

**CUSTOMER SATISFACTION WITH MOBILE MONEY  
SERVICES IN MALAWI: A CASE STUDY OF TNM MPAMBA**

**MASTER OF BUSINESS ADMINISTRATION DISSERTATION**

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**UNIVERSITY OF MALAWI  
THE POLYTECHNIC**

**April, 2018**

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**April, 2018**

## **DECLARATION**

I declare that this research report is my own unaided work. It is being submitted in partial fulfillment of the requirements for the degree of MBA in the University of Malawi; it has not been submitted before for any degree examination at any other university.

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## CERTIFICATE OF APPROVAL

We, the undersigned, certify that we have read and hereby recommend for acceptance by the University of Malawi a thesis titled '*Customer Satisfaction with Mobile Money Services in Malawi: A Case of TNM Mpamba.*'

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Signature : \_\_\_\_\_

Date : \_\_\_\_\_

## **DEDICATION**

I dedicate this dissertation to the following important people:

My beloved wife, Maria;

My lovely son Phillip Raphael;

My lovely daughter Priscilla;

My loving Mum Emily

## **ACKNOWLEDGEMENT**

This study would not have been possible without the valuable assistance from individuals who tirelessly provided their contributions, support and value towards this work. I would like to take this opportunity to express my sincere gratitude to them.

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Finally, God the most high, thank you very much for the Grace so amazing. Without you I can do nothing.

## ABSTRACT

The purpose of this study was to investigate the level of customer satisfaction with Mobile money a case study of TNM Mpamba. The findings of the dissertation will be beneficial to enable companies that provides the service to concentrate in areas that will bring more satisfaction to those customers that are using Mobile money platform to carry various transactions as well as those that intends to use the service. The study was situated in the city of Blantyre Malawi. The population comprised customers who are on Mpamba platform and were registered with TNM Mpamba. The data collection instrument was structured questionnaire administered to 150 respondents in Blantyre, Malawi, of which 120 were returned representing 100% return rate. The theoretical framework which is the base for this study was done by Fishbein, 2010 and its **Importance Performance approach**. This approach measured the importance and performance of the Mobile money attributes to the customer. Results revealed that out of eight mobile money attributes that were measured, 110 users of TNM Mpamba against 91 were satisfied with TNM mobile money. But despite these results, a number of problems were encountered by Mpamba users regarding ease of accessing Mpamba agents and agent friendliness. To further increase customer satisfaction with TNM Mpamba. The company should ensure enhancing availability of Mpamba agents as well as come up with various training on customer caring so that they will acquire skills on how to take care of their customers when transacting.

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background to the Study

This chapter introduces the study by defining mobile money and the benefits of mobile money. In addition, the chapter gives a brief overview of Telekom Networks Malawi (TNM), the company being one of the first mobile phone companies in Malawi to introduce mobile money product/service called TNM Mpamba. Furthermore, the chapter provides the studies objectives, scope, research questions and its significance.

Over the years, mobile telephone has been used for transmitting voice and short messages (SMS) as part of virtual communication. Recently, the mobile telephone industry has grown tremendously worldwide stretching to mobile money transfer systems (Sachdev et al, 2016). This is value added service (VAS) in the industry which gives a competitive edge over competitors.

A lot of scholars have defined mobile money as a term that describes the services that support electronic money transaction such as money transfer over a mobile phone (Lachaal & Zhang, 2012) which was also defined in (Ernest & Young, 2015) and repeated by (Maureen, 2013). Mobile money services have also been defined as electronic money accounts that can be accessed via mobile phone (Zutt, 2010). These definitions refer mobile money as mobile payment, mobile money transfer, and mobile wallet that is operated and performed from a mobile phone device.

The rapid and worldwide penetration of mobile money service dates back to 1999 (Ludewig, 2010). By the year 2000, mobile money technology had started spreading to several countries. Globe Telecom launched G-cash in 2004 (Wishart, 2006) and Bharti Airtel launched a mobile money transfer pilot project in India in 2007 (Bosi, 2011). Bosi (2011) pointed out that mobile money services were available in 61 percent of the world's developing countries including countries in Africa, Asia, Latin America, Europe and the Middle East. As of December 2014, there were 255 live mobile money services in 89 Asian markets compared to 233 live mobile money services across 83 European and Middle East markets (Scharwatt, 2014). Scharwatt (2014) pointed out that mobile money has now matured across many developing regions and the number of new

launches each year is falling steadily (Scharwatt, 2014). By 2014, mobile money services started offering a safer and convenient means to both banked and unbanked people in sending and receiving money through their mobile phones (Scharwatt, 2014). Mobile money contains features such as mobile wallet, mobile transfer, airtime transfers and mobile banking. Mobile wallet enables the subscriber to receive, store, send or pay bills anywhere any time (Ernest & Young, 2015).

Through mobile phones, users are able to transfer or send money from their mobile money account to a different subscriber from anywhere at any time. This is similar to airtime purchase, where one can purchase and send airtime to another subscriber within the same network. Generally, companies that provide mobile money services work closely with banks to provide banking services to subscribers of mobile money (Scharwatt, 2014). This has improved accessibility to financial services to a large number of people, who are effectively excluded from banks due to longer travel distances or insufficient funds to meet the minimum deposit requirement at the commercial banks (Jack & Suri, 2011).

Donavan (2012) states that the benefits of Mobile money are numerous. For instance, it has improved productivity by increasing the efficiency and at the same time lowering the cost of transactions of financial services. Besides this, mobile money has improved security, generating new employment opportunities as well as creating a platform on which other businesses can grow (Donavan, 2012). Though mobile money services are often thought of as technology business, certainly they have a heavy service component cost on the part of the service provider hence deployment of technology is not an end in itself (Rajiv, 2015).

In Africa, the benefits of mobile money were reported by MTN Ghana, which showed that since the introduction of mobile money services in Ghana in 2009, it has narrowed the pool of unbanked persons in Ghana and it has signed on more than 1.5 million active subscribers recording a total of 18.5 million monthly transactions (AllAfrica, 2015). Further, MTN has employed about 19,500 merchants across the country, thus creating employment (media & global 2015). The same sentiment was also reported by Muisyo (2014) in Kenya who said that according to Bill and Melinda Gates Foundation, Kenya has been using M-Pesa, a mobile phone based money payment service and it has undertaken more transaction in three years than the total number of worldwide

remittance transfers recorded by the global money transfer agency Western Union since inception (Muisyo, 2014).

In Malawi, the benefits of using mobile money were stated in success stories reported by Fhi360 as one way of incorporating the unbanked for cash transfer programming. The report shows that mobile money has transformed the saving culture in some parts of Malawi like Mchinji district (FHi360, 2015). Another success story shows that farmers through the National Smallholder Farmers Association of Malawi (NASFAM) with support from Mobile Money Accelerator Program (MMAP) migrated the process of settling payments for farmers from manual payments system to using mobile money to facilitate speedy payments as well as to reduce administrative costs (FHi360, 2015). In addition, MMAP conducted training for farmers on mobile money and financial literacy in December 2014. Feedback from the training participants came out that 235 people opened mobile money accounts and out of 235 farmers, 167 opened mobile money accounts with Airtel Malawi and 68 with TNM Limited (FHi360, 2015).

There are two mobile telephone companies in Malawi that were authorized by the Reserve Bank of Malawi and Malawi Communication Regulatory Authority to offer mobile money services, namely TNM Limited and Airtel Malawi Limited (Greenacre, 2014). However, this study focuses on TNM Mpamba mobile money services.

## **1.2 Brief Overview of TNM Mpamba**

Telekom networks Malawi launched a mobile banking facility called Mpamba in May 2013. By its name, Mpamba in local language, means start-up capital and is where registered customers will be able to use their mobile phones to access various financial services.

Both customers with or without bank accounts can use the service and among others, customers can receive their salaries or wages, receive or send funds, cash-out and cash-in money, purchase airtime, purchase items, as well as paying bills through their mobile money account. TNM launched the service in line with the worldwide revolution from cash-based to cashless societies with simplified and advanced payment solutions. This service was launched to reduce banking absence in Malawi which has about 80% of unbanked population (www.tnm.co.mw, 2013).

The operation of Mpamba service is done through agents either a person or business that has contacted TNM to facilitate transaction for customers both registered and unregistered. With Mpamba, TNM customer can convert cash into electronic money known as e-value at any Mpamba agents who can also accept customer deposits (Cash-ins) and customer payments (Cash-outs). The advantage of TNM Mpamba include safety. This means that clients can safely transfer funds through mobile money that carrying physical cash and its convenience is that payments can be made anywhere and at any time. (www.tnm.co.mw, 2013). The service is being hyped for its cost effective and time saving as it cuts travel costs from the customers.

