

ABSTRACT

This study presents an impact of mobile of mobile money transfer on earning accessibility to financial services in Tanzania (Vodacom M-Pesa). The methodology used to conduct this study was exploratory and included the use of various data collection tools such as; questionnaires, observation, interviews and documentation to meet the objectives of the research. The study used primary data collection methods such as; observation, interviews and questionnaires. The study also used secondary data collection methods such as documentation to collect data.

The study has been done involving customers who are using Vodacom M-Pesa services. Data collection methods used was through questionnaires which were distributed to the respondent in Dar es Salaam. The findings from the study have shown that individuals who use M-Pesa service both senders and receivers are satisfied with this service. The study therefore recommended that research has to be made further to assess the charges such as interest rate charged with mobile companies on all transactions being made through mobile money transfer services if it satisfy customers compared to interest rates charged by commercial banks.

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