

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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CUSTOMER SATISFACTION ON MOBILE-PHONE MONEY TRANSFER SERVICES' USAGE IN DODOMA URBAN, TANZANIA

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ABSTRACT

Money transfer through mobile-phones using SMS technology has become popular in East Africa. Kenya is considered as a pioneer in revolutionizing the Mobile-phone Money Transfer (MMT) which was started by Safaricom under its brand name M-PESA. Though the neighbouring East African countries like Tanzania and Uganda adopted this money transfer later, it has been widely adopted. This study was undertaken in Dodoma Urban, the capital of Tanzania to understand the customers' satisfaction of MMT services usage. It adopted a cross-sectional research design and both survey and interview methods were used to data collection from customers as well as wakalas (agents of MMT service providers) and the representatives of leading MMT service providing companies such as Vodacom, Tigo, Airtel and ZANTEL. The study found out that the level of customers' satisfaction is relatively high and the MMT services were considered useful on many aspects like time saving and avoiding bureaucratic procedures. Nevertheless, there are issues like potential fraud in its usage, shortage of electricity supply and limited availability of agents in the rural areas which were hindering the adoption of MMT services. It also has been recommended that the MMT service providing companies take appropriate efforts to provide more incentives to the customers and also ensure increased presence of rural areas which face the problem of financial exclusion.

KEYWORDS

mobile-money transfer, customer satisfaction, utility payments, Tanzania, m-pesa.

MOBILE-PHONE MONEY TRANSFER SERVICES

In April 2007, Safaricom, a leading mobile phone service provider in Kenya launched a new mobile phone-based payment and money transfer service, known as M-PESA. This service facilitated users to deposit money into an account stored on their mobile phones, to transfer money using SMS technology to other users (including sellers of goods and services), and to redeem deposits for regular money. Charges, deducted from users' accounts, were levied when money was transferred electronically to other users and also when cash was withdrawn physically at the premises of the wakalas (retail agents) of mobile phone service providers (Jack and Suri, 2010: 2).

The Mobile Money Transfer (MMT) services of Safaricom, M-Pesa in Kenya, have caught the attention of the users in Tanzania who were previously totally depending upon various formal and informal channels for transferring money from their workplace to their homes. The proliferation of such mobile money transfer services has been witnessed since the last few years in many developing countries, particularly in Africa. According to Cobert, Helms and Parker (2012:2), in the last five years the use of MMT in Sub Saharan Africa had grown exponentially.

Hope *et al* (2011:5) define that mobile money is an electronic payment system that enables money transfers to and from an electronic account that can be accessed via an ordinary mobile phone. Each customer's account is linked to their mobile phone number by means of an inbuilt SIM-card application. Physical cash withdrawals and deposits are facilitated by a network of retail agents. Tobbin (2011:60) felt that even though mobile money has not been well defined in literature, it can be said to include all the various initiatives (long-distance remittance, micro-payments, and informal air-time bartering schemes) aimed at bringing financial services to the unbanked using mobile technology. Therefore, he defined mobile money transfer (MMT) as an aspect of a broader concept emerging in the electronic payment and banking industry.

UNCTAD (2012:8) indicated that financial and insurance institutions have also begun to leverage mobile money as a vehicle for cost reduction and improved efficiency in providing their conventional services. For example, some micro-finance institutions (MFIs) were using mobile money to lower cost and as a safer way to disburse loans and collect payments. In addition, micro-insurance institutions were similarly beginning to use mobile money to collect premiums and pay reimbursements to their customers. Those financial institutions that received mobile money deposits could potentially generate more revenue through retention of such deposits.

MOBILE-PHONE MONEY SERVICES IN TANZANIA

In Tanzania, mobile phone companies have been providing various services including mobile-phone money transfer (MMT) services since 2008. Though only one service provider, Vodacom, started to offer the MMT services, M-Pesa initially, in the last few years, a number of service providers have started to provide the MMT. The Governor of Bank of Tanzania, Benno Ndulu is reported to have informed that 'in September 2010, the numbers of mobile money accounts were 20.4 million and by September 2012, the number of subscribers was 15 million or 63% of the adult population'. It was also further reported in www.mobilemoneyafrica.com that according to him, the monthly financial transactions mainly payments and transfers made through mobile money was Tshs 1.9 million in 2010. It was also reported that it skyrocketed to Tshs 48 million in September 2012. Nevertheless, there is a scant knowledge and information on how the MMT services fulfill customers' expectations particularly in Tanzania. The question that remains to be addressed is that to what extent customers' are satisfied with the MMT services. Addressing this question on customers' satisfaction is pertinent to increase the market penetration of these mobile services and achieve considerable financial inclusion.