### **1.3 Problem Statement**

Using mobile money has enabled customers to carry less or no hard cash at all when going for shopping, and also save their travelling time whenever they want to settle their utility bills, transfer money to their relatives as well as airtime purchases. A study conducted by Young (2015) has shown that mobile money in developing countries has brought savings in infrastructure development since it does not require physical buildings to transact. Further, mobile money has increased customer base and at the same time reduced labour costs on salaries in the banks (Ernest & Young, 2017). In Malawi, mobile money has also enabled companies to remit salaries to their employees, thus saving the employee's time that would otherwise been spent queuing in the banks (Allafrica, 2016). Despite these successes, anecdotal information shows that Customers are still dissatisfied as evidenced by TNM Customer experience report (Chipofya, 2016). It has therefore become necessary to identify the problem areas that contribute to customer dissatisfaction This study therefore has been conducted to investigate customers' satisfaction with TNM Mpamba services.

### **1.4 Research Objective**

Therefore, this research was conducted to investigate customers' satisfaction with TNM Mpamba mobile money service and had the following specific objectives:

### **1.4.1 Specific Objectives**

The specific objectives of this research are as follows:

- To assess customers' perceptions on the importance of mobile money service attributes.
- To measure customers' perception on the performance of mobile money service attributes.
- Analyze the factors that influence customers' satisfaction with mobile money services.

### **1.5 Research Questions**

In line with the specific objectives of the research, the study addresses the following research questions:

- What are the customers' perceptions on the importance of mobile money service attributes?
- What are the customers' perceptions on the performance of mobile money service attributes?
- What factors influence customers' satisfaction with mobile money services?

### **1.6 Significance of the Study**

This research is of practical significance to the development and sustainability of mobile money service as it will provide feedback to companies that offers mobile money services on the performance as well as how those companies can do to satisfy their customers. This will in turn help those companies to manage mobile money service attributes that generate customers' satisfaction to improve the bottom line of business which is shareholders' returns maximization. Satisfied customers are expected to become referral points to prospects and making repeat purchases (Ahmad & Rainayee, 2013).

On the part for the customer, they will benefit in that they will feel valued and listened to after realizing that those companies that offers mobile money services have positively responded to their feedback. Seeking customer feedback is proactive relationship marketing.

To the academic circle, the study will add knowledge about mobile money services and factors that influence its satisfaction. It might also trigger further studies in the research gaps that have been identified in this paper.

## **1.7 Chapter Summary**

This chapter presented the background of mobile money where definitions, where it started and its benefits of using mobile money services has been outlined. It also briefly contain an overview of TNM Mpamba and outlining problem statement, The chapter further presented the general and specific research objectives of the study. Lastly the chapter ends with significance of the study of the thesis.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

In this chapter literature review on customer satisfaction is presented. Firstly, it outlines concept of customer satisfaction importance of customer satisfaction, service quality as well as attributes of mobile money in general and attributes of TNM Mpamba in particular. The chapter ends by looking at measures and approaches of customer satisfaction.

#### **2.2 Concept of Customer Satisfaction**

Customers are considered the most important external stakeholders in product development (Farahman, 2013). Customers are also known as clients, purchasers, buyers and end-user consumers (Farahman, 2013). In conforming to the same Giffin (2005), states that customers can be those currently in need of a product/services or prospective, and all others with problems and needs who seek either product or service solutions from a manufacturer's viewpoint. Customers may include distributors, retailers, and persons, who buy products from the retailers (Kaplan, 2011)

Initially, customers are key players in business ecosystems and an important source for product development; their input is critical to ensure product success (Alam, 2005). Customer inputs enable the development of customers' future needs and modified product development (Cuervo-Cazurra, 2009). Firms with close customer relationships enjoy an added advantage in obtaining valuable information that helps continue product/service improvement (Fogelstrom, 2010). Generally, companies who take care of the customers' needs and wants become market leaders (Kotler & Kelley, 2009). As such they are the ones that contribute to organizations income. Therefore, customer's repeat purchase of goods and services signifies satisfaction with firm's products and services on a highly competitive market.

Customer satisfaction was defined by Hunt (1977) as "the evaluation that the consumer experience is at least as good as it is supposed to be". The definition of customer satisfaction remains the same over time. Churchill and Surprenant (1982) state that customer satisfaction is a result that

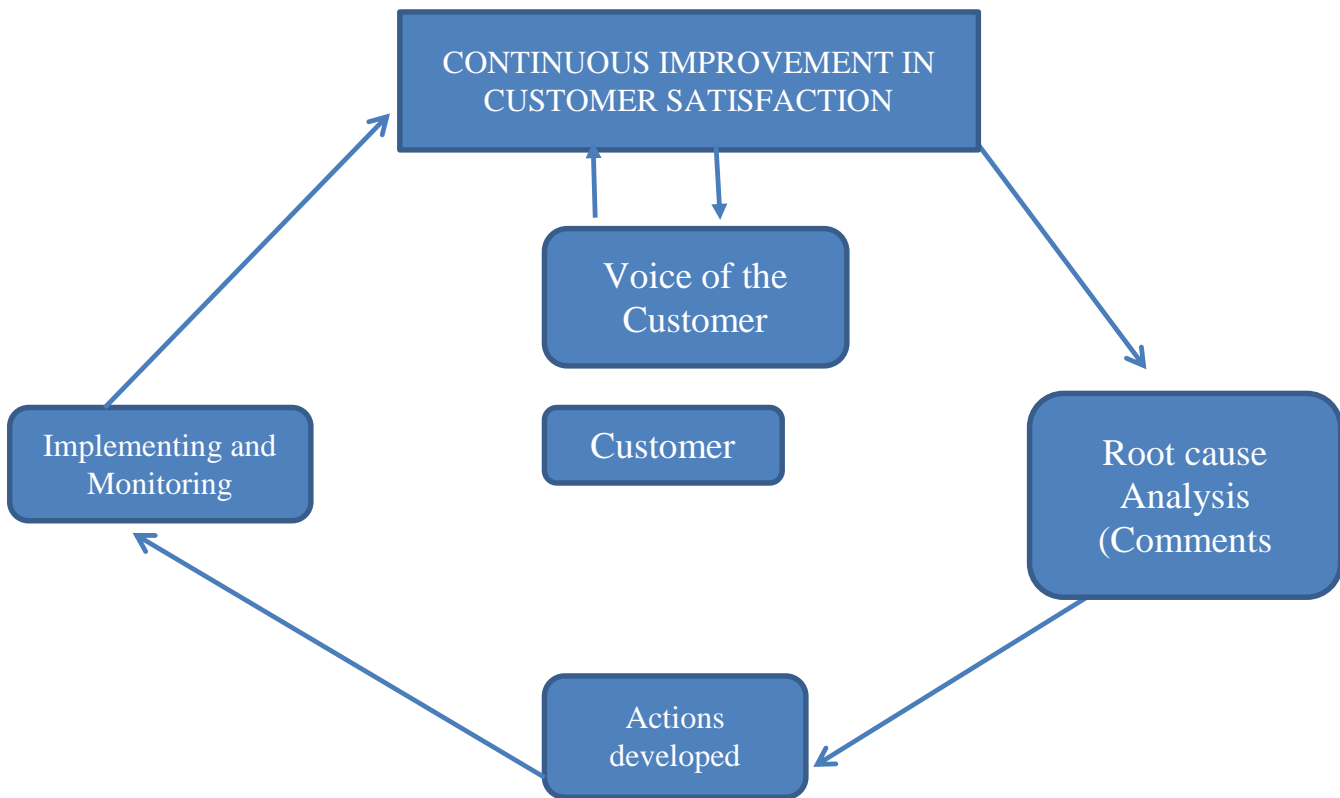
comes from the pre-purchasing customer comparison among the expected performance, the perceived actual performance and the existing cost. According to Bolton, Ruth and Drew (1991), customer satisfaction/dissatisfaction (CS/D) is the result of interaction between the consumer's pre-purchase expectations and post purchase evaluation. Mohammed (2012) states that when perceived performance is below expectations, the customer becomes dissatisfied. Again if the perceived performance exceeds expectations, the customer will be satisfied. Otherwise if the perceived expectations are at par with performance, customers are indifferent. When the customer is satisfied, there will be repeat purchase of goods, brand loyalty as well as positive word-of-mouth advertising. All of these will enhance sales. Karim and Chowdhury (2014) reported that customer satisfaction is the key to long term business success. Fornell (1992) believes that customer satisfaction acts in two different ways namely; the satisfaction with a specific transaction and the overall satisfaction. Usually, the level of satisfaction indicates to what extent customers are satisfied and to what degree their expectations are met.

