# Factors Determining the Intention of Small Entrepreneurs to Continue Using Mobile Money Services in Tanzania

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## Abstract

This study aims at scrutinising the factors determining the intention of Small Entrepreneurs to Continue Using Mobile Money Services in Tanzania. Factors which steered the study were perceived usefulness, perceived ease of use and perceived products provided by the network service providers. However, a study used theories which were already conducted by other researchers during the inquiry, the theories used were Theory of Reasoned Action (TRA), Diffusion of Innovation (DOI) and Technology Acceptance Model 2 (TAM 2). Different ideas such as perceived ease of use, perceived usefulness, perceived enjoyment, perceived behavior control, perceived trust and subjective norms were analysed in this study based on the opinions of the previous researches which were conducted by other researchers who used the same models. In this study, both qualitative and quantitative data collection methods were used. This was achieved through distributing questionnaires and conducting research interviews to small entrepreneurs, a researcher was able to collect necessary information which was used during data analysis. The study used a random sampling strategy which involved a selected sample of 120 respondents of which only 54 respondents were considered to provide valid responses from questionnaires which were used in analyzing and conducting interviews of 20 small entrepreneurs. The results indicated that perceived ease of use, perceived usefulness and perceived products given by network service providers were the factors influencing to a large extent the intention of small entrepreneurs to continue using mobile money services in their daily business activities.

## BACKGROUND OF THE STUDY

Mobile money services form a useful tool in managing money among many Tanzanian. Basically, they are used in storing money, where the user is required to have a unique subscriber identity module card (Wmuyu, 2014). A mobile card is an identifier as opposed to an account number in the conventional banking sense (Ndiwalana & Morawezynaski, 2012). The study by Desai (2011) suggested the following services through the mobile money system: These are money transfer, bill payments, bulk payments and storage of values. These services are supported through a network of transactional agents. Famously known as a mobile money kiosk. These agents links the service user with vendors. While the user applies his interface to make necessary communications, the agent receives the notification of the application, therefore, s/he provides the service on behalf of the telecom or banking institution.

Different studies bring the discussion of the benefits of mobile money services to the context. For example, the study by Masamila (2014) and Lubua and Pretorius (2018), emphasized on the

access of mobile money services at any point in time. Therefore, provided that the network is available, users can reliably make their transactions; basically, this is the original intention of mobile money services. Arguably, this availability addresses the challenge of the traditional financial system, where the user must visit the location of service, in a given window of time (Desai, 2011). Nonetheless, the reliability of the financial access (through mobile money) is vocationally jeopardized by numerous factors such as the availability of mobile money agents, electricity power and even the availability of adequate funding to agents, where the purpose is to withdraw money (Venkatesh & Bala, 2008; Lubua & Pretorius, 2018). Moreover, mobile money services are expected to be easy to use. The study by Lubua and Semlambo (2017) and Venkatesh and Bala (2008) suggested that a technological equipment which is easy to use, attracts the interest of the user. It also, influences the perception of the user on its usefulness (Desai, 2011; Masamila, 2014); it is the assumption of this study that the same applies to mobile money users. The interface and processes involved must be easy to follow and adapt, even to people with a low technological knowledge.

Generally, it is the expectation of mobile money users to have the system which provides a broad range of quality. At the end of the time, the user must realize the value for money incurred in acquiring the service (Aneel et al, 2008; Mbarika et al, 2002). Unfortunately, this is not always the case. Numerous challenges may distort the end value. For example, while the telecom system may be operational, it is possible that the lack of electricity may affect the user, an the quality. Moreover, mobile money is equally used in paying for different services to vendors, without converting the money to hard cash (Mbarika et al, 2002; Desai, 2011). In the case where these vendors are offline, the quality gets affected (Lubua & Semlambo, 2017). It is necessary for all stakeholders play their role, in ensuring that services are accessed to end users. This study was developed, acknowledging the value of mobile money to users (Wamuyu, 2014; Mbarika et al, 2002). Nevertheless, there are limited studies which provide the necessary knowledge on the ease of use, usefulness and the quality of mobile money to small businesses based in Dar Es Salaam, Tanzania. Therefore, the following objectives were instituted as the guidance in closing this gap of knowledge:-

i.) To determine the usefulness of mobile money services to small business owners
ii.) To determine the extent to which users perceive mobile money services as easy to use
iii.) To determine the perceived quality of mobile money services