RESEARCH OBJECTIVE AND RESEARCH QUESTIONS

The general objective of this study was to examine how MMT services met customer expectations resulting in customer satisfaction and retention. The main research question was how MMT services met customers' expectations and hence their satisfaction? The study had the following sub-questions. What were the uses of MMT services among customers? The study tried to identify the usage of MMT based on duration of usage by the customers, number of mobile phone companies used by customers to access the service, frequency of using a particular mobile phone company and its services, and purposes of visiting MMT service agents. Some of these questions were addressed in an earlier publication (Venkatakrishnan and Ngilangwa, 2013).

In addition, the study addressed the following questions. What were the benefits obtained from using MMT services among customers? How customers' satisfaction issues had been met by the use of MMT services? The study also attempted to bring out the levels of satisfaction through the use of MMT services among customers and compared it with many money transfer service providers. What were the challenges faced by customers using MMT service? The difficulty in adopting MMT, support, the levels of satisfaction with the support provided, and factors that led to difficulties, way to resolve the difficulties and suggestions on improving MMT services were considered.

EXPERIENCE OF MMT SERVICES FROM AFRICA

The study of MMT services in Uganda by Davidson and Leishman, (2012: 17) revealed that, 43% of mobile money users in Uganda were multi-SIMing. Much more mobile money users in Uganda showed that 12% Zain Zap users and 22% UTL M-Sente users had also used MTN Mobile Money. This implied that in Uganda customers of MMT used services of more than one mobile phone company. This study also revealed that for an average-size transfer, MTN Uganda charged \$1.44 for an off-net transfer and \$0.31 for a non-net transfer.

The study in Ghana by Tobbin (2011:66) revealed that there were large mobile phone money users (97%) with 49.3% belonging to more than one network provider. Similar to the situation in Uganda where 43% of mobile money users were multi-SIMing (Davidson and Leishman, 2012), in Ghana also there were results which indicated that, over 60% used a combination of MTN and one of the five network providers that were operating in Ghana. However, those who used MTN only accounted for 33% of the sample. Tobbin (2011) commented that, at the time of the study, MTN's mobile money and Airtel's ZAP were the only two mobile money transfer services available in Ghana.

According to the International Monetary Fund's October 2011 regional economic outlook for Sub-Saharan Africa, cited by Cobert et al (2012), it was found that "M-Pesa now processes more transactions domestically within Kenya than Western Union does globally" and "provides mobile-banking facilities to more than 70% of the country's adult population". It was also claimed that with more than 14 million customers and roughly 28,000 agents, the service had inspired over 108 telecom companies and banks to launch mobile-money deployments in emerging markets. The study conducted by Munyoki and Mutua (2011) on customer perception on M-Pesa services in Kenya found out that M-Pesa customers perceived the service as easily accessible, made bills payment easy, improved the living standards of people, had safe and secure transactions, were very fast in terms of transactions as compared to other forms of money transfer and were easily adaptable.

EXPERIENCE OF MMT SERVICES IN TANZANIA

Muwanguzi and Msambira (2011) stated that launch of the MMT services in Tanzania occurred in mid 2008 (as indicated by Bångens and Söderberg, 2011:8). The report released by International Finance Cooperation (IFC, 2011) showed how Vodacom has improved its strategies in MMT. Other mobile phone companies which offered this service were Tigo, as TIGO-PESA, Airtel as AIRTEL-MONEY and Zantel as IZY-PESA. In 2010, ZANTEL, started providing MMT under its trade name called Z-Pesa but now changed to IZY PESA. Millicom Tigo is another mobile phone company which offered MMT services under the trade name of Tigo Pesa. Although Tigo Pesa was new in the world of MMT, since its launch had offered cut throat competition to the old companies. Within two years of operation of Tigo Pesa, many people have adopted it and even its agents were found everywhere both in Urban and Rural Tanzania.

According to Elinaza (2012: 1-2), MMT has proved to be an easier and best mode of paying dividends, based on CRDB Bank experience. Records showed that 19.26m/- worth dividends were paid through mobile banking. The payments through mobile phone experienced a zero per cent of non-collected dividends compared to other means such as bank accounts and cheques. This was the easiest, safest and fastest means of paying dividends compared to the traditional means. It was documented that mobile phone transfers reached even the remotest shareholders without extra costs including travelling to receive and cash the cheques.