Customer satisfaction can also be defined as the "response to consumer fulfillment (Oliver, 1997), and further, as "an evaluation where the chosen alternative is in agreement with the prior beliefs (Blackwell, 2008). Customer satisfaction is also defined as a state of mind in which the customer's needs, wants, and expectations throughout the product/service life have been met or exceeded (Anderson, 2006).

Generally, all definitions of customer satisfaction explained above point out that customer satisfaction considers a response, emotional pertaining to particular focus, either expectation about a product or consumption experience that occurs at a particular time.

Mohamed (2000), in his research outlined four important ways of continuous improvement in customer satisfaction. These are: listening to the voice of customer, analyzing comments outlined by the customer, developing the action to be done and at the end of it all, implementing and continuously monitoring those actions that have been put in place.

Figure below shows four important ways of continuous improvement:

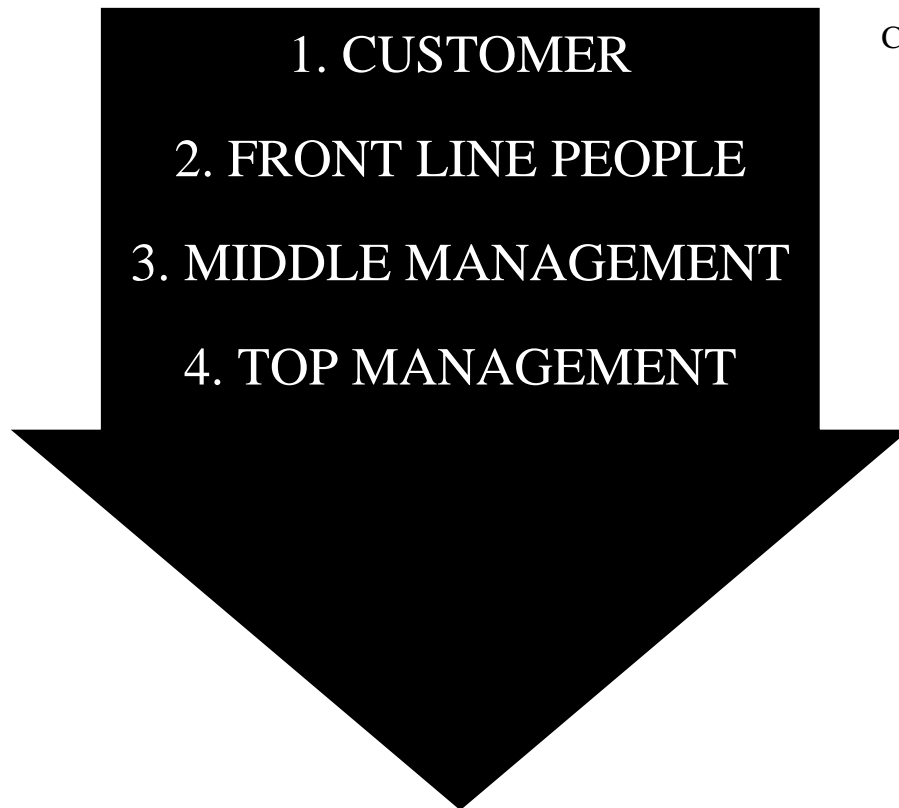


**Figure 2.1: Customer Satisfaction Continuous Improvement**

**Source: Zairi (2000)**

According to Kotler (2000) companies that aim at fully satisfy customers and want to be successful use a chart depicted in Figure 2.2 where customers are put at the focal point of organization's planning and strategies.

CUSTOMER



CUSTOMER

**Figure 2.2: Hierarchy of Staffing where Customer is put at the Focal Point of the Organization**

*Source: Kotler et al. (2000)*

Unlike in the past where companies see customer as the only way of making profits, modern companies build a strong customer relationship by placing customers at the top in order to meet their expectations. According to Figure 2.2, in modern companies, customers are placed at the top whilst front-line people serve and satisfy customers directly; middle managers support the front-line people with training and approvals while top management hires and support middle managers to effectively empower front line staff in meeting customer needs. Kotler (2000) stresses that in customer-centered companies; customer satisfaction is both a goal and a marketing tool. Therefore, companies need to be concerned about satisfying their customer at all levels,

According to Hansemark and Albinson (2004), satisfaction is an overall customer attitude towards a service provider or a reaction after differentiating between what customers anticipate and what they receive.

In addition, Berman (1997) concluded that “companies with satisfied customers have a good opportunity to translate them into loyal customers who purchase from those firms over an extended period. As mentioned earlier, customer satisfaction is a feeling of pleasure that results from comparing a product’s perceived performance or outcome to expectations. If the performance falls short of expectations, the customer is dissatisfied (Kotler & Kelvin, 2009).

### **2.3 Importance of Customer Satisfaction**

From operations managers’ view point, Lee (2005), states that customers play a pivotal role in organization processes. Before organizational structures as well as strategies are put in place, management dwells much on how the target customers will be satisfied. Mostly, strategic plans of organizations include questions like how to reach a customer, who will consume or use these products and how will it yield their maximum satisfaction? After outlining these questions, organization comes up with the products/services to suit the customers. Markets too are also segmented. All of this entails the importance of customers in business as well as how that customer can be satisfied. Employees too are included in this equation since they play a vital role in product quality and customer satisfaction (Kotler & Kelley, 2009). In addition, most companies have realized that customer satisfaction must start from employee’s satisfaction (Bitner, 1990) where internal marketing is done to all employees. Therefore, in today’s markets, for organizations to maximize their profits, there is need to build customer relationship that entails delivering superior value over competitors to the target customer and hence satisfying them (Kotler & Kelley, 2009).

Customer satisfaction has been fundamental in business because it provides business managers a tool to manage and improve their businesses (Kotler, 2012). Companies that offer outstanding customer experiences do create an environment where satisfaction is high and customer advocates are plenty as well as retention (Kotler, 2012).

Mensah-Ansah (2013), points out that prudent firms measure customer satisfaction regularly, because it is one key to customer retention. Previous studies done by Zahorik and Rust (1993) established the importance of customer satisfaction and its effects on both the maintenance of customers and the efficiency of a company. In their studies, it has been proven that it costs six to seven times more to acquire new customers than it does to retain existing customers. This was also supported by Kotler (2010), where he outlined that, it is essential for a company to keep customers satisfied, because it is far more expensive for a company to attract new customers than to maintain existing ones.

Again Anderson (2006) points out that through high customer satisfaction levels, companies are able to realize high profits at the same time a greater acceptability of the product on the target market. Customers to be satisfied, firms spend millions on effective trucking methods that guarantee customer satisfaction.

Anderson, Eugene, Fornell, Rust and Roland (1997) conclude that in the absence of a high degree of customer satisfaction, profits decline and harder to generate. Statistically, it has been shown that a business with high customer satisfaction rate is likely to generate up to 18 times more revenue than a company with a very low customer satisfaction rate (Kotler, 2012). Therefore this confirms that customer satisfaction plays a fundamental role in the modern business operational activities.

Usually customer satisfaction has a positive effect towards organization profitability. According to Hoyer (2001), satisfied customer's forms a solid foundation of any business that may lead to success of a company. Basically, customer satisfaction leads to brand loyalty, repeat purchase and positive word of mouth.

The importance of customer satisfaction is that it paves way for organization to constantly watch, monitor and improve the 7Ps of marketing mix (product, price, promotion, place, people, processes and physical evidence). These 7Ps are important tools that help to understand the benefits of the organizations products as well as how to plan ahead for the benefits.

Customer satisfaction is increasingly seen as an important objective for today's businesses as such it is treated in a very serious manner in an organization. Yeung and Ennew (2000) concluded that there is a significant relationship between customer satisfaction and profitability. This suggests that with higher level of customer satisfaction; there will also be a higher degree of profitability in organizations.

Coldwell (2001) conducted a statistical analysis of customer satisfaction on profitability covering over 20,000 customers. This survey was conducted in 40 countries by Info Quest magazine. The findings of the study were that a totally satisfied customer contributes 2.6 times as much revenue to a company as a somewhat satisfied customer; a totally satisfied customer contributes 17 times as much revenue as a somewhat dissatisfied customer; a totally dissatisfied customer decreases revenue at a rate equal to 1.8 times. The findings show how a totally satisfied customer contributes to a business. This suggests that, there is a positive correlation between customer satisfaction and profitability.