## Literature

According to the National bureau of statistics (2014), Tanzania has over 40 million people. Overall, the aggregated fixed and mobile phones subscribers grew to 41,833,834 people (TCRA, 2018), of the whole population. Moreover, 17.6 million people are using the internet. The growth of mobile phones subscribers presents the opportunity of using such phones in different economic activities. One area of the use is in supporting financial transactions. Basically, mobile money services support business operations of small entrepreneurs, with/without internet connection, provided that the telecom signals are accessible. Therefore, mobile money services are confirmed to enhance efficiency in business operations (Lubua & Semlambo, 2017). They

also help in generating profit and reduce the cost of operation (Donner and Escobar, 2011). This part of the literature concentrates on three key aspects relevant to the study: the usefulness of mobile money services to entrepreneurs, the easy of using mobile money services, and the perceived quality of mobile services.

## The Usefulness of Mobile Money Services

The perceived usefulness means a degree to which an individual believes that using a particular system would enhance his/her performance (Venkatesh & Bala, 2008). In the case where, the system fails to deliver users' expectations it gets underrated. The study by (Ghavami & Biglu1:, 2016) suggests the social norms embraced by users ofthe factorschnology to be among factors defining the perceived usefulness. These are norms which are directly related to technology use. Basically, in organizational level, there must be a proper definition of the right norms supporting the engagement of users in innovative activities. These norms and values are part of the strategic components necessary for realizing corporate objectives. For example, it may be emphasized that all activities be engaged and completed through cyber systems. Moreover, the personal image is another factor defining the perceived usefulness of the new technology, including mobile money. This is simply the way the user of the technology is recognized or acknowledged by colleagues upon using the new technology. In the case where the user believes that his/her image will be distorted by the use of the technology, resistance will occur. Moreover, the technology must be relevant to a desired job/tasks. Cases are reported where systems were abandoned due to a low relevance to users, regardless of using a lot of money. The job relevance and the output quality are two parallel variables. There is no chance that the user will consider a new system to be useful if it fails to achieve these sub-variants; the same is likely to apply in mobile money services. Users are expected to appraise a system which supports corporate norms, improve the personal image, relevant to the current job, and enable him/her to realize quality output. In this study, the interest is on measuring the perceived usefulness of mobile money to small business owners, however, an investigation does not extend to the discussed sub-variables.

## The System's Ease of Use

Regardless of perceived usefulness of the new system, it is unlikely that the consumer will use a new technology service which needs great effort to use. Apparently, the perceived ease of use suggests the extent which the consumer of the new technology believes that using a particular system will require minimum physical and mental efforts. In the same case, where the mobile money user believes that the technology is easy to use, she/he is likely to adopt. Further to this, the study by (Ghavami & Biglu1:, 2016) suggested the perceived self-efficacy as importaapplies ensuring that the user apply the technology more easily. Self-efficacy is attained through self-training, or experience gained through the use of the new technology. Moreover, the perceived enjoyment is another determinant of the ease of use. Generally, the user will apply the system which she/he enjoys. This study is interested to investigate the ease of use of the mobile money system, among small business owners, and learn whether it defines the adoption in different activities.