Rasmussen (2011: iv) claimed that, in Tanzania, like other developing countries, people have adopted the system of MMT automatically. This was found to be due to the fact that many Tanzanians living both in rural and urban were subscribed to mobile phone use. It was further indicated that MMT had become the fastest growing industry. Bångens and Söderberg (2011:7) and Porteus and Wishart (2006) mentioned that banks were also offering mobile services. But it was found in general that, they tended to offer mobile solutions as an additive channel, hence customers got "a new door" to the same services (or similar) as they would have received over the counter.

It was found out that 49% of Tanzanians used MMT. The increase in use of MMT was plausible due to its reliability and its procedures were not complicated as those found in other similar service providers. More statistics indicated by Bångens and Söderberg (2011:8) showed that, there were approximately 1.5 million users and 6,000 agents in Tanzania.

As per AudienceScapes (2010), there existed a scope for even higher penetration where it would reach 2.75 million MMT users in Tanzania by 2012. It was indicated that slightly more than 13% of customers said that they used mobile money services for sending money to other people, either in Tanzania or in another country. It was also found that, nearly 24% said they used MMTs for receiving money. In view of the above, it was revealed that in aggregate; nearly 30% of Tanzanians either sent or received money transfers, or did both. Based on how many times they sent money, 34% of money senders did so at least once a month and 56% at least once every three months. However, other uses of MMT were found to be "buying food". The same study indicated that other purpose mostly used in Tanzania was paying for school fees and supplies.

BENEFITS OF USING MMT SERVICES

It has been found that, one can get MMT service at the shop where other commodities were sold. Moreover, it had been claimed that many people subscribed to MMT because apart from serving rich and educated people, it also favored marginalized, especially the poor and less educated people, "technology laggards". Findings from various studies revealed that customers were satisfied because these services saved time, not demanding many documents, charges were low, had the ability of buying airtime, and balance inquiry. Moreover, people preferred MMT because when they went to the *wakala* (retail agent) for services there was no queue compared to banks that served customers at the counter. Apart from that, people preferred using MMT because the charges of the service (tariff) were very small compared to the bank that served customers at the counter. For example, the MMT tariff obtained from Airtel provided in Table 1 shows the tariff for this service.

TABLE 1: DIFFERENT MMT TRANSACTIONS AND CHARGES LEVIED BY AIRTEL TANZANIA, 2011

Details of transactions	Range (Tshs)		Fee (Tshs)
Deposit Money	1,000	500,000	FREE
Sending Money	1,000	500,000	200
Withdrawal by Registered Users	1,000	9,999	500
	10,000	19,999	800
	20,000	49,999	900
	50,000	99,999	1500
	100,000	199,999	2000
	200,000	299,999	3000
	300,000	399,999	4000
	400,000	500,000	4800
Send Money to Non-Registered Users(Off-net)	1,000	9,999	700
	10,000	19,999	1000
	20,000	49,999	1100
	50,000	99,999	1700
	100,000	199,999	2200
	200,000	299,999	3200
	300,000	399,999	4200
	400,000	500,000	5000
Withdrawal by Non Registered Customer	1,000	500,000	FREE

Source: Airtel Africa 2011

CHALLENGES ON THE USAGE OF MMT SERVICE

Elinaza (2012: 1-2) indicated that even though mobile money transfer service reached even remote areas, there were some challenges regarding paying dividends through mobile phones including limitation of the amount to be sent. Moreover, it was found that due to amount limitation and the bank regulations, shareholders from cooperative societies, corporate, institutions-such as pension funds, and SACCOS cannot be paid through mobile phone.

UNCTAD (2012:10-11) in the study on mobile money for business development in East African Community (EAC), documented that, it is always more expensive to send money to a non-registered user than to a registered one. It was held true across all mobile money platforms in EAC. However, for registered users, the total m-transfer fee was split into a sending and a withdrawal component and shared between the sender and the receiver, making it appear cheaper to both parties. But for m-transfers to non-registered users, the cost was borne entirely by the sender. Further UNCTAD (2012), indicated that, the pricing mechanism seemed to encourage registered users to make more transfers amongst themselves (and presumably find another reason to stay with the provider) as opposed to non-registered users. In some platforms, for example, M-PESA, more money can be sent in a single transaction to a registered than to non-registered users.