Additional, (Leelakulthanit, 2011) investigated the determinants of customer satisfaction by interviewing 400 mobile phone users in Thailand. Their study found out that Mobile Money improves promotional value, quality of customer service at the shops and corporate image.

In the same manner, (Alom, 2010) interviewed 60 university students mobile users in Bangladesh to identify the determinant factor in selecting mobile service providers. From the study, it was reviewed that brand image and perceived call rate was the most influential reason when selecting a mobile service provider and that bring most to customer satisfaction.

Further, (Jepleting, 2013) in "*In effect of mobile Banking on customer satisfaction*" concluded that those using mobile banking services were satisfied and that the service was efficient and reliable. On the other hand, empirical research has shown that customer satisfaction is an antecedent of customer retention (Newman, 2001) (Rust et al., 1994) and further, this increases sales (Kish, 2000; Levesque & McDougall, (1996), increases market share (Fisher, 2001) and improve corporate image (Newman, 2001).

Hafeez and Hasnu (2010) investigated customer satisfaction in Pakistan. Their main emphasis was to find out the importance of service quality and price in determining customer satisfaction. Their findings were that perceived quality is an important predictor of customer satisfaction which ultimately resulted in trust, price tolerance and safety.

Downe et al. (2011) examined the impact of reliability, responsiveness, assurance, empathy and tangible aspects on customer satisfaction. The results indicate that reliability, responsiveness, assurance and empathy significantly influenced customer attitude in terms of satisfaction. But t-test results showed that there was a significant gap between the perceived satisfaction and importance on all the attributes mention above.

#### **2.4 The Concept of Service Quality and Customer Satisfaction**

A service is an economic intangible activity that provides value to customers. Customers appreciate and become satisfied after receiving a good service. Companies who value service have competitive advantage over other service companies in the same industry (Kotler & Kelley, 2009).

There are various definitions regarding the concept of service. Sasser (1978) defines a service as a package of explicit and implicit benefits performed with a supporting facility and using facilitating goods. In confirmation of the same, Parasuraman (1995), states that services are deeds, processes, and performances. On the other hand Kotler & Kelley (2009) states that a service is any activity or benefit that one party offers to another which is essentially intangible and does not result in the ownership of anything, and it may or may not be tied to a physical product. While Gronroos (1983) defines a service as an activity or series of activities of more or less intangibles nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or physical resources or goods and/ or systems of service provider, which are provided as solutions to customer problems. A service is any primary or complementary activity that does not directly produce a physical product that is, the non-goods part of the transaction between customer and provider (Payne, 1993).

Basically, services include all economic activities which are not physically apparent like products, which add value to the customer. Service has become very crucial in all business industries due to

globalization. Services are now seen to be part of our life, starting from the most essential demands, like sports, telecommunication and hospitals.

Service quality has been defined by various researchers in various ways. Markovic (2014) defines service quality as the consumer's overall impression of the relative inferiority/superiority of the organization and its service. Whereas Cronin and Taylor, (1994) define service quality as a form of attitude that represent a long-run overall evaluation.

According to Parasuraman et al. (1988) and Parasuraman et al. (1991), service quality is a function of pre-purchase customer's expectation, perceived process quality, and perceived output quality. Parasuraman et al. (1988) further added that service quality is the gap between customers' expectation of the service and their perception of the service experience.

Marketing literature define service quality as the degree to which customers' perceptions exceed their expectations (Zeithamal., 1990).

Lewis and Booms (1983), also define service quality as a measure of how well a service delivered matches the customer expectations. Additional, Robinson, (1999) sees service quality as an attitude about superiority of service whilst Gronroos (2001) states that service quality is an outcome of appraisals that customers make between their expectations about a service and their perception of the way in which the service has been completed.

Lewis and Mitchell (1990) define service quality as the extent to which a service meets customers' needs and expectations. Service quality is mostly viewed as a form of approach representing a long-run overall assessment of its customers. Generally, maintaining service quality at certain level and improving service quality must be life time determinations to companies who desire life time prosperity in customers' heart (Cronin, 1994).

These definitions above signify how service quality focuses on customer's expectations after receiving that particular service. Service quality has a strong correlation with customer

satisfaction, financial performance, manufacturing costs, customer retention, customer loyalty and success of marketing strategy (Cronin et al., 2000)

Ravichandran (2010) state that quality of service offered, determines the customer satisfaction. A number of studies conducted by various researchers conclude that there is a link between customer satisfaction and service quality (Mandhachitara, 2011).

Several models have been developed by researchers and used to conceptualize and measure service quality as a way of trying to understand customer satisfaction. For instance Oh (1999) came up with a service quality, customer value and customer satisfaction model. In this model, the author proposed an integrative model consisting of service quality, customer values and customer satisfaction. The model was mainly focusing on post purchase choices and it incorporated key variables such as perceptions, service quality, customer satisfaction and customer values whilst looking at determinants of service quality.

## **2.5 Relationship between Service Quality and Customer Satisfaction**

Basically, customers are deemed to be satisfied when they experience service that fulfills or surpasses their expectation. Dwyer (1987) in the book of marketing define satisfaction as the global evaluation of relationship fulfillment by a firm. Farrelly (2005) further define satisfaction as the positive affect that resulting from the assessment of a firm's working relationship. In general, customer satisfaction is identified as an outcome of service quality, which means that it is associated with the quality of the products or services provided to the customer. Automatically, the level of customer satisfaction is also enhanced, along with an increased level of perceived quality of the product or service. In particular, Szymanski et al. (2001) outlined customer satisfaction to be considered as an intrinsic variable that explains returning customers and their post-behaviors of purchasing products and services.

Oliver (1993) regarding the relationship between customer satisfaction and service quality suggests that service quality is the antecedent of customer satisfaction. Satisfaction and service quality have certain things in common but satisfaction generally is broader concept, while service quality focuses specifically on dimensions of service (Wilson et al., 2008). Service quality reflects

the customers' perception of reliability, assurance, responsiveness, empathy and tangibility while satisfaction is more inclusive and it is influenced by perceptions of service quality, product price, personal factors and quality. According to Rajaguru and Rajesh (2016), service quality is the gap between consumers expectations and perceptions of service offered. The smaller the gap, the better is the quality of service offered and greater the customer satisfaction realised.

Service quality has significantly affected the performance of organisations in recent years (Azar, 2009). Its effect has been felt and it has assisted in the transformation of various organizations worldwide. Service quality is an input variable for customer satisfaction and leads to customer satisfaction. This relationship could be clarified in a way that quality of products and services leads to customer satisfaction and customer satisfaction also leads to profitability as depicted below (Azar, 2009).

The circle of virtue Model of customer satisfaction and quality

**Quality of Service**  **Customer satisfaction**  **Profitability**

Gilaninia (2013) came up with reasons for paying attention to service quality. An increase in quality of service compels customers' to get more satisfied and increases profits. Improving quality of service attracts new customers and also enables organization to maintain its current customers (Zeithaml, 1996). It should be considered that relationship between the two is not a simple relationship. Firms with higher perceived quality have greater market share, higher return on capital and circulating assets more than firms with lower perceived quality (Zeithaml, 2006).

Thus it can be conclude that in the long term, the most important factor affecting business performance is quality of goods and services that the organization provides compared to its competitors. Quality of service can help an organization to differentiate itself from other organizations and to achieve a sustainable competitive advantage. Quality of service is a profitable strategy for the organization and investing in service quality will lead to organization profitability Organizations that have a higher level of quality service will have a higher level of customer satisfaction as a prelude to achieving sustainable competitive advantage (Guo & Duff, 2008).

Cronin (1994) outlined that service quality and customer satisfaction share the close relationship. Service quality is a key that assist to measure satisfaction (Pitt, 1995). Quality of service offered by an organization determines the customer satisfaction (Ravichandran, 2010). For the businesses to be able to win and satisfy customers, it needs to provide product and services that will satisfy the needs and wants of the customers (Kotler & Kelley, 2009). This is important in sustaining their presence in the market. High customer perceived service quality will lead to high level of satisfaction. Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Zeithami, 2006)

From other researches who conducted research on service quality and customer satisfaction, customer satisfaction and service quality are related from their definitions to their relationships with other aspects in business (Deruyter, 1997). Some researchers have agreed to the fact that service quality determines customer satisfaction. Parasuraman et al. (1995) in their study, proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. On the same note, other authors did comprehend with the idea brought up by Parasuraman et al. (1995) and they acknowledged that “customer satisfaction is based upon the level of service quality that is provided by the service providers” (Saravanana, 2009).