**Quality of Mobile Money Services**

 Consumers are presented with different options in the market, and it is natural to select products with the right quality. Likewise, the use of technological systems in accomplishing different activities requires the output to have a good quality. The user is likely to drop the technology if it does not meet quality expectations. With regard to mobile money services, a number of factors determine the quality. The study by (Mort & Drennan, 2007) suggested the reliability of services among the determining factors. Services are to be available throughout. Nevertheless, factors such as inadequate electrical power, inadequate agents or network accessibility may affect the reliability. Moreover, the cost of accessing the service need to be considered. This is because the cost may affect the quality of services. Excessive charges per service may affect the quality. For example, there are cases where a purchase may require extra money, than what the vendor requires. Extra charges are submitted to the telecom company. Since these charges are not declared before the start of the service, the lack of adequate funding may lead to service termination. Generally, it is necessary for the quality of service to be relevant. This study partly assesses the impact of the quality of mobile money services to the use.

## Methodology

Dar- Es-Salaam was selected as the research area for this study due to the fact that, it has large a number of people who are doing small business. According to the National burial of statistics (2015) on the study conducted about statistics, business register showed that Dar-Es-Salaam led in business registering about 29,060 numbers of businesses were registered for the year 2015 compared to all other regions. So, ~~the results~~the results drawn in Dar-Es-Salaam reflect the general trend of the factors determining the intention for small entrepreneurs to continue using mobile money services in Tanzania.

The sample population of this study was Ilala district in Dar-Es-Salaam region and the study assumed all samples were being available during the time of the data collection. Since July to September 2016, research data were collected and concluded, based on the population sample. The simple random technique was used during this study, sample users were selected randomly from various wards in Ilala districts, which are Vingunguti, Buguruni, Gerezani, Kariakoo,Mchikichini,Kisutu,Ilala,Kitunda,Chanika,Jangwani and Tabata. Furthermore, a researcher suggested a sample size to be 120 (n=120), almost 100 questionnaires were distributed during data collection.  Additionally, a researcher conducted an interview to some entrepreneurs who had time to meet with him and some interviews were conducted through phone calls. Questionnaires assisted to answer research questions which finally came out with the results of this study, which   reveal the factors determining the intention of small entrepreneurs to continue using mobile money services.

Qualitative data collection method was used in Ilala districts through distribution of paper based questionnaires and structured interviews. Due to the fact that some of the small entrepreneurs were not good at English writing and reading; some of the areas such as Kariakoo, Kisutu, Gerezani questionnaires were translated in Swahili to ensure people understand and give correct

answers. Respondents were supposed to answer the questionnaires regarding their mobile money usage behavior and understanding.  The number of questionnaires distributed were 100.  The number of questionnaires returned were 87 and those not returned were 13.The summary of questionnaires distributed in Ilala region is shown in the table below.

**1.  A Table  Showing Summary of Questionnaires Distribution in Ilala District**.

A table that show summary of questionnaire distribution in Ilala region.

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Kitunda | 8 | 14.8 | 14.8 | 14.8 |
|  | kariakoo | 4 | 7.4 | 7.4 | 22.2 |
|  | chanika | 10 | 18.5 | 18.5 | 40.7 |
|  | vingunguti | 5 | 9.3 | 9.3 | 50.0 |
|  | kisutu | 6 | 11.1 | 11.1 | 61.1 |
|  | pugu | 4 | 7.4 | 7.4 | 68.5 |
|  | ilala | 4 | 7.4 | 7.4 | 75.9 |
|  | tabata | 4 | 7.4 | 7.4 | 83.3 |
|  | buguruni | 5 | 9.3 | 9.3 | 92.6 |
|  | gerezani | 4 | 7.4 | 7.4 | 100.0 |
|  | Total | 54 | 100.0 | 100.0 |  |

## Results and Discussion

The study sample consisted of 120 respondents. 20 respondents were randomly selected for interview, of which a researcher were able to reach only 14 respondents. And a total of 70 participants returned their questionnaires of which 16 were incomplete and there were considered as invalid for the study. The remaining 54 questionnaires were used for data analysis. A researcher performed a random selection of entrepreneurs to manage gender balance. Most of the entrepreneurs were visited were between the age of 18 – 45. During the data collection most of respondents preferred to use Swahili language in responding to questionnaires and interviews. Below are the findings of the nature of the respondents visited, based on demographic characteristic.

