

Identifying the Common Types of Cybercrime Experienced by Financial Service Agents in Tanzania: A Case of Temeke Municipality

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Abstract

This study examines the level of digital platform security awareness on cybercrime reduction among financial service agents in Temeke Municipality, Tanzania. The research was guided by the Technology Threat Avoidance Theory (TTAT) and adopted a pragmatist paradigm. A mixed-methods approach was deployed with a convergent parallel research design, which enabled a simultaneous collection of both quantitative and qualitative data. The study employed simple random sampling for quantitative data and purposive sampling techniques for the qualitative component to select participants from the selected population. A sample size comprised of 300 respondents. The quantitative data were analysed using Statistical Package for the Social Sciences (SPSS), version 28, and findings were presented in the form of frequencies, percentages, means, and standard deviations, while the qualitative data underwent thematic content analysis. The findings revealed agents demonstrated a generally high level of security awareness, including practices such as regularly updating passwords, using two-factor authentication, adjusting privacy settings, and recognizing phishing attempts. The study concludes that while high cybersecurity awareness among financial service agents is a critical factor in mitigating digital fraud, it is insufficient on its own. Effective cybercrime reduction requires a dual approach that integrates continuous, human-centered security training with robust technological safeguards and supportive infrastructure. The findings underscore the need to institutionalize security awareness programs, enforce monitoring and evaluation mechanisms, and develop regulatory frameworks that strengthen digital financial ecosystems.

The African Conference of Applied Mathematics, 2025

Keywords: Cybersecurity, Digital Fraud, Digital platform, Financial Service Agents