RESEARCH METHODOLOGY

The study employed mixed methodology approach. Both quantitative and qualitative methods of collecting and analysing data were used. The study adopted cross-sectional survey design. All the data related to the variables of the study were collected at a single point of time. The sample for this study comprised total of 88 customers and 12 *Wakalas* (agents of mobile money services provided by the mobile phone companies) from Dodoma Urban, Tanzania. These participants were randomly selected. Representatives of four mobile phone companies were selected purposively due to their in-depth knowledge on the subject. Thus the total sample size was 104 for this study. Survey and interview methods were used for collecting primary data needed for the study. Structured questionnaire was used as a tool for data collection from the customers and agents (*wakala*) of MMT. Interview guide as a tool was used for representatives of Tigo, Zantel, Vodacom and Airtel mobile operating companies. A pilot test was conducted to test the validity of instrument (questionnaire) by administering it to a few selected users of the mobile money service at the study area prior to collecting data from the customers. Primary data for this study were mostly collected during May-June 2012. However, secondary data that were available after that period were also included in this research paper for providing the recent information on the subject.

STUDY AREA PROFILE

Dodoma, one of the fastest growing towns in Tanzania and the fifth largest urban area was selected for undertaking the study. Dodoma town is centrally positioned in Tanzania and is bordered by six districts namely: Chemba and Kondoa in the North, Chamwino, Kongwa and Mpwapwa in the East, Bahi and part of Chamwino in the South and West. The town is located in the rift valley falling from parts of Bahi. According to National Census 2002, Dodoma town had a total population of 495,800 people.

The town has been observed to be rapidly growing due to different reasons particularly the newly established higher learning academic institutions. Dodoma is also the capital of Tanzania. The Dodoma town's business area comprises large number of business establishments that cater to residents from rural and sub-urban areas in and around Dodoma who visit it for different business purposes including seeking MMT services provided by various mobile phone companies. This made the choice of the study location to be Dodoma Town.

SAMPLING DESIGN

The sample unit for this study was the Madukani area in the Dodoma town where all the customers interviewed were identified. Further, the agents and mobile phone company representatives from Tigo, Vodacom, Airtel and Zantel located in the area were contacted for the study. The sample size of this study comprised total of 88 customers and 12 *Wakalas* (agents of mobile money services provided by the mobile phone companies) for withdrawing and depositing the money. These customers were randomly obtained at the time when they visited agents who were providing services of MMT. Agents represented four mobile phone companies found in the study area namely, Vodacom, Tigo, Airtel and Zantel and they were randomly selected. In addition, representatives of four mobile phone companies were selected purposively due to their in-depth knowledge on the subject. This made the total sample size to be 104 for this study.

DATA COLLECTION DESIGN

The different methods and approaches of gathering information included; survey, interview and documentary review. Structured questionnaire was used as a tool for data collection from the customers and agents (*wakala*) of MMT services and interview guide for representatives of Tigo, Zantel, Vodacom and Airtel mobile operating companies. Secondary data were gathered from the offices of marketing officers from each mobile phone company and also from records completed by agents and from various journals, articles and internet. The combination of these sources of data was adopted for their suitability and ensuring accuracy of the results.

Before data collection, a pilot test was conducted for the tools used for the study. This was conducted by administering the questionnaire to the selected users of the mobile money service at the study area prior to collecting data from the customers. It was done so as to test the validity of the instrument (questionnaire) before actual data collection from the study area. All missing necessary information in the questionnaire observed during the pilot was incorporated into the questionnaire for increasing its validity and reliability.

DATA ANALYSIS DESIGN

Majority of data collected by the use of structured questionnaire were quantitative in nature. Therefore, before entering data into computer program for analysis, questionnaires were organized by coding so that they can be taken for further analysis. Responses for each question in the questionnaire were clearly screened to ensure clarity of responses on each questionnaire. Then data were organized further for analysis. With regard to the quantitative data, after coding, they were entered into computer program known as Statistical Package for Social Scientists (SPSS Version 16, 2007) for analysis. Analyses were done by the use of descriptive statistics whereby tables and figures of different variables in frequencies and percentage were generated.

Data obtained from interview were qualitative in nature. These qualitative data were edited, condensed and recorded in the note book as well as stored in electronic form. Then these qualitative data were analyzed by the use of content analysis method. The qualitative information from the mobile phone company representatives was summarized and judgments were made out of these summaries.

STUDY FINDINGS

USAGE OF MMT SERVICE BY THE CUSTOMERS

Data from the field revealed that majority of the customers, ie. 56 out of 88 (63.6%) have been using MMT services for more than two years, while 26.1% of customers have been using this service for about one year; only 10.2% of customers have been using MMT for less than one year. It was also found out that 67% of the customers had been using the service of MMT provided by a single mobile phone services company and the remaining 33% had been using more than one company to access the service of MMT. Among those who used one company to access this service, 34.1% customers used M-PESA of Vodacom Tanzania, 21.6% used TIGO-PESA and 11.4% used AIRTEL MONEY. Those who used services of more than one mobile phone company amounted to 33% customers as they used TIGO-PESA, M-PESA or AIRTEL MONEY.