A research that was conducted by Baker (1994) identified factors that precede customer satisfaction. Their input dwelled much on that there are 5 antecedents that contribute to satisfaction of a product or service and these are; clear understanding of customer need and expectations, perceived values, service quality, internal satisfaction as well as motivating management. From their analysis, the research showed that service quality is one major attributes of customer satisfaction.

Further, According to various authors, customer satisfaction is a short-term, transaction-specific measures, while service quality is an attitude formed by long-term, overall evaluation of performance (Hoffaman, 1997). These two concepts, that is customer satisfaction and service quality, are intertwined (Cronin & Taylor, 1992). The effect of service quality on customer satisfaction was further confirmed by Omotayo and Joachim (2011). Their research was on 148

subscribers of another telecom company in Nigeria. Their findings were that service quality has a positive impact on satisfaction. The same sentiments were also said by (Almossawi, 2012). On the other hand, (Deruyter, 1997) modified the **SERVQUAL** scale and empirically they tested the health care service of chiropractic care attempting to determine the relationship between service quality and customer satisfaction. The results come out that service quality should be treated as an antecedent of customer satisfaction. A similar research was conducted by (Brady, 2001) in America and Latin America in a customer's fast food. The results showed that there was a positive relationship between service quality and customer satisfaction based upon different culture backgrounds.

In conclusion, service quality possesses a very highly significant effect to companies' growth and profit realization. Where organizations provide good service quality, it influence customers to be satisfied and as a result, continues attracting a lot of customers in a long run.

## **2.6 Determinants of Service Quality**

According to Parasuraman et al. (1988), the instrument that is often used for measuring perceived quality of service is **SERVQUAL**. It consists five dimensions and these are; reliability, responsiveness, tangibility, assurance and empathy. These determinants of service quality are explained below:

- **Reliability** involves regularity of performance as well as dependability. It means that the firm performs the service right the first time. It also means that the firm honours its promises. Specifically it involves, performing the service at designated time. Customers prefer doing business with companies that keep their promises.

Reliability increases customer trust in the minds of customers. For example, Ernest & Young, (2009), reported that large reliable network of agents and a low risk solution to financial exclusion were found to be a determinant of customer trust on M-Pesa (Mobile Money) in Kenya.

- **Responsiveness** concerns the employee's willingness or readiness to provide service. It involves timeliness of service like calling the customers back quickly and giving prompt

service. Responsiveness also captures the notion of flexibility and ability to customize the service to customers need (Zeithaml, 2006).

- **Tangibility** concerns physical evidence and representation of the service. This involves companies to have up to date equipment, physical facilities should be visually appealing at the same time a well dressed up employees. This brings customer trust and at the same time love for the services offered.
- **Assurance** this involves trust. That is the ability of employees to inspire trust and confidence to their customers. Customers should be able to trust the employees for the services they are receiving and at the end of it all gets satisfied.
- **Empathy** concerns understanding of customer needs and wants. It's the duty of the company to provide the needs of their customers. As a result this brings customer satisfaction at the end of it all.

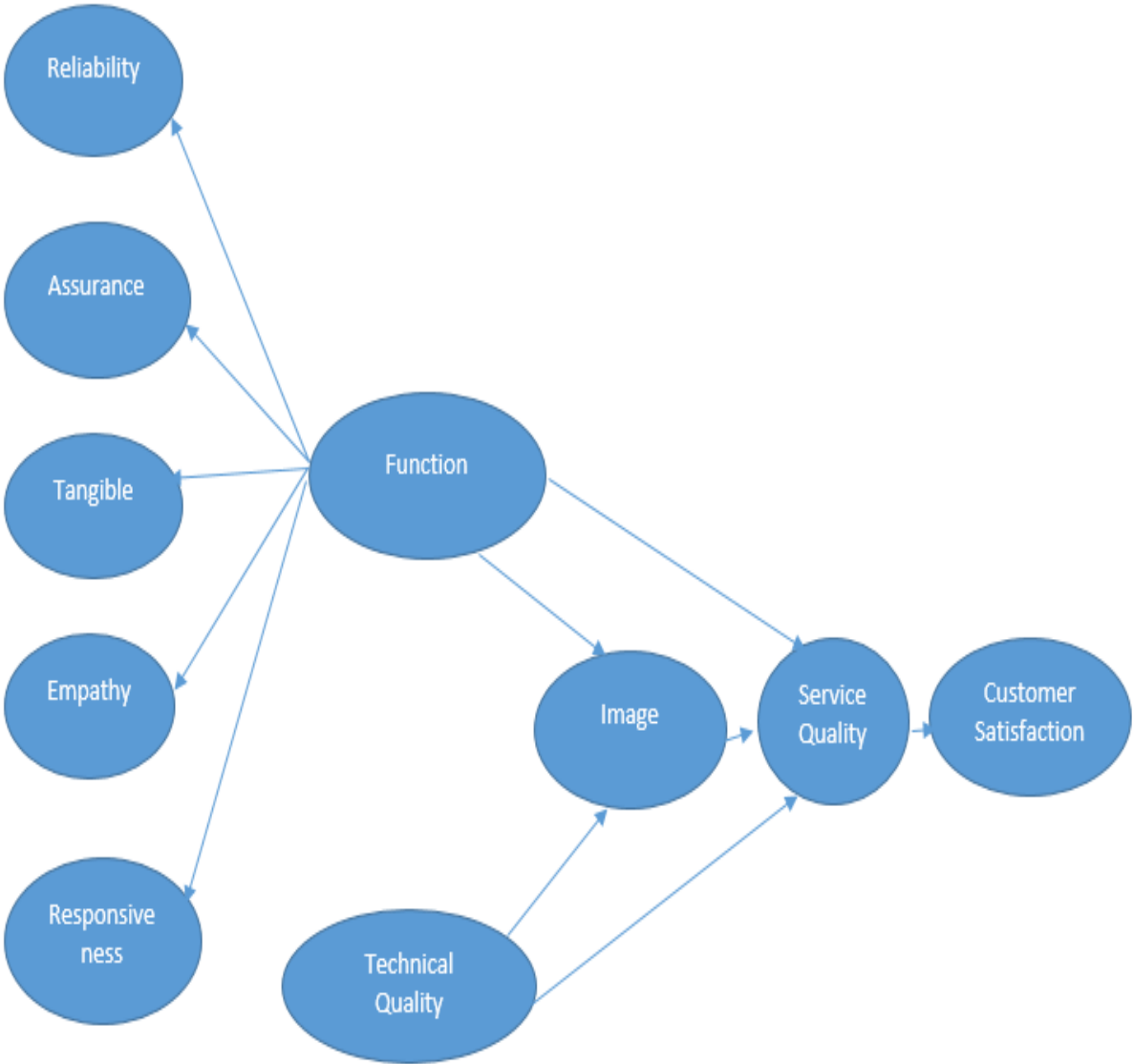
For service quality to be managed, it requires a firm to match the expected service and the perceived service so that customer satisfaction can be achieved (Parasuraman et al., 1985). Gronroos (1994) also supports Parasuraman's SERVQUAL model by maintaining that service quality uses the functional dimension such as Assurance, empathy, tangibility, responsiveness and reliability. However, Gronroos asserts that apart from the functional dimension, complete service quality can be achieved also by measuring the technical dimension which focuses on the outcome, that is, the "quality of what the customer actually receives as a result of interaction with the service organization which forms the basis of his or her evaluation judgment or perception of service performance (Mwatsika & Khoma, 2013).

This is in agreement with a study done by Wamuyu and Maharaj (2014) on '**Usage patterns and adoption of mobile money in day-to-day, person-to-person money transfers using mobile telephone**', where they identified five functional aspects attributes that were positively accepted by the respondents after concluding a research. Their findings showed that when products/services are able to meet the following attributes of mobile money, that is security, cost, speed, convenience, compatibility and complexity, customers ended up being satisfied. From their findings, it was reported that 150 customers from 200 respondents were satisfied with speed, security and convenience as services offered.

Although Gronroos (1994)'s assertions focuses upon outcome, that is what customers receives as a result of interaction with organizations offering such services, it also depends upon customers perception towards the services attributes. In a scenario where a company offer services to its customers, attributes of a particular product offered influences customer to be satisfied and satisfaction depends upon levels due to once perception and that's where the gap is.

The current study seek to investigate the level of customer perception on importance and performance of TNM mobile money service attributes as well as factors that influence customer satisfaction with the mobile money service through using Parasuraman's *Importance Performance approach* ( (Fishbein, 2010).

