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Survey on Customers Satisfaction on Mobile Money Transfer Services: A case study of Kampala central Region, Uganda

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Abstract
The research was about the survey on customer's satisfaction on mobile money transfer services in Uganda. The main objective was to investigate the level of customer's satisfaction on mobile money Transfer. A case study research design was adopted which is intensive and holistic analysis of a single entity or bounded case. The target population consisted of 20 MTN subscribers with regards to money transactions and 30 MTN Agent services. The questions asked and distributed in form of paper sheets and recorded after being filled by the respondents 50 in number. Data analysis was done with help of (SPSS) Statistical Package for Social Science which was used during data manipulation. The findings obtained indicate that majority of the respondents used MMT which was making their work more interesting and most of the customers are fully satisfied with MMT services. Therefore, it should be noted that the launch of the various mobile money schemes simply consolidated the role of cellular phones in commerce because information and monetary value delivery across the cellular phones had been in place for a while ever since the mobile network operators put in place the short messaging service (sms).

Keywords: Customers, Mobile Money, Perceived, Policy, Relationship, Services, Satisfaction, Security, Survey, Transaction, Transfer

Introduction
As mobile phones proliferate around the developing world, new services have emerged as mobile network operators (MNOs) diversify services to compliment voice and SMS in a progressively competitive environment where the goal is improving customer retention and reducing churn (Mendes, Alampay et al. 2007).
A prominent emerging service is mobile money; a term used to loosely refer to money stored using the SIM (subscriber identity module) as an identifier as opposed to an account number in the conventional banking sense. A notational equivalent in value is then kept on the SIM within the mobile phone, which is also used to transmit payment instructions. The corresponding cash value is physically held by the MNO, a bank or another third party depending on the business model (Porteous 2006; Donner and Tellez 2008; Comninos, Esselaar et al. 2009). MNOs and their agents provide an interface between the two sides through cash-out (issuing cash on demand) or cash-in (convert cash to notational equivalent) functions providing convertibility between mobile money and cash (Morawczynski 2009).
There is great excitement about mobile money for two main reasons. Firstly, mobile money through an increasingly large mobile phone user base provides a platform that could potentially be leveraged to service the financial needs of the poor (Hughes and Lonie 2007; Lyman, Pickens et al. 2008; Mas and Kumar 2008; Morawczynski 2009). In the developing world, where the reach of banking infrastructure is severely limited, this is a big deal especially if we can reach more people faster and cheaper.
Secondly, others believe that successful mobile money has the ability to enable and catalyse the development of mobile commerce (Herzberg 2003; Hu, Li et al. 2008), particularly in the developing world. The downside is that current implementations tend to operate only within an MNOs network locking-in customers, and excluding other potential players in the sector

(Ndiwalana and Popov 2008)

This exploratory study looks at the hopeful usage of mobile money in Uganda. Besides understanding current usage patterns, the study investigates different transactional needs and priorities of a selected sample as an opportunity for diversifying the utility of mobile money.

Mobile subscribers continue to increase as competition improves between the 5 Mobile Network Operations (MNOs) MTN Uganda, Orange Uganda, Uganda Telecom, Warid telecom and Airtel. There are now about 9.9 million mobile phone subscribers across all MNOs. About 0.6 million of these coming in the first quarter of 2010 and helping to raise mobile network penetration to 31.4 lines per person compared to a national tele-density of 32.2 lines across the whole telecommunications sector.

Network traffic is still largely dominated by voice, with in network traffic (local to MNOs network) still most prevalent thanks to the success of promotions like Warids Pakalast and coporate mega bonus, Airtel Kika, MTN asante whose purpose is giving back to the society, UTL has corporate mega bonus and Orange Gyekiri (Orange Uganda, 2010) that allow unlimited calling within networks for defined periods (that range from an hour to a week) on payment of a fixed fee (Uganda Government 2010).

MNOs encourage use through campaigns and innovative services like missed call alerts, call me back, etc that tend to be free. SMS usage is also still largely dominated by in-network usage. Mobile Internet access has grown thanks to increasing competition in data services amongst MNOs. The arrival of cheaper bandwidth via undersea cables coupled with increasing 3G-network coverage is driving down the cost of data services. In addition, MNOs have partnered with social networking sites like facebook to provide free mobile access (Uganda Government 2010).