The study went further to identify the mobile-phone money transfer services company whose services were more frequently used by the customers of MMT services. Findings revealed that 46.2% used M-PESA more frequently, closely followed by TIGO-PESA which has been used frequently by 43.2% of the responded customers. Only 10.2% of customers used AIRTEL MONEY frequently. Querying further on what led these customers to use more frequently a particular company's MMT services, the finding showed that majority of customers, 48.9%, claimed that their company provided services more efficiently, while 21.6% of customers pointed out that their mobile phone company services were easily accessible and were available anywhere and only 9.1% of customers responded that their mobile phone company had more customers through which their business operated effectively.

BALANCE AMOUNT IN MMT ACCOUNTS

From the data obtained from the field for this study from the MMT customers, it was revealed that the amount of money kept in their MMT accounts varied. The money kept in these mobile-phone money accounts ranged from a minimum amount of less than 1000 Tshs and to maximum of more than 100,000 Tshs. A majority, i.e. 46.6% of customers kept less than 1000 Tshs as minimum balance amount in their MMT accounts; and with regard to the maximum amount of money, 36.4% of the customer customers could keep amounts ranging from 20,000 to 30,000 Tshs in their MMT accounts.

TABLE 2: MAXIMUM AND MINIMUM BALANCE AMOUNT IN MMT ACCOUNTS AMONG CUSTOMERS

Maximum balance amount of money			Minimum balance amount of money		
Amount in Tshs	Frequency	%	Amount in Tshs	Frequency	%
Less than 10,000	8	9.1	Less than 1000	41	46.6
20,000 -30,000	32	36.4	6000-10,000	39	44.3
31,000-50,000	21	23.9	11,000-50,000	8	9.1
51,000-100,000	15	17	Total	88	100
More than 100,000	12	13.6			
Total	88	100			

Source: Data collected from the field 2012

FREQUENCY OF USING DIFFERENT SERVICES THROUGH MMT

The study further analyzed the frequency of using various services through the use of MMT. The findings revealed that, funds transfer to own accounts and sending money to family/friends were always used by a majority of customer customers with 84.1 % of them using it. Bills alert information service was always used by only 1.1% of the customer customers. And 13.6% reported to use funds transfer to own account service occasionally while 2.3% had never used this service. Further, the findings from the field indicated a majority of customer customers, 77.3% had never used MMT services for paying bills, 78.4% of customer customers had never used MMT for customer care inquiries services and 84.1% of customer customers also indicated that they had never used MMT service for reporting on improper transactions.

MULTIPLE USES OF MMT AMONG CUSTOMERS

Findings from the field show that a majority, 73.9% of customers did not use MMT for buying commodities; only 26.1% of the total composition of customers used MMT to buy commodities. Further findings revealed that, most of the MMT customers, i.e. 97.7% of them did not use MMT for merely sending money only, but they were using this service in many other ways. Only a few of the customer customers, i.e. 10.2% indicated that they were using MMT for just one purpose of sending money only. Data obtained from the field revealed that customers were using MMT for sending money, receiving money, utility bills payments and for both sending and receiving money. From these findings, it is revealed that a majority, 60.2% of customers used MMT for both sending and receiving money, other 17% used MMT for utility payments, while 11.4% of them were using this service for only receiving money, while the multiple purposes of utility bill payments, sending and receiving money were used by 9.1% of customers, and a mere 2.3% used MMT service for sending money only as indicated in the Table 3.

TABLE 3: VARIOUS USAGES OF MMT SERVICES AMONG CUSTOMERS

Uses	Frequency	Percent (%)
Sending money only	2	2.3
Receiving money only	10	11.4
Both sending and receiving money	53	60.2
Utility bill payments	15	17.0
Utility bill payment, sending and receiving money	8	9.1
Total	88	100.0

Source: Data collected from the field, 2012

TYPES OF UTILITY PAYMENTS USING MMT AMONG CUSTOMERS

The customers used to pay both pre and post paid bills for various utilities by using their mobile phone. People who used DSTV and STAR TIMES DECODERS could buy their pre-paid account credit using MMT. Electricity service providers (TANESCO) also allowed people to buy LUKU using MMT. Findings of the study show that 59.1% customers were using MMT services for paying bills to TANESCO, 13.6% customers were using MMT for DSTV subscriptions, while 15.9% of

customers were using MMT for buying airtime (postpaid) for services provided by the mobile phone companies and 11.4% were using MMT regarding higher education loan application. Table 4 provides the details.