Refer below Gronroos 1994 Technical, Functional and Image Model



**Figure 2.3: Gronroos 1994 Technical, Functional and Image Model**

## **2.7 Determinants of Mobile Money Attributes**

### **2.7.1 Attributes of Mobile Money**

Mobile money has five attributes which influence customer demand in the banked and unbanked customers. Rogers (2003), observed that acceptance or rejection of a new product/service, is subjected to a variety of factors and one of it is importance performance. Wamuyu and Maharaj. (2014) in their study on ‘usage *patterns and adoption of mobile money in day-to-day, person-to-person money transfers using mobile telephone;*’ identified five attributes that were positively accepted by the respondents after concluding a research. Their findings were that when products/services are able to meet the following attributes of mobile money, that is security, cost, speed, convenience, compatibility and complexity, customers ended up being satisfied. Wamuyu (2014) concluded that through:

- Security, cost, speed of mobile money service allows instant funds delivery at a low cost per transaction and at the same time it’s delivered directly to the receiver. Again it is safer to transfer funds using mobile money service.
- Convenience: members concluded that users can be able to cash in or withdraw money conveniently from locally found agents at any time of the day. Users were also able to buy airtime and pay their utility bills on the phone without the hustles or waiting on long queues. Convenience of using mobile money is also illustrated by Dahlberg et al.(2003).
- Compatibility: It was found that instead of carrying actual cash for their daily transaction, which is risky, mobile money services give customers a more secure financial inclusion alternative.
- Complexity/Simplicity: Members agreed that the menu options provided for transacting with mobile money are usually easy and straightforward and less complex. The perceived ease of use was also commended by Davis et al. (1989).

### **2.7.2 Attributes of TNM Mpamba**

TNM Limited has incorporated a worldwide revolution from cash-based to cashless societies through its mobile service named TNM Mpamba. Generally this service is accessible by customers that have bank accounts as well as those that do not have. Some of the services that are offered are purchase of items, receiving or sending of funds, paying of utility bills by using mobile money

account and cash-in and cash-out of money (Star Media Malawi, 2006). TNM Mpamba has got its attributes which need to be measured from the customers' perspective that are technical dimensions in nature: (Madise, 2015). These are:

- Safety/security-that is, it safer to transfer funds through mobile money than carrying physical cash. Further, it has a security trail that can be accessed whenever you may need to know what happened in the past on any transaction.
- Convenient-through Mpamba customers can do any transaction anywhere and at any time. This does not require a person to wait for a physical bank to do transactions.
- Ease of accessing Mpamba agents
- Agents friendliness
- Transaction charges on cash ins and cash out
- System/dash board user friendliness/ease of navigation
- Transaction charges transparency
- Cost effectiveness and time saving- Mpamba user's cuts costs of travelling to and from the bank to make payments.

Customer's overall satisfaction with product/service is based upon the function of attributes of that product/service. Ahamad & Rainayee (2013), concluded that when customer's needs, wants, and expectations throughout the product of service life, have been met or exceeded, it will lead into future repurchases, referral point and loyalty. Therefore, once there is compatibility in the attributes of mobile money and that of TNM Mpamba, customers become satisfied with the product/services offered.

## **2.8 Measurement Approaches of Customer Satisfaction**

### **2.8.1 Theoretical Bases of Measuring Customer Satisfaction**

According to Parasuraman et al., (1985), there are three main approaches to measuring customer satisfaction. These are importance-performance, expectation-performance and performance approaches.

### **2.8.2 Importance Performance Approach (Fishbein, 2010)**

For customers to be satisfied with a product or service, there is a combination of two things. Firstly, the perceived importance of a range of the product/service attributes and secondly, customers' belief about the degree to which the service has each attributed. Basically, when the perceived performance of the product or service is measured, and the importance scores are weighed against the performance of those scores on each attribute, it will determine the strength or weakness of the product or service.

### **2.8.3 Expectations-Performance**

Parasuraman et al. (1985) assert that customers evaluate the quality of a product/service by comparing its pre-consumption expectation against post-consumption. Under this approach, expectations are measured before purchase, choice, use or consumption and perceived performance of the product or service is evaluated after purchase. The model is based on GAP analysis done by (Parasuraman et al., 1985) in conceptualization and delivery of service quality. The researchers envisage the existence of service quality gap. The first gap is the difference between customer expectation and management perception of customer expectation. The second gap is the difference between management's perceptions of customer's expectations and service quality specifications. The third gap is the difference between service quality specifications and the actual service delivery to the customer that is the service quality gap. The fourth gap is the difference between the service delivery and the external communication to the customer about the delivered service and the final gap is the difference between customer expectation of the service and the perception of the service delivered. However, this approach will not be used in this proposed study because it is used in longitudinal studies which are outside the boundaries of this paper.

### **2.8.4 Performance Only Approach**

(Cronin & Taylor, 1992) challenges the other two approaches above arguing that evaluations of a product or services are affected by experience only. Cronin and Taylor (1992) ignore the importance of attributes and customer expectations in customer satisfaction.

## **2.9 Chapter Summary**

The literature review suggests that variables for measuring customer satisfaction with Mpamba attributes can be obtained through using conceptual framework done by Fishbein (2010) of Importance Performance approach. The literature review suggests the importance of three research questions. The first questions seeks to investigate customer perception on the importance of mobile money service attributes. The second question seeks to investigate customer perception on the performance of mobile money service attributes. Lastly, the third question seeks to investigate factors that influence customer satisfaction with mobile money service.

The next chapter discusses the research methodology.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction to Research Methodology**

This chapter outlines the methodology that was used to conduct the research. It describes and justifies the chosen research design, population and sample design, data collection and data analysis methods that were used. In addition to this, it also discusses the research ethics used in the study. Research Methodology is defined as a systematic, theoretical analysis of the procedures applied to a field of study as a way of solving a problem (Kothari, 2004).

#### **3.2 Research Design**

According to Churchill (2002), a research design is a master plan specifying methods and procedures for collecting and analyzing the required data. It is a means that is to be followed in completing a research study. The research design helps the researcher to obtain relevant data to fulfill the objectives of the study. There are three types of research designs namely; exploratory, descriptive and causal research designs.

Both cross-sectional and descriptive research design were used. (Rog, 2008) States that descriptive research answers the question “what”. Again, the researcher adopted survey strategy in investigating the things that make customers feel satisfied or dissatisfied with mobile money system. Descriptive design employed both primary and secondary data collection methods. Blaikie (2009) contends that primary data are generated by the researcher who takes the responsibility to design questionnaires for the study, collects data and analyze collected data. An advantage of primary data is its level of reliability.

According to Saunders et al. (2009), primary data can be obtained through surveys, observation and interviews. They are used to answer specific research questions to enable the researcher analyze and make conclusions derived from the study. Secondary data, according to Blaikie (2009), are data that have been gathered by someone else for a different purpose. The study used Mpamba transaction record sheet used by shop officials in various TNM shops in investigating customer satisfaction with TNM Mpamba.

### 3.3 Population and Sample Design

There are different types of sampling techniques which include the probability and non-probability sampling techniques among others. A probability sampling refers to a situation where the chances of each case to be selected from a population are known and equal for all cases. Whereas non-probability sampling can be explain as where the chances of each case selected from the entire population is not known which could make it hard for a research question to derive an answer (Saunders et al., 2009).

The study, adopted non-random sampling technique to sample the respondents from call center registers books as well as daily transaction books. From registered books, every 5<sup>th</sup> person was randomly selected and then, the selected respondents were interviewed through telephone. Sample size was 150 with 100 from urban and the rest from suburban using 95% confidence level and confidence interval of 4 (<http://www.surveysystem.com/sscalc.htm>).

The research adopts the *Importance-performance approach* to measure customer satisfaction with TNM Mpamba. This approach measures the perceived importance of TNM Mpamba attributes as well as the Performance of those attributes through using a Likert scale of 1-5.