Of the 5 MNOs, only 4 currently have a mobile money offering MTN Mobile Money(MTN Uganda 2010), Airtel / Warid which have been incorporated together of recent, M-Sente from UTL (Uganda Telecom 2010). To comply with financial services regulation the MNOs have partnered with banks MTN is working with Stanbic Bank, Warid with Equity Bank and UTL with DFCU.

There is a reported partnership between Warid and Crane Bank, although no mobile money offering has been launched to date (Uganda Government 2009). There is no authoritative number of registered users of mobile money since MNOs are not mandated to disclose this information either to the financial regulator Bank of Uganda nor the telecommunication regulator Uganda Communications Commission. MTN Mobile Money, the first of the two to launch and arguably the biggest given MTNs position in the market, reportedly has registered more than 1,000,000 customers, setup over 1,500 agents/outlets across the country and transferred more than UGX 590 billion (US$ 245 million) since its launch in March 2009 (MTN Uganda 2010). Zain launched Zap in July 2009 through its not transacting currently though it changed from Zain to Airtel, while UTL launched M-Sente in March 2010.

The 4 mobile money offerings are largely similar since they allow registered users to load money into their accounts (cash-in), make transfers to other users (both registered or not), buy airtime top ups as well as withdraw money (cash-out). Each type of transaction attracts a predetermined charge, which varies across offerings. A fundamental difference perhaps is that transaction charges are automatically deducted from the users account by the system in MTN Mobile Money, Orange, Warid and M-Sente, while Zap agents used to directly collect transaction charges with other housekeeping functions like balance check, mini statements and PIN changes are also available.

The MNOs have presented their mobile money service to potential customers differently. MTN positioned their Mobile Money offering as a way to send money to others, just like MPesa did in Kenya (Mas and Morawczynski 2009).

Statement of the problem

The major problems with the MNO in Uganda specifically are network failure where by the system can remain completely unavailable thus barring its clients from making any transactions. This may be due to overwhelming clientele which may have not been considered while developing the system and the possibility of not being scalable. The formal financial institutions sector are reluctant due to their indication of the limitations and coverage signifying the need for more collaboration between financial institutions and MNOs

Objective of the study

To investigate the level of Customers satisfaction on mobile money transfer services in Uganda

Review of Related Literature

Transaction Charges

Mobile Money is usually presented as a low value low volume payment system intended for the bottom of the pyramid clientele (Ndiwalana & Popov, 2008). However, price alone is not the only consideration poor people have in mind before adopting a particular payment system (Bold, 2010). Collins, Morduch, Rutherford, & Ruthven, (2009) illustrate this using a South Indian lady entrepreneur Jyothi who spends her days walking around her slum village collecting very small deposits from her clients who are low income housewives. The clients are committed to saving in equal and regular installments and upon achieving 220 deposits; Jyothi returns the value of the savings less 20 deposits as a fee for her service. The implication is that Jyothi offers her clients a negative rate of return on their savings. Despite this, the demand for the service increases. The example indicates that in addition to price, an assortment of other factors such as safety, reliability, convenience, and quality of service are taken into account by clients (Bold, 2010) prior to adopting a particular payment alternative. Hence, there is a need for MMS to consider these aspects raised by Bold, (2010) as well as generic issues of pricing such as positioning, cost, environmental factors, demand curve, market control / share, psychological factors, and value (Allen, 2010) when setting a price for services provided.

Nevertheless, the practice in African MMS providers is different depending on the objective the MNO would like to achieve. Gross, (2010)explored four mobile operators namely, Safaricom in Kenya, Orange in Cote D'Ivoire, Telma in Madagascar, and MTN in Uganda and found that MNOs use the walled garden" commercial approach to pricing where a service such as sending money to a non-registered user is more expensive than to a registered user.

The essence is for the registered user to encourage the non-registered user to get on board (Morawczynski, 2008) but

the reality is that it locks out other network users as well (Ndiwalana & Popov, 2008). Furthermore, a GSMA, (2010) case study of Zap in East Africa reveals that Zap‟s pricing strategy is targeted at encouraging electronic transactions while those of MTN Mobile Money and M-PESA envision cash as a long term mainstay of the region‟s economies and hence encourage cash usage. Consequently, in Zap‟s pricing model, the price of cash-out is higher than cash-in while MTN Mobile Money and M-PESA do not charge cash-in transactions. Another peculiar difference with Zap is that it does not set uniform transaction charges across its agent network (GSMA, 2010).