TABLE 4: TYPES OF UTILITY PAYMENTS THROUGH MMT SERVICES

Utility payments	Frequency	Percent (%)
TANESCO – Luku purchases	52	59.1
DSTV registration	12	13.6
Higher education loan board	10	11.4
Prepaid transactions for airtime, STAR TIMES and DSTV services	14	15.9
Total	88	100.0

Source: Data collected from the field, 2012

ADVANTAGES OF USING MOBILE PHONE MONEY TRANSFER BY CUSTOMERS

By accessing, adopting and using an innovation, anyone might expect to gain something. An innovation can provide different services and customers are expected to evaluate and re-evaluate the services and finally can come out with some views towards the benefits obtained by using that innovation. According to the data obtained from the study area, many of the customers, 69.3% claimed that using mobile phone money transfer services saved time as not much time was spent during service delivery. Moreover, 10.2% of customers asserted that, it was possible to make transactions any time, and those who responded that transaction can be done anywhere, composed of 9.1% of total customers. Furthermore, it was found that 6.8% of customers indicated that MMT services increased transaction speed and only one respondent declared that it eliminates bureaucratic methods as the Table 5 indicates.

TABLE 5: ADVANTAGES OF USING MMT

Advantages	Frequency	Percent (%)
Increased transaction speed	6	6.8
Reduced transaction costs	3	3.4
Transaction can be done anywhere	8	9.1
Possible to make transaction anytime	9	10.2
Saves time	61	69.3
Eliminates bureaucratic methods	1	1.1
Total	88	100.0

Source: Data collected from the field, 2012

SATISFACTION ON TRANSACTION CHARGES LEVIED

With regard to the transaction charges levied for using the mobile money transfer services, the level of satisfaction of the customers when compared to the benefits received, most of the customers at 86.4% indicated that were satisfied with the charges levied for using mobile money transfer services. Only 13.6% customers indicated that they were not satisfied with the transaction charges levied. Their dissatisfaction was due to the reason that they claim that the charges levied were high.

OVERALL SATISFACTION ON USING MOBILE PHONE MONEY TRANSFER

The study went further to understand the overall satisfaction on using mobile phone money transfer services among customers. Information obtained from the field among the customers showed that most of the customers (92%) indicated that they were satisfied with the services. Among those who were satisfied, majority i.e. 60.2% of them indicated that they were satisfied, and 31.8% claimed that that they were highly satisfied with the services of MMT, while only 2.3% of customers where "neutral" as they had no opinion concerning the service of MMT. However, 5.7% of the customers indicated that they are dissatisfied as shown in the Table 6. Those who were highly satisfied or satisfied admitted that they would be able to recommend the service of mobile phone money transfer to others.

TABLE 6: CUSTOMERS' OVERALL SATISFACTION ON USING MOBILE PHONE MONEY TRANSFER

Level of satisfaction	Frequency	Percent (%)
Highly satisfied	28	31.8
Satisfied	53	60.2
No opinion "neutral"	2	2.3
Dissatisfied	5	5.7
Highly dissatisfied	0	0
Total	88	100.0

Source: Data collected from the field, 2012

CHALLENGES FACED BY CUSTOMERS ON USING MOBILE PHONE MONEY TRANSFER

The study tried to understand the difficulties/challenges in adopting to mobile phone money transfer among customers, support needed, and different levels of satisfaction with the support provided, and factors leading to difficulties. They are presented below.

DIFFICULTY ON ADOPTING MOBILE MONEY TRANSFER

With regard to difficulty on adopting mobile money transfer among customers, the study revealed that 89.8% of the customers faced difficulties during switching to mobile phone money transfer. Only 10.2% did not face any challenge as shown in the Table 7.

TABLE 7: DIFFICULTY ON ADOPTING MOBILE MONEY TRANSFER

Difficulty in adopting MMT	Frequency	Percent (%)
Yes	79	89.8
No	9	10.2
Total	88	100.0

Source: Data collected from the field, 2012

For those who faced difficulty in switching to mobile money transfer, a majority of 55.7% customers indicated that they faced difficulty on how to make transactions, while 40.9% of respondents felt that when sending money, the receiver did not see any delivery report from the agents, and 3.4% did not know how to check balance from their mobile money transfer accounts. The Table 8 provides these details.