**Perceived usefulness of Mobile money service to Small entrepreneurs**
The first objective of the study aimed at showing how the perceived usefulness of mobile money services relates to the intention of small entrepreneurs to continue using the MMS. David (1989) describes the perceived usefulness as a degree to which an individual believes that using a particular system would enhance the performance of his/her business.

During the analysis, this study used frequency and percentage to understand to which extent mobile money services were useful to users. Furthermore, all respondents were required to rate the usefulness of mobile money services and examine if the perceived usefulness of mobile money, influence the intention of the small entrepreneurs to continue using the MMS.

From the data below, 31 small entrepreneurs, strongly agreed that their intention to continue using mobile money services is because they provide them with control of their business in terms of performing different activities using their mobile phones. Analytically, making bill payments makes a large percentage equal to 57% of the total, however 15 people agreed which makes a 27% of the total, 4 entrepreneurs, strongly disagreed and only 1 disagreed, which makes 1.9%. So, these data imply that the majority of the small entrepreneurs continue to use mobile money services because they help them to have control of their businesses. The table below shows the analysis of the entrepreneurs' opinions on using MMS in controlling of their businesses.

### Control of Business Performance

**Using mobile money service gives greater control of business**

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agreee | 31 | 57.4 | 60.8 | 60.8 |
| | agree | 15 | 27.8 | 29.4 | 90.2 |
| | disagree | 4 | 7.4 | 7.8 | 98.0 |
| | strongly disagree | 1 | 1.9 | 2.0 | 100.0 |
| | Total | 51 | 94.4 | 100.0 | |
| Missing | System | 3 | 5.6 | | |
| Total | | 54 | 100.0 | | |

The study also reveals 57% of the respondents were strongly agreed to find mobile money services to be very useful in their businesses, as the fact that they enable them to do multiple tasks at once; it is a very potential reason of continuing using mobile money services in their businesses. However, 19 respondents agreed out of 54 which makes 35% of the respondents who agreed that their intention to continue using mobile money services is because they help them to perform their activities even if they're not in a particular area physically (virtual business operation). Only 2 respondents strongly disagreed, which makes 3.7 % of the total population who disagreed. So, this implies that the majority of the small entrepreneurs continue using mobile money services because they are assisting tools in the performance of their businesses. The table below shows the analysis of data obtained on the usefulness of MMS to small entrepreneurs.

## Perception of Small Entrepreneurs to the Usefulness of MMS

Overall, I find mobile money service is useful in my business

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 31 | 57.4 | 57.4 | 57.4 |
|  | agree | 19 | 35.2 | 35.2 | 92.6 |
|  | disagree | 2 | 3.7 | 3.7 | 96.3 |
|  | strongly disagree | 2 | 3.7 | 3.7 | 100.0 |
|  | Total | 54 | 100.0 | 100.0 |  |

## Perceived ease of use of mobile money service to small entrepreneurs

Perceived ease of use as described by Davis (2016) is when an individual believes that using a particular system would free him/her from physical and mental efforts, hence the increase of performance of his/her business. So, this section aims at showing how eases the use of mobile money services influence the intention of small entrepreneurs to continue using MMS in their daily business activities.

During the analysis, the study used frequencies and percentage to understand to which extent ease of use can influence a small entrepreneur to continue using mobile money services. A table below shows analysis of the data from respondents concerning the understanding and ease of using MMS and the small entrepreneurs' intention to continue using.

Mobile money service is understandable and easy to interact with.

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 36 | 66.7 | 66.7 | 66.7 |
|  | agree | 17 | 31.5 | 31.5 | 98.1 |
|  | strongly disagree | 1 | 1.9 | 1.9 | 100.0 |
|  | Total | 54 | 100.0 | 100.0 |  |

## Perceived products provided by the network service providers

This is another objective of the study with the aim of investigating if the intention of small entrepreneurs to continue using mobile money services is because of the products they receive from their network service providers such ability to use MMS, to join with the insurance companies and saving earning interest and taking loans such as M-Power.