User Interfaces and Security

The security of the mobile phone channel is possibly the greatest impediment to the exponential growth of mobile money services worldwide on account of consumer perception that the mobile channel is not safe for personal financial services (Karvonen, 2000). In an online survey of 1,100 respondents in 11 countries (Brazil, China, France, Germany, India, Italy, Japan, Korea, Spain, UK, and US) showed that nearly half (45 percent) of the most active mobile device users would welcome the opportunity to pay for goods and services using their mobile phone, despite the fact that 73 percent expressed significant privacy and identity theft concerns (Accenture, 2011).

Earlier studies such as Karvonen, (1999) and Eremeev, (1999) indicate that users seem to prefer simplicity when making electronic money transactions (Karvonen, 2000). Irrespective of the sophistication involved in an electronic medium such as a website, users appreciate a very simple design that allows them to better see the progress of the transaction at each stage (Karvonen, Cardholm, & Karlsson, 2000). Karvonen, (2000) points out that this kind of transparency apparently impacts customers‟ gaining trust and willingness to transact.

There are three mobile delivery options namely SMS, mobile internet, and downloadable applications (Abodeely, 2010). Two interfaces are usually employed with the SMS based transactions namely, SIM Application Toolkit (STK/SAT) (Schmidt, Pfahler, Kastens, & Fischer, 2010) and USSD (Unstructured Supplementary Service Data) (Gonzalez, 2002).

Security is an important prerequisite for any type of monetary exchange (Saji & Agrawal, 2008) because it touches the very heart of the new economy given the proliferation of electronic systems in global and emerging markets (Glaessner, Kellerman, & McNevin, 2002). Traditionally, a secure environment requires addressing four elements namely, confidentiality, integrity, availability, authentication, as well as non-repudiation (Saji & Agrawal, 2008). In addition to these four elements, the mobile networks security should consider issues relating to device limitations and network immaturity.

Despite the advances in biometric security systems (Fox, 2011), many mobile money service providers such as Smart Money of the Philippines (Ndiwalana & Popov, 2008) still utilize low cost security approaches on account of low value low volume transactions. The focus is to find a balance between the cost of the security technology and customer satisfaction. In most mobile money deployments such as M-NAIRA in Nigeria (E-Soft Solutions, 2010), MTN Mobile Money across 21 African countries (Fundamo, 2009) and Zap (Leishman, 2010), security is reliant on the use of a Personal Identification Number (PIN) for transaction authentication (Ndiwalana & Popov, 2008). In addition, certain other aspects like nick names are used in transaction authentication in mobile money services like zap (Ghananation.com, 2010).

Institutional Relationships, Policy and Regulation

Mobile payment systems require multi-institutional cooperation and interplay between different stakeholders (Ndiwalana & Popov, 2008). There are three main requirements for operators to offer MMS namely, enabling technology, enabling regulatory environment, and subsequent financial institution partner (Daly, 2010). Each participant in the mobile money ecosystem accrues a variety of benefits (Citigroup, 2010) but for stakeholders working with non-traditional partners dealing with non-traditional functions requires honing new skills to survive. Nevertheless, the possibility of unlocking new revenue streams (Mi-Pay, 2009) is luring to most participants.

Ndiwalana & Popov, (2008) observe that the most dominant partner in the relationship determines the nature of the business model. The authors illustrate the issue by citing examples of G-Cash and Smart Money in the Philippines where the former started a subsidiary called G-Xchange regulated by the financial regulator to deal with the financial aspects of the MMS while the latter cooperates with a commercial bank.

The success of mobile phone payments is dependent upon the cooperation of multiple stakeholders from different industries with different ethos, interests, and strategies (Ndiwalana & Popov, 2008). These may include end users, intermediaries (airtime sellers, and agents etc) MNOs, commercial banks, other Non-bank financial institutions, utility companies, employers, international financial institutions, donors, civil society organizations, financial platform providers, regulatory agencies, and governments amongst others (Jenkins, 2008). Because of the diversity involved in the sector, there is a need for an over reaching national strategy that taps into the synergy created by the diversity but at the same time encourages competition. Despite this need, the sectoral formulation of policies that has been a mainstay in government transactions for a long time provides challenges for different government agencies charged with regulating the different sectors cooperating.