### 3.4 Data Collection Tools

#### 3.4.1 Questionnaire Design

The questionnaire was designed based upon outlining the attributes of mobile money in relation to attributes of TNM Mpamba. The questionnaire was designed to analyze on why customer are satisfied based upon TNM attributes and mobile money attributes. The research was conducted using a questionnaire with closed ended questions. According to (Brynad, 1990), one of the advantage of using questionnaire is that respondents have time to think about answers to in the questionnaire. The questionnaire was structured as follows:

Firstly demographic data that talks about age, gender and education levels of the respondents. Secondly, TNM Mpamba attributes was measured through use of the following variables of **Importance, Performance and Overall satisfaction with TNM Mpamba**. This used a Likert scale of 1-5 where under Importance, its Likert scale of 1-5 was *Very unimportant, Unimportant,*

*neither unimportant nor important, Important, Very important.* Further, under Performance, its Likert scale was; *Very poor, Poor, neither poor nor good, Good, Very good.* Lastly, overall satisfaction with TNM Mpamba was measured using a Likert scale of 1-5 where *Very dissatisfied, Dissatisfied, Neither dissatisfied nor satisfied, Satisfied and Very satisfied.*

### **3.5 Data Collection**

According to Kane (1991), there are various ways of collecting data and main ones being focus group secondary sources, data review, observation and interviews. Focus groups are basically group interview while observations are un-obtrusive method of gathering information done by just looking and taking notes of the behavior of the chosen participants. On the other hand, secondary source and data review are the act of collecting data from existing records e.g. books, journals etc. Kuhn (1996), states that there are three types of research interviews and these are structured, unstructured and semi-structured interviews. Structured interviews are pre-arranged interviews that follow precise design in guiding the respondents when giving answers. This type of interview is generally used in the collection of quantitative data. Unstructured interviews generally follow any logical order but it gives the interviewee a chance to give their own answers and opinions to the questions and mostly they are used for collection of qualitative data.

Quantitative techniques were used where questionnaire was administered to Mpamba customer's .Further, during the study, interviewer based telephone questionnaire was used to interview the respondents. The interviewer based telephone questionnaire is where an interviewer calls the respondents and getting results through the phone. Additional, two enumerators were employed to assist during data collection. These enumerators were first trained on how to administer questionnaire. Prior to the study, the researcher started off by pilot testing before the actual data collection process away from the study site for validity.

Ten questionnaires were administered to six of the prospective respondents. The pilot sample was chosen using the rule of thumb to pilot about 5 to 10 percent of the final sample number as a benchmark. The questionnaire was pre-tested to obtain feedback on the responses of questions, instruction to interview as well as efficiency of layout (Prensky, 1997).

### **3.6 Data Analysis**

The qualitative data that was collected from the questionnaire was analyzed through descriptive statistics using Microsoft Excel and SPSS. The statistical data assisted the researcher in describing the distribution of data and comparing variables numerically.

### **3.7 Secondary Data Source**

Secondary data source just like primary data source are important in research because they provide valid and reliable information, which strengthens study findings. According to (Churchill, 1995), the main advantage of secondary data is that it saves administrative time costs. Another advantage is that it is less bias than opinions and perceptions. It also provides a source of data, which is both permanent and available in any form that can be easily checked and verified by others (Denscombe, 1998). In this research the conceptual framework used was drawn from secondary source data.

### **3.8 Research Ethical**

Higher level ethical considerations were maintained, being a requirement when conducting research (Ackroyd & Hughes, 1981). However, the process of doing this is not without predicaments but as researchers, one need to respect the privacy of respondent and make sure responses are treated with confidentiality Murphy et al. (2005). In this research, each and every respondent was allowed to freely participate and confidentiality was applied .An introductory letter was made available to the respondents which explained the reason for the study. No name of the respondents was appearing on the questionnaires

### **3.9 Reliability and Validity**

According to Colin and Wren (2006) Reliability is the degree to which an assessment tool produces stable and consistent results. On the other hand validity is refers to how well a test measures what it is purported to measure (Cozby, 2001).

This research adopted an importance performance approach done by (Fishbein & Ajzen, 1975) which is a reliable approach. Again the measurement scale to be used that is Likert scale is a standard tool which is reliable and credible.

### **3.10 Limitations of the Study**

The researcher has used **Importance-Performance approach** by (Fishbein, 2010) only, leaving out other important approaches of measuring customer satisfaction. Further, the researcher is also aware that data collection was not done throughout the country where there are TNM customers due to limited resources as well as time. Moreover, this study excluded the voice of those who are not on TNM Mpamba but are TNM customers. As such non-users view should be taken into account in the future study. However, with the relatively wide and purposefully selected sample, the researcher has mitigated the effects of the above stated limitations.

### **3.11 Chapter Summary**

This study used Quantitative techniques where questionnaire was administered to Mpamba customers. Further interviewer field telephone based questionnaire was used to interview respondents. Questionnaire collected from the data collection exercise was checked for errors or omissions before being coded and inputted into SPSS for analysis. Further, descriptive statistics was used. This was used to find frequencies of each respondent.

## CHAPTER 4

### RESULTS AND DISCUSSION

#### 4.1 Chapter Overview

The chapter presents the findings of the survey in terms of statistical analysis of Mobile money attributes. It describes the attributes of TNM Mpamba such as Security, Speed, Safety, Compatibility, Simplicity, Transparency based upon **Importance Performance model done by Fishbein, 2010**. The findings of the study are presented according to the specific research questions in form of tables as well as graphs. The respondent rate was 100 percent that signifies to be favorable to make conclusions. The researcher used the statistical Package for the social Sciences (SPSS) to analyze the quantitative data in the study. Analyses through SPSS have been presented in form of tables and bar charts.

#### 4.2 Demographics of the Respondents

This section presents data on the general information on the respondents such as gender, age and employment status.

##### 4.2.1 Gender of Respondents

**Table 4.1: Gender of the Respondents**

<b>Gender</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative percentage</b>
Male	55	45.8	45.8
Female	65	54.2	100
<b>Total</b>	120		

Table 4.1 shows that 54.2% of respondents were females, while 45.8% were male. This implies that there was both representation in the survey and that both are users of TNM Mpamba services where they use the services to buy airtime, conducting cash –in and cash out, paying electricity, as well as water bills, sending cash to their relatives and paying DSTV.

**Table 4.2: Age Group of the Respondents**

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative frequency</b>
20 and below	12	10	10
21-30	47	39.2	49.2
31-40	42	35	84.2
Above 40	19	15.8	100
<b>Total</b>	<b>120</b>	<b>100</b>	

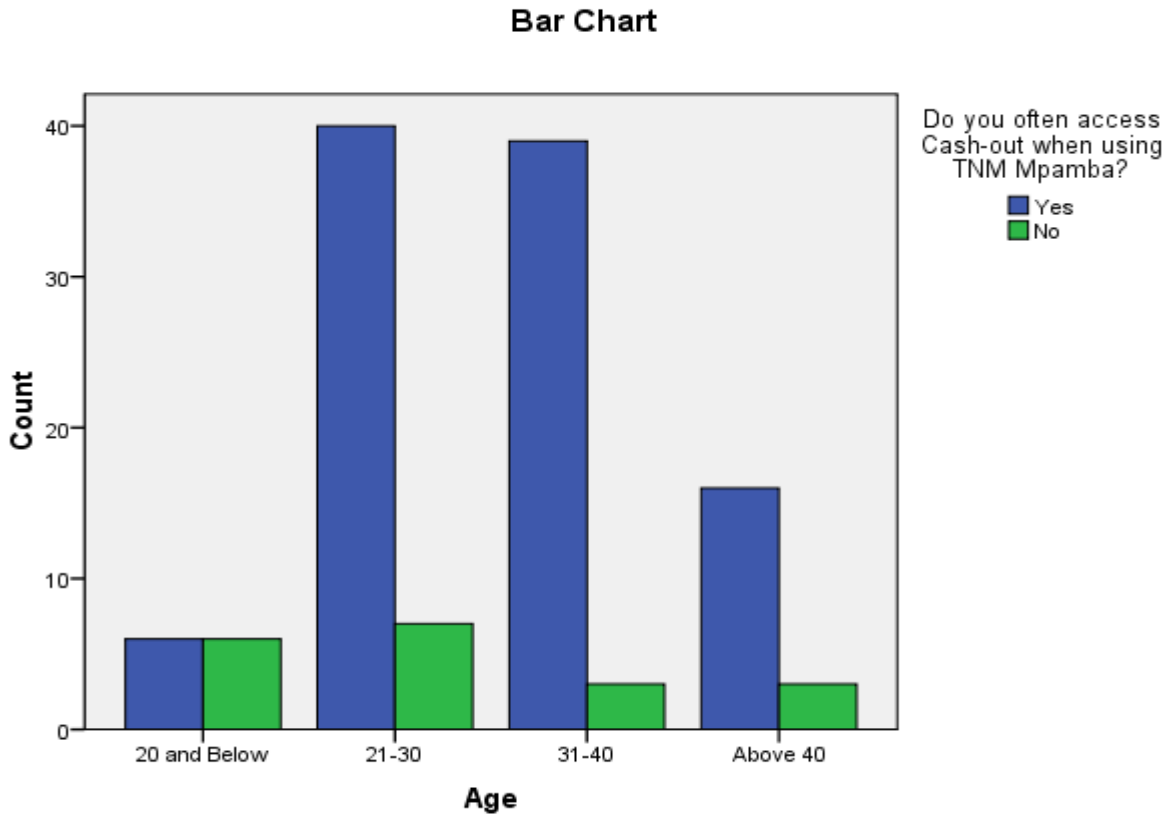
Table 4.2 shows that age group 21-30 and 31-40 were the ones who most frequently use TNM Mpamba with 39.2 % and 35 % respectively. This was followed by, age group above 40 and those who are between 20 and below use Mpamba service with 15.8 % and 10 % respectively. Overall, the survey demonstrated that all age groups that were targeted are users of TNM Mpamba.

