

ABSTRACT

Mobile banking is an application that uses mobile phones and mobile services such as short message service to perform financial transactions by the users wherever they are and at any time. This study focuses on examining whether awareness on mobile technology, perceived usefulness and perceived ease of use have any notable impact on adoption and use of mobile banking. The dissertation report is comprised of five chapters which are, chapter one that covers the introduction of the study, chapter two covers the literature review part, chapter three covers research methodology, chapter four covers presentation and discussion of findings and finally chapter five that covers the conclusion, recommendations, policy implication and critical evaluation of the study.

The study had both the general and specific objectives to be attained; the general objective of this study was to understand the adoption and use of mobile banking services in Tanzania. The specific objectives were as follows, to study the level of awareness among users of mobile banking services, to investigate on how the perceived usefulness of mobile banking affects the usage of mobile banking and to explore on how perceived ease of use influence mobile phones subscribers to use mobile banking.

Various methods of data collection such as questionnaires and interviews were employed during the study and the sample size of 80 was used while 90 questionnaires were distributed to the respondents and hence the data collected were analyzed using techniques which were both statistical and quantitative techniques.

The findings which were discussed in relation to the specific objectives generally show that there is awareness of mobile banking to the people under study hence high percentage of them were registered for mobile banking and were ready to perform financial transactions using mobile banking, the factors such as perceived ease of use and perceived usefulness do contribute and have positive effect on the mobile banking adoption. Limitations and areas for further study were identified in this study.

Various recommendations are given in this study, such as the one to the providers of the mobile banking services where the researcher recommends them to improve on the availability of the services and the security to the users of mobile banking.

LIBRARY
INSTITUTE OF ACCOUNTANCY
ARUSHA