TABLE 8: REASONS FOR FACING DIFFICULTIES IN ADOPTING MMT

Reasons	Frequency	Percent
Receiver of money did not see delivery report from agent	36	40.9
Problem on how to check balance	3	3.4
Not knowing how transactions are done	49	55.7
Total	88	100.0

Source: Data collected from the field, 2012

SUPPORT PROVIDED FROM MOBILE OPERATING COMPANY

As in any new innovation to the social system, a user of that innovation may encounter problems on adopting that innovation for the first time. Upon facing these problems, users might expect to get support from innovation / service provider. Therefore, this study tried to understand if the customers of mobile phone money transfer got support from mobile operating company when faced with difficulties in adopting mobile phone money transfer services. Findings from the field focusing on customers revealed that, a majority, at 71.6% of customers got support from mobile operating company/ representatives. But there was a question as to why 26.1% of them did not get support from mobile operating company or its agents.

TABLE 9: SUPPORT FROM COMPANY AND LEVEL OF SATISFACTION ON QUALITY OF SUPPORT

Did you get any support from mobile operating company			Level of satisfaction on the quality of the support		
Response	Frequency	Percent (%)	Response	Frequency	Percent (%)
Yes	63	71.6	Highly satisfied	12	13.6
No	23	26.1	Satisfied	35	39.8
Did not know where to get support	2	2.3	No opinion "neutral"	16	18.2
Total	88	100.0	Dissatisfied	17	19.3
			Highly dissatisfied	8	9.1
			Total	88	100.0

Source: Data collected from the field, 2012

Furthermore, there were 2.3% of respondents who did not know where to get support as indicated in the Table 9. As far as the level of satisfaction on the quality of the support, data obtained from the field showed that 39.8% of respondents were satisfied with the support provided by mobile phone operating company, while 13.6% of respondents were highly satisfied with the support, only 18.2% of respondents were "neutral" and had no opinion as displayed in the Table 9.

Some customers were not satisfied with the level of support. The reasons for their dissatisfaction stemmed from the unqualified staff that provided support and who were also non-cooperative. Of these reasons, 19.3% of respondents claimed that they were dissatisfied with the support provided by mobile phone company operators due to unqualified persons that provided support, while 9.1% of respondents asserted that they were not satisfied due to too much demand related to many documents.

INTERACTION BETWEEN RETAIL AGENTS AND CUSTOMERS

Customers of MMT visited MMT agent (*wakala*) for the first time for different purposes. Among the customers, 39.8% visited the agent for the first time to withdraw cash, 25% visited agent for the purpose of making deposit, while 18.2% visited agent for application of user's identity, and 14.8% of customers visited to check their balance in their phone (account balance inquiry). Only 2.3% of the total customers visited agent (*Wakala*) for the first time to seek advice on MMT. The number of visits by customers to agents ranged from one to more than three visits per month. Majority of customers, i.e. 45.5% visited the agents once per month, while 26.1% of customers used to visit agent twice per month and only 28.4% of customers visited them three or more than three times per month. The number of visits by the customers to the agents in general seemed to have increased. A majority, 55.7% of customers, agreed that their number of visits has changed and increased since they visited the agent for the first time. Only 26.1% of customers claimed that their number of visits has changed but decreased from the time they visited the agent of MMT for their first time. Only 18.2% of the total customers they had no opinion 'neutral'. For those who said that their number of visits has decreased, the findings revealed that several factors have been accompanied with such situation. Reduced capital (cash flow) was pointed out as the major reason by 13.6% of the customers for the visits decreased, unsatisfactory services provision by the agent was pointed out by 8% customers, and 6.8% of the customers indicated unreliable network connection.

With regard to information on whether the customers always used to go to the same agents on visits, findings from the field revealed that 51.1% of total customer customers claimed that they did not go to the same agent. The reasons indicated by these customers was that; there were many agents who provided services of MMT. With regard to 48.9% customers who claimed that they always used to go to the same agent, they mentioned that their agents were being accessible and having more customers through which money circulation and availability was more reliable as the reasons.

EXPERIENCE OF PROBLEMS IN USING MOBILE PHONE MONEY TRANSFER AMONG CUSTOMERS

While taking efforts to understand if customers have ever faced problems in using mobile money transfer, all customers declared that they had ever faced problems. In case of problems faced by customers on mobile phone money transfer, they informed that, they consulted others for help. Findings from the field revealed that, 45.5% of respondents consulted mobile operating company, while 38.6% declared that they consulted agents (*Wakala*). Only 15.9% of respondents consulted friends for help.

PERSISTENCE OF PROBLEMS IN USING MOBILE PHONE MONEY TRANSFER AMONG CUSTOMERS

The study also tried to understand if customers still faced problem in using mobile money transfer. Findings from the field revealed that 80.7% of the customers still faced problems in using mobile money transfer. Only 19.3% of them said that they were no longer facing problems in using mobile money transfer. The Table 10 provides the details.

