

ABSTRACT

There is widespread acceptance that emerging alternative channel is a conduit channel of business operations and extensively used in transaction. Therefore, the major objective of the research was assess how emerging alternative channel based on ICT such as internet and mobile technologies impacted SME business in Tanzania and specific objectives were to investigate emerging ICT based alternative channels for retail business by conducting a surveying on SME in order to establish channels and extent of utilization, to investigate challenges and prospects of establishment channels through analysis of surveyed data in order to establish impact of these alternatives channels on SME business, to identify and recommend appropriate emerging alternative channels for the retail business based on their merits.

Data were collected through simple survey by using structured questionnaires and direct observations with reviewing documented materials such as the SMEs development policy and other document related to the SMEs. Study findings revealed that, generally the use of emerging alternative channel based on ICT influence on business simplification and money transaction. Problems are of less security which hinder the stolen of money to the PESA shops every here and then, less skills of people who are involving on doing emerging alternative channel based on ICT business as of research done based of education most of the operation are standard seven and form four holders with no basic or even training of business. Network problems when trying to complete transaction some of emerging channel fail to complete due to network issues. This was initiated by the fact that despite widespread acceptance of the benefits of emerging alternative channel based on ICT in business but still there are a lot of challenges facing by the customers. It is recommended that, training and development should be conducted to increase business capability.

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