Such a fit requires relationship management amongst the stakeholders which is not common amongst government regulatory agencies eager to protect their sectoral turf. Kakooza, (2008) argues that the e-commerce regulatory problem in Uganda is significant and calls for a lot of political and socio-economic innovation commonly termed as an „e-government strategy‟. The author emphasizes the need for government to take a leading role in regulating e-commerce because of the Low Developing Country (LDC) status of Uganda.

Theoretical model

The ICT4D-Development Informatics Theory

The high rate of mobile phone adoption and usage has attracted attention from many researchers world over. Sey, (2008) for instance, studied mobile phone appropriation in Ghana using a mix of three perspectives, that is, Information and Communication Technologies for Development (ICT4D), Sustainable Livelihoods Approach

to Poverty Reduction, as well as Innovation, Adoption, and Technology Appropriation. Tobbin, (2010) modeled adoption of mobile money transfer using the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT). Similarly, Mallat, (2007) explored consumer adoption of mobile payments using the diffusion of innovations theory (Rogers, 1995) which he described as a powerful tool in explaining the adoption of a variety of financial and mobile technologies including electronic payments (Szmigin & Bourne, 1999), mobile commerce (Teo & Pok, 2003), and mobile banking (Lee, McGoldrick, Keeling, & Doherty, 2003).

The ICT4D is a subfield of Information Systems (IS) research that emerged in the late 1980s (Avgerou, 2008). It is also known as development informatics (Heeks, 2007), and Information Systems in Developing Countries (ISDC) (Avgerou, 2008). Despite more than two decades of existence, the epistemology and ontology of this sub-discipline is poorly understood beyond a circle of specialists (Avgerou, 2008; Best, 2010; Raiti, 2007) observes that the sub-discipline contains few grand theories compared to other areas of social science partly on account of its multidisciplinary nature yet its researchers are not multidisciplinary.

Brown & Grant, (2008) evaluated 185 journals in leading journals of ICT for development, IS, and development and concluded that there are two distinct research streams / domains in what is termed as ICT4D sub-discipline namely, (i) those studies that focus on understanding technology for development and (ii) those studies that focus on understanding technology in developing countries. The latter employ sociological and technological theories used elsewhere and test to see if they hold in developing countries socio-economic, cultural, and political contexts. These studies usually deal with issues of ICT diffusion and adoption. The former stream seeks to establish a link (usually assumed to be causal) between ICT and any socio-economic development construct.

Avgerou, (2008) posits that there are three discernible discourses in which a number of ISDC research may be fitted namely, (1) IS innovation in terms of transferring ICT and organizational practices from advanced economies and adapting them to the context of particular developing countries, (2) IS innovation as a process embedded in the local conditions of a developing country, and (3) IS innovation as a transformative intervention and associates it with aspirations and policies for socio-economic development. Based on Brown & Grant, (2008) ‟s dichotomy of research domains in ICT4D, the latter is an ICT „for development‟ problem area while the former two issues fall under ICT „in developing countries‟.

Avgerou, (2008) points out that the third discourse is the least developed perspective yet it is the one that most appropriately deals with the technological, sociological, and socio-economic development theoretical nexus that should be the gist of ICT4D. It is the third thread that would provide sufficient rigor to make ICT4D research developments credible and have a substantial shelf life (Heeks, 2007). Brown & Grant, (2008) concur and observe that most of the work undertaken in the ICT4D sub-discipline thus far has concentrated on ICT „in developing countries‟ compared to ICT „for development‟. Consequently, there is a dearth of literature dealing with the latter research domain.

