

Adoption of Mobile Banking Among Women Small Business Owners in Temeke Municipality, Tanzania

By

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This Dissertation aimed at identifying the adoption of Mobile Banking among women small business owners in Temeke Municipality. Specifically, the study examined the perception of women who owns small enterprises on mobile banking, assess performance of women owned small enterprises in Temeke Municipality, determine relationship between mobile banking and the increase of profit amongst small enterprises in Temeke Municipality and lastly, examine factors affecting adoption of mobile banking among women owned small enterprises in Temeke Municipality. Data were analysed using descriptive statistics, gross margin analysis, correlation and logistic regression. The study used purposive sampling and simple random sampling. The study findings show that mobile banking has been accepted by the respondents and that perception of women who own small enterprises is good concerning mobile banking. Concerning performance, for a shilling invested 0.715 cent was earned as a net income, Mobile banking adoption significant at 0.71% influenced by performance expectancy, effort expectancy, social influence, perceives financial cost, age, education, income, perceived credibility and awareness of mobile banking. The study concluded that, there are still a significant number of people who are unbanked especially in rural areas therefore mobile banking sector has a very crucial part to play making sure the unbanked has the access to the financial services. The study recommended that commercial banks offering mobile banking services should provide education about their services via different means of promotional tools as they advertise their products, also, the agents offering these services can play the role of educators on the use of mobile banking.