During the analysis, a researcher used frequency and percentage to determine the extent to which the small entrepreneurs continue using mobile money services due to the presence of products provided by the network service providers. The study shows that it's true that most of small business owners who are using MMS continue to do so because of the products provided by the

MMS providers such as the ability to use MMS to join the insurance companies and saving earning interest and taking loans such as M-Power.

### Mobile money service provide bonus airtime after transactions.

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 37 | 68.5 | 69.8 | 69.8 |
|  | agree | 9 | 16.7 | 17.0 | 86.8 |
|  | disagree | 4 | 7.4 | 7.5 | 94.3 |
|  | strongly disagree | 3 | 5.6 | 5.7 | 100.0 |
|  | Total | 53 | 98.1 | 100.0 |  |
| Missing | System | 1 | 1.9 |  |  |
| Total |  | 54 | 100.0 |  |  |

### Mobile money service gives me loans to enhance my capital for my business.

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | strongly agree | 26 | 48.1 | 49.1 | 49.1 |
|  | agree | 14 | 25.9 | 26.4 | 75.5 |
|  | disagree | 7 | 13.0 | 13.2 | 88.7 |
|  | strongly disagree | 6 | 11.1 | 11.3 | 100.0 |
|  | Total | 53 | 98.1 | 100.0 |  |
| Missing | System | 1 | 1.9 |  |  |
| Total |  | 54 | 100.0 |  |  |

## Conclusion and Recommendations

This study was scrutinizing on the factors determining the intention of small entrepreneurs to continue using mobile money services in their daily business activities in Tanzania. The significant results were obtained from the three research objectives which were perceived usefulness, perceived ease of use and perceived products provided by the network service providers. These objectives abetted in obtaining the opinions of small entrepreneurs from the selected wards in Ilala districts, Dar-Es-Salaam, in order to understand to which extent they influence the intention of small entrepreneurs to continue using mobile money services. The study's verdict shows that small entrepreneurs were using mobile money service for different purposes, but most were to improve and simplify their daily business activities. Most of them were using mobile money services for money transactions to their customers, receiving and making bills payments, serving, earning interest and taking loans to improve their businesses. The majority of the small entrepreneurs were comfortable to continue using mobile money services. Therefore, these practices significantly influence the intention of small entrepreneurs to continue using mobile money services.

This study was conducted in Dar-Es-Salaam at Ilala district  using a random sampling technique and the data were  collected from 54 respondents, the sample collected was small compared to the problem which was under investigation, there is a need to conduct a research based on a large number of samples and expand the sample location in the whole country in order to have different opinions from different small entrepreneurs from different locations on their intention to continue using mobile money services. This study, based on Tanzania context and therefore can be useful to other African countries.

The study identifies that some of the small entrepreneurs were not comfortable with the tedious process one should follow once she/he has made a wrong transaction, Network service providers should find an easy method of returning money to sender once the wrong transaction is made. This will help to maximize customer commitment to the use of mobile money services, hence the increase of the intention to continue using mobile money services. In the process of seeking to increase the influence of intention to use MMS, network service providers are advised    to employ  social-technology  theory  which  will  enable  them  in  planning  activities  around technology in order to maximize the potential for users' satisfaction and development of mobile money service Dillon and Morris, (1996).

However, other entrepreneurs reported the amount which is cut off as a transaction fee is too large, this affects them in one way or another because one has to add an extra amount from his/her pocket to compensate the amount which was cut off. Therefore, network service providers and government are advised to find a way which will reduce the amount of transaction fees in order to make the system more convenience to users and increase their intention to continue using them. Furthermore, other small entrepreneurs were not aware of some of products such as M-Power which are being offered by their network service providers, especially those in remote areas. So, this study recommends to the network providers    that they should frequently advertise their services and do more training to their customers so as to make them aware of their products and hence to maximize their enthusiasm of using mobile money services.

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