Despite the short comings of the first two ISDC discourses, this study employed the second discourse that assumes that IS innovation (Mobile Money) in developing countries is about constructing new techno-organisational structures within a given local social context and places research emphasis on exploring local meanings and working out locally appropriate techno-organisational change (Avgerou, 2008). Indeed, the advent of mobile money in Uganda was sparked by the success of M-PESA in Kenya (DeWaal, 2010), technology appropriation of mobile users where sending of money to relatives in the shape of air time was already in place prior to launch of mobile money services (Comninos, Esselaar, Ndiwalana, & Stork, 2009), use of mobile phones as conduits by donor agencies to transmit agricultural, health, and education information (Masuki, et al., 2010; Ferris, Engoru, & Kaganzi, 2008), structure of East African job market that separated breadwinners from their families and created urban-rural money remittance corridors (Muwanguzi & Musambira, 2009; Mas & Morawczynski, 2009), poor alternatives for making domestic money transfers (Mas & Morawczynski, 2009), development of airtime sharing software such as MTN‟s Me2U (Microsoft.NET, 2008; Hellstrom, 2008; Mulira, Kyeyune, & Ndiwalana, 2010), and the lack of a low cost low volume payment system that could sufficiently meet the needs of the Bottom of Pyramid (BoP) users left out by the high cost high volume national payment system (Ndiwalana & Popov, 2008).

Indeed, the mobile money has redefined the relationships between commercial banks and telecommunication companies (Saxena, 2010), familial relationships between urban remitters and rural recipients (Morawczynski, 2008), relationships between individuals and their cell phones (Sey, 2008), relationships between intermediaries (agents) and telecommunication companies (Davidson & Leishman, 2010), as well as commercial banks, telecommunication companies, and their regulators (Njiraini, 2011). The context in which this happens is the social embeddedness alluded to by Avgerou, (2008) and which mobile money scholars such as Morawczynski, (2007) refer to as context and have used on several occasions to justify replication of studies acro ss different political/administrative jurisdictions.

Methodology

Research Design

This study was conducted through a case study research design. A case study research design is an intensive and holistic analysis of a single entity or bounded case, Oso (2008). The design was selected for this study because it used smaller samples for in-depth analysis

Target population

The target population consisted of 20 MTN subscribers with regards to money transactions and 30 MTN Agent services. The questions asked and distributed in form of paper sheets and recorded after being filled by the respondents 50 in number.

Research Instrument

Questionnaire

Only closed ended questions with like scale was given to the cross section of respondents, which made it easy to gather data from the field. The researcher adopted this type

of questionnaires because questions asked in it are easy to complete, analyze quantitatively and responses obtained through the use of this kind of questionnaire can be compared easily to different items hence making it easy for the researcher to detect a trend just by glancing at the responses.

Data analysis

Data analysis can be described as a process of bringing order, structure and meaning to the mass of collected data. Data was analyzed quantitatively using descriptive statistics such as mean, percentage, tables and frequency and charts. The (SPSS) Statistical Package for Social Science was used during data manipulation and data processing was guided by the objective of the study and the conceptual frame work and the theory of the research.

Presentation, Analysis, and Interpretation of Data

Perceived ease of use, Perceived usefulness and Intention to use mobile money Transaction adopted from the TAM theory

Perceived ease of use

No	Item	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean
1	Learning to use Mobile Money Transaction is easy for me	0 (0%)	0 (0%)	4 (11.4%)	9 (25.7%)	17 (48.6%)	4.1 %
2	I find Mobile Money Transaction easy to use	0 (0%)	0 (0%)	3 (8.6%)	10 (28.6%)	17 (48.6%)	4.4%
3	I find it easy to keep, send and receive money on phone.	0 (0%)	0 (0%)	4 (11.4%)	10 (28.6%)	16 (45.7%)	4.4%
4	It is easy for me to build my skills in using Mobile Money Transaction	0 (0%)	6 (2.9%)	12 (17.1%)	12 (34.3%)	11 (31.4%)	5.0%
	Perceived usefulness						
1	Using Mobile Money Transactions would improve my business skills	0 (0%)	3 (8.6%)	3 (8.8%)	18 (51.4%)	6 (17.1%)	3.9%
2	Using Mobile Money Transaction would enable me to accomplish tasks involving money quickly e.g. paying bills	0 (0%)	2 (5.7%)	3 (8.6%)	11 (31.4%)	14 (40.0%)	4.2%
3	Using Mobile Money Transaction increases my effectiveness in dispatching my duties especially business transactions	0 (0%)	4 (11.4%)	3 (8.6%)	12 (34.3%)	11 (31.4%)	4.1%
1	Mobile Money Transaction makes working more interesting	0 (0%)	1 (2.9%)	5 (14.3%)	13 (37.1%)	11 (31.4%)	4.1%
2	Business with Mobile Money Transaction is innovative approach to administrative work involving transacting	0 (0%)	1 (2.9%)	5 (14.3%)	16 (45.7%)	8 (22.9%)	4.0%
	Intention to use						
1	I will use Mobile Money services to improve on my business	0 (0%)	0 (0%)	1 (2.9%)	13 (37.1%)	16 (45.7%)	4.8%
2	I will advise other subscribers to use Mobile Money Services I their businesses	0 (0%)	0 (0%)	2 (5.7%)	12 (34.3%)	16 (45.7%)	4.4%

