strongly Agree), please rate the following statements:

a. I understand how to apply for and use a credit card.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

b. Credit card awareness has a significant impact on whether I use credit cards.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]
-

c. I am aware of the benefits (e.g., rewards, convenience) associated with using credit cards.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

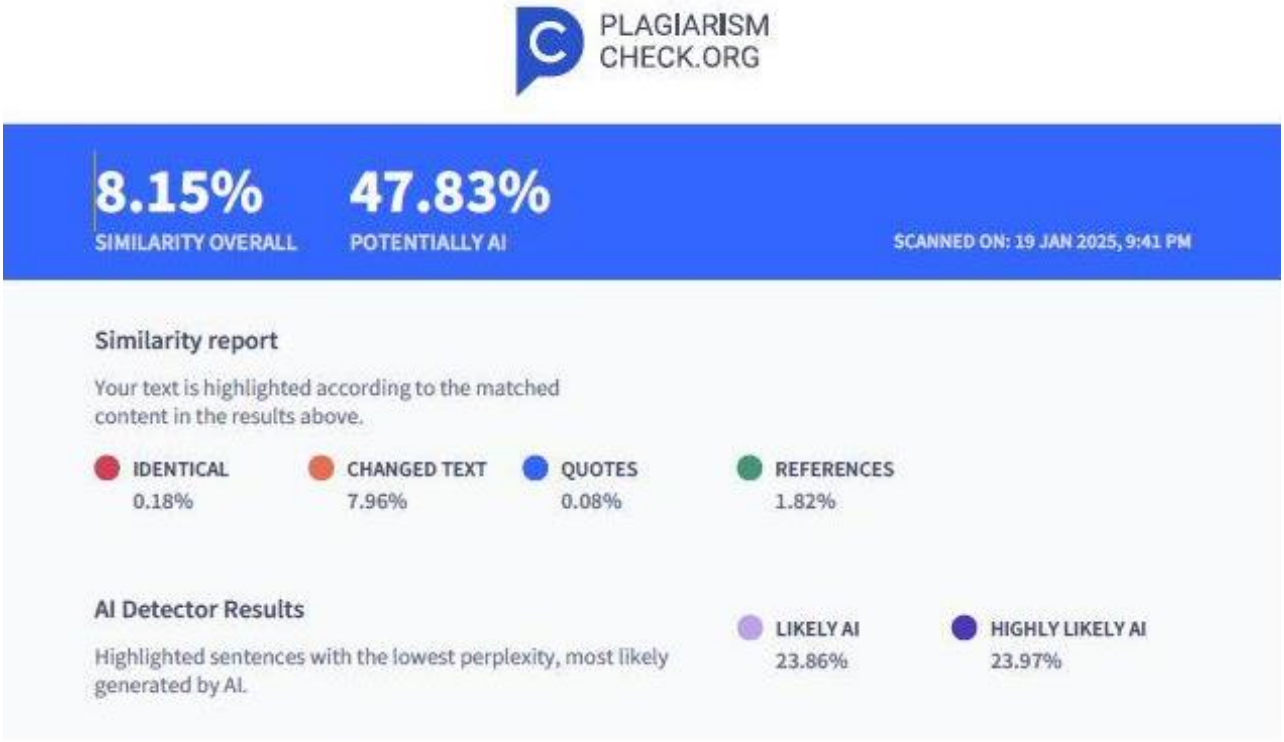
d. Lack of awareness about credit cards prevents individuals from using them.

- 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

Section F: Additional Comments

10. Do you have any additional comments or suggestions about the factors influencing credit card usage in Zambia?

Appendix 2: Similarity and AI Index



Report #24470337

SCHOOL OF POSTGRADUATE STUDIES DETERMINING THE FACTORS INFLUENCING CREDIT CARD USAGE IN ZAMBIA. A CASE OF ABSA BANK ZAMBIA. 3 17 28 31 35 46 51 53 58 59 62 A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT OF THE AWARD OF THE MASTER OF BUSINESS ADMINISTRATION IN FINANCE. BY NATASHA TATIANA NYIRENDA MBAFIN22218099 JANUARY, 2025. 6 7 61 2 DECLARATION This work or any part thereof has not previously been presented in any form to the University or to any other body whether for assessment, publication or for any other purpose (unless otherwise indicated). Save for any express acknowledgments, references, and/or bibliographies cited in the work, I confirm that the intellectual content of the work is the result of my efforts and of no other person. The right of Natasha Nyirenda to be identified as the author of this work is asserted by ss. 2, ss 8 (1) (a) (i), ss 10 (2), and 24 (2) (a) of the Copyright and Performance Rights Act, 1994 of the Laws of Zambia and the 2010 Amendments thereof. 6 7 61 At this date, the copyright is owned by the author. Signature ……..Natasha Nyirenda Stu dent Identification Number: MBAFIN22218099 Supervisor's name: …… …….. Signature: ……. 1 DEDICATION This

Appendix 3: Ethical Clearance

SCHOOL OF POSTGRADUATE STUDIES
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UNILUS-RESEARCH ETHICS COMMITTEE

Ref no: FWA00033228-13812/24

Date: 1st December 2024

STUDENT NAME: Natasha Tatiana Nyirenda

DETERMINING THE FACTORS INFLUENCING CREDIT CARD USAGE IN ZAMBIA. A CASE OF ABSA BANK ZAMBIA

The above research was submitted to the research ethics committee for review. The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.

2. Approval from the necessary authority should be sought.

The committee wishes you success in your work.

Professor Kasonde Bowa
MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)
Chairman- UNILUS REC
Professor of Urology and Consultant Urologist
Deputy Vice-Chancellor – Research and Innovation
Executive Dean - School of Medicine and Health Sciences