TABLE 10: PERSISTENCE OF PROBLEMS IN USING MOBILE MONEY TRANSFER

Persistence of problems	Frequency	Percent (%)
Yes	71	80.7
No	17	19.3
Total	88	100.0

Source: Data collected from the field, 2012

For those who were still facing problems in using mobile phone money transfer, the study found out that, 21.59% of respondents each faced it due to type of mobile phone with complicated usage and living far away from agents (*Wakala*) premises. Problem of network failure was indicated by 17% of respondents, while 15.91% of respondents claimed that their problem was due to limited knowledge on the applications of mobile money, and 9% respondents were citing the technical barriers as the main problem. Further, 12.5% respondents felt that their problem was due to fear of potential for forgetting password. The remaining 2.27% respondents mentioned that their problems were due to poor knowledge on benefits of mobile phone money transfer. From customers, it was also found out that most of them (at 85.2% of customers) feared that there is a possibility of facing fraud in using mobile phone money transfer. Only 14.8% of the customers felt that there was no possibility of fraud.

SUGGESTIONS BASED ON MOBILE PHONE MONEY TRANSFER USAGE

Notwithstanding the above, the study went further to learn the suggestions on how to improve mobile phone money transfer services. Customers suggested the following to improve mobile phone money transfer services. Many of them, i.e. 35.5% suggested that more agents of mobile phone money transfer should be established, and those who suggested that there should be sustainable electricity supply constituted 23.9% of customers. However 21.3% of customers felt that it was the responsibility of the customers to maintain the confidentiality of their password. About 19.3% customers suggested that mobile phone money transfer should also reach rural people at their localities. The Table 11 provides these details.

TABLE 11: SUGGESTION FOR MOBILE PHONE MONEY TRANSFER SERVICES IMPROVEMENT

Suggestions	Frequency	Percent (%)
Sustainable electricity supply	21	23.9
People should safeguard their password	19	21.6
More agents of mobile phone money transfer should be established	31	35.2
Mobile phone money transfer should also reach rural people and localities	17	19.3
Total	88	100.0

Source: Data collected from the field, 2012

Further, the study revealed that most of customers who were using mobile phone money transfer services seemed to be satisfied and their expectations have been met. They suggested that mobile operating company should increase airtime promotion for customers as indicated by 35.2% of them. Payment of interests on the balance in their account to mobile money transfer customers was suggested by substantial customers, who constituted 45.5% of the customers. Finally, reduction of charges especially during cash withdrawal should be taken into consideration was pointed out by 19.3% of them as indicated in the Table 12.

TABLE 12: ADDITIONAL SUGGESTIONS TO IMPROVE MMT

Suggestions to improve MMT	Frequency	Percent (%)
Increase airtime promotion for customers	31	35.2
Provide interest to mobile money transfers customers on balance	40	45.5
Reduce charges especially during cash withdrawal	17	19.3
Total	88	100.0

Source: Data collected from the field, 2012

It was also found out that agents also face challenges when operating mobile phone money transfer services. These challenges included network failure, technical questions from customers which were beyond their capacity, low capital investment and low technical support from mobile phone operating companies.

Further, customers also faced difficulties on adopting mobile phone money transfer, and most of them have faced these difficulties. It has been found that customers got support from various persons who included friends, mobile phone operating companies and agent (*Wakala*). On the support provided, majority of customers were satisfied, and those who were not satisfied cited different reasons. The study revealed that, poor knowledge on benefits of mobile money transfer, limited knowledge on the applications of mobile money transfer, technical barriers, and problem of network was among them. A sizeable number of customers felt that there was a possibility of facing fraud in using mobile phone money transfer.

The customers recommended that sustainable electricity supply should be taken into consideration as this service needed regular electricity, more agents should be established especially in rural areas where there was limited banking access, and people should be careful with handling their passwords. Further, increase in airtime promotion, provision of interests to mobile phone money transfer customers for the balance in the accounts and reduction of charges especially during withdrawal should also be taken into account.

RECOMMENDATIONS

Based on this study, it is recommended that sustainable electricity supply should be provided as the mobile money service needs uninterrupted electricity availability. Appropriate and adequate technical support from mobile phone operating companies should be provided to agents (*Wakala*) for efficient and effective service delivery to the customers. More agents should be permitted to operate especially in rural areas where there is no banking access, and the customers should be trained to be more careful in handling their passwords. As an incentive for using mobile money transfer services, increase in airtime promotion, provision of interest to mobile phone money transfer customers on the balance available in their accounts and reduction of charges especially during withdrawal of money should also be taken into account by mobile phone operating companies.

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