Item	Assigned Weight
Strongly Disagree (S.D)	1
Disagree (D)	2
Neutral (N)	3
Agree (A)	4
Strongly Agree (S.A)	5

Summary of the above tables

Majority of the respondents (48.6%) strongly agreed with regards to finding it easy to keep, send and receive money on their phones, (25.7%) agreed and (11.4%) were neutral meaning that they used the MMT rarely, also (48.6%) respondent strongly agreed with regards to finding it easy to use the MMT, (28.6%) agreed and (8.6%) were neutral meaning that they still had difficulties with regards to using MMT. Additionally, (45.7%) respondents strongly agreed with regards to learning to use MMT being easy for them, (28.6%) agreed and (11.4%) were neutral meaning that they still had difficulties with regards to using MMT with relation to learning how to use it, Nevertheless, majority of the respondents (45.7%) strongly agreed with regards to learning to use MMT being easy for them, (28.6%) agreed and (11.4%) were neutral meaning that they still had difficulties with regards to using MMT with relation to learning how to use it; respondents (51.4%) agreed with regards to using MMT would actually improve their various business skills, (17.1%) strongly agreed and (8.6%) were neutral meaning that they still had difficulties with regards to using MMT with relation to improving their business skills; (40%) of the respondents strongly agreed with regards to using MMT would enable them to accomplish tasks involving money quickly, (31.4%) agreed and (8.6%) were neutral meaning that they still seem not to

trust MMT towards accomplishing quick transactions; (34.3%) respondents agreed with regards to using MMT increased their effectiveness in dispatching their business duties, (31.4%) strongly agreed and (8.6%) were neutral meaning that they still seem not to trust MMT towards effectiveness business transactions dispatching; (37.1%) respondents agreed that MMT makes working more interesting, (31.4%) strongly agreed and (14.3%) were neutral meaning that they still seem not to trust MMT towards making working more interesting; (45.7%) respondents agreed that MMT in relation to business is an innovative approach with regards to administrative work involving transactions, (22.9%) strongly agreed and (14.3%) were neutral meaning that they were still not sure if business with MMT is an innovative approach to administrative work involving transacting; (45.7%) strongly agreed that they will use MMT in relation to improving their business, (37.1%) agreed and (2.9%) were in disagreement and (45.7%) respondents strongly agreed that they will advise other subscribers to use MMT in relation to improving their business, (34.3%) agreed and (5.7%) were in disagreement. In conclusion, this indicates that majority of the respondents were willing to advice other subscribers to use MMT in their various business.

Findings, Conclusion and Recommendations

Statistics showing the results basing on the questionnaires basing on the frequencies

I find it easy to keep, send and receive money on phone

Table: 1

Item	Frequency	Percentage %	Cumulative Percentage
Neutral	4	11.4	13.3
Agree	9	25.7	43.3
Strongly Agree	17	48.6	100.0
Total	**30**	**85.7**	

From the above table majority of the respondents (48.6%) strongly agreed with regards to finding it easy to keep, send and receive money on their phones, (25.7%) agreed and (11.4%) were neutral meaning that they used the MMT rarely. In conclusion, this indicates that majority of the respondents were in favor MMT.

I find MMT easy to use

Table: 2

Item	Frequency	Percentage %	Cumulative Percentage
Neutral	3	8.6	10.0
Agree	10	28.6	43.3
Strongly Agree	17	48.6	100.0
Total	**30**	**85.7**	

From the above table majority of the respondents (48.6%) strongly agreed with regards to finding it easy to use the MMT, (28.6%) agreed and (8.6%) were neutral meaning that they still had difficulties with regards to using MMT. In conclusion, this indicates that majority of the respondents were familiar with MMT usage since it was easy for them.

Learning to use MMT is easy for me

Table: 3

Item	Frequency	Percentage %	Cumulative Percentage
Neutral	4	11.4	13.3
Agree	10	28.6	46.7
Strongly Agree	16	45.7	100.0
Total	30	85.7	

From the above table majority of the respondents (45.7%) strongly agreed with regards to learning to use MMT being easy for them, (28.6%) agreed and (11.4%) were neutral meaning that they still had difficulties with regards to using MMT with relation to learning how to use it. In conclusion, this indicates that majority of the respondents were finding it easy to learn on how to transact using MMT.

It's easy for me to build my skills using MMT

Table: 4

Item	Frequency	Percentage %	Cumulative Percentage
Disagree	1	2.9	3.3
Neutral	6	17.1	23.3
Agree	12	34.3	63.3
Strongly Agree	11	31.4	100.0
Total	30	85.7	

From the above table majority of the respondents (45.7%) strongly agreed with regards to learning to use MMT being easy for them, (28.6%) agreed and (11.4%) were neutral meaning that they still had difficulties with regards to using MMT with relation to learning how to use it. In conclusion, this indicates that majority of the respondents were finding it easy to learn on how to transact using MMT.

Using MMT would improve my business skills

Table: 5

Item	Frequency	Percentage %	Cumulative Percentage
Disagree	3	8.6	10.0
Neutral	3	8.6	20.0
Agree	18	51.4	80.0
Strongly Agree	6	17.1	100.0
Total	30	85.7	

From the above table majority of the respondents (51.4%) agreed with regards to using MMT would actually improve their various business skills, (17.1%) strongly agreed and (8.6%) were neutral meaning that they still had difficulties with regards to using MMT with relation to improving their business skills. In conclusion, this indicates that majority of the respondents were using MMT towards improving their business skills.

Using MMT would enable me to accomplish tasks involving money quickly

Table: 6

Item	Frequency	Percentage %	Cumulative Percentage
Disagree	2	5.7	6.7
Neutral	3	8.6	16.7
Agree	11	31.4	53.3
Strongly Agree	14	40.0	100.0
Total	30	85.7	

From the above table majority of the respondents (40%) strongly agreed with regards to using MMT would enable them to accomplish tasks involving money quickly, (31.4%) agreed and (8.6%) were neutral meaning that they still seem not to trust MMT towards accomplishing quick transactions. In conclusion, this indicates that majority of the respondents were using MMT towards quick accomplishment of transactions with relation to their relevant businesses.

Using MMT increase my effectiveness in dispatching my duties especially business transactions

Table: 7

Item	Frequency	Percentage %	Cumulative Percentage
Disagree	4	11.4	13.3
Neutral	3	8.6	23.3
Agree	12	34.3	63.3
Strongly Agree	11	31.4	100.0
Total	30	85.7	

From the above table majority of the respondents (34.3%) agreed with regards to using MMT increased their effectiveness in dispatching their business duties, (31.4%) strongly agreed and (8.6%) were neutral meaning that they still seem not to trust MMT towards effectiveness business transactions dispatching. In conclusion, this indicates that majority of the respondents were using MMT towards effectiveness in business duties dispatching being their core.

MMT makes working more interesting

Table: 8

Item	Frequency	Percentage %	Cumulative Percentage
Disagree	1	2.9	3.3
Neutral	5	14.3	20.0
Agree	13	37.1	63.3
Strongly Agree	11	31.4	100.0
Total	30	85.7	

From the above table majority of the respondents (37.1%) agreed that MMT makes working more interesting, (31.4%) strongly agreed and (14.3%) were neutral meaning that they still seem not to trust MMT towards making working more interesting. In conclusion, this indicates that majority of the respondents used MMT which was making their work more interesting.

Conclusion

The paper set out to analyze the state of MMS in Uganda. The advent of MMS in Uganda could be attributed to both technology appropriation and the success of M-PESA in Kenya. It should be noted that the launch of the various mobile money schemes simply consolidated the role of cellular phones in commerce because information and monetary value delivery across the cellular phones had been in place for a while ever since the mobile network operators put in place the short messaging service (sms).

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