**Table 4.3: Economic Status of the Respondents**

<b>Economic status</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative frequency</b>
Working	49	40.8	40.8
Business	53	44.2	85
Farming	5	4.2	89.2
Others	13	10.8	100
<b>Total</b>	<b>120</b>	<b>100</b>	

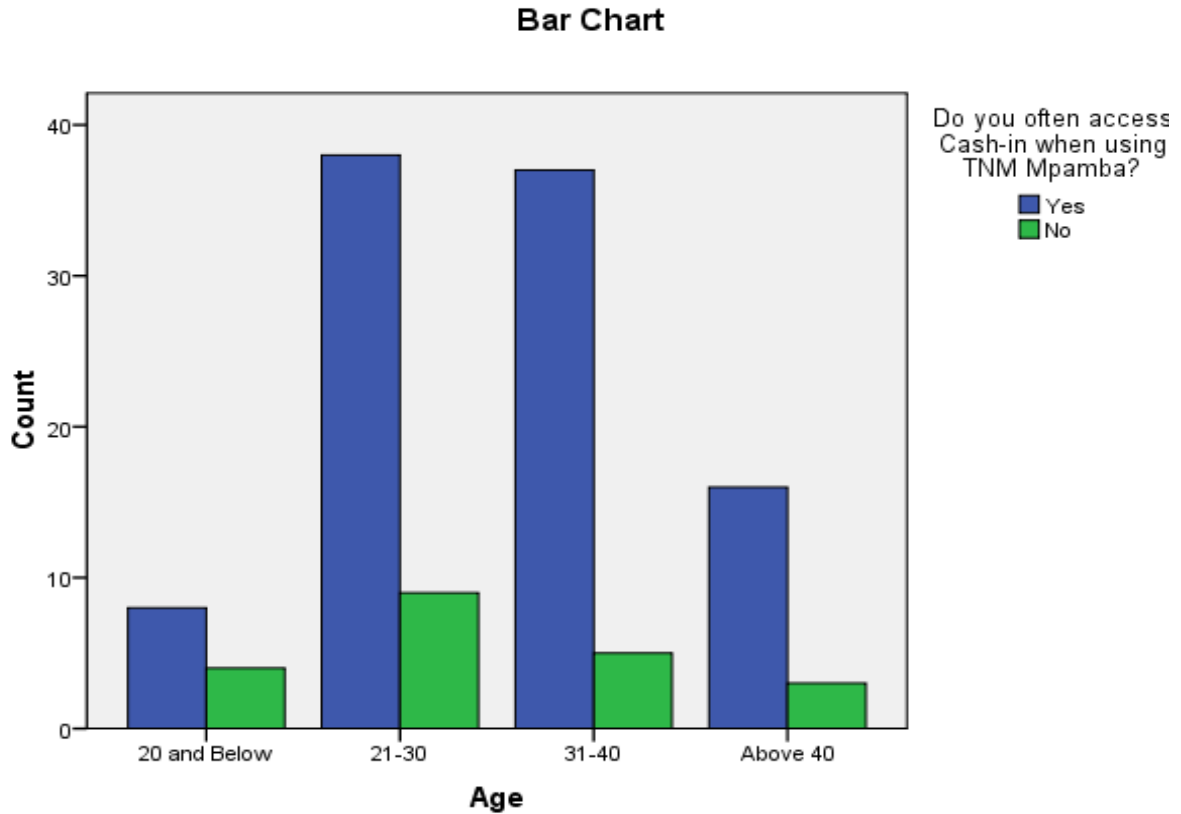
Table 4.3 shows that out of 120 users of TNM Mpamba, 53 were those doing businesses representing 44.2 %. Second were working class people who had 49%, representing 40.8 % thirdly were in the category of others who had 13 respondents with 10.8 %. Lastly were those doing farming who had 5% and 4.2 %.

The findings in the three tables have shown that both male and female enjoy using mobile money TNM Mpamba and that the majority are in the age group between 21 and 30 as well as 31 and 40 who happened to be doing their own businesses as well as working.



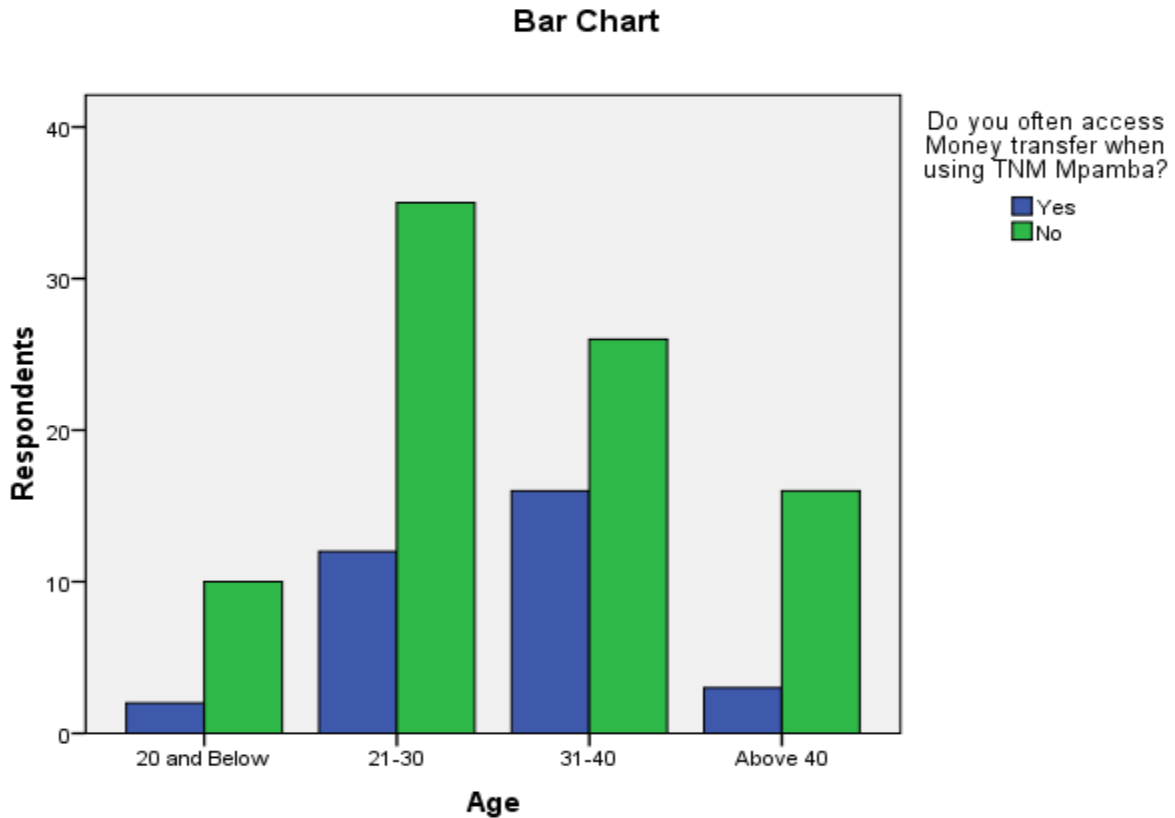
**Figure 4.4: Number of Respondents that do Often Access Cash-Out When Using TNM Mpamba**

Cash-out is the name used when customers of Mpamba are withdrawing from their accounts (wallets). In Figure 4.4 almost all age groups do cash-outs service on Mobile money platform. But the majority of the respondents who most frequently do cash-out services when transacting on TNM Mpamba were age group 21-30 and age group 31-40 and 40 years, lastly 20 years.



**Figure 4.5: Number of Respondents that do Often Access Cash-In When Using TNM Mpamba**

Cash-in also is where customers of TNM Mpamba deposits cash in their Mpamba wallets. Figure shows that almost all age groups do cash-ins when transacting by using Mobile money. But age groups 21-30 and 31-40 are the ones who indicated 'yes' and that are the ones that most frequent access cash-in when using Mobile money platform (TNM Mpamba). The next are those who are age group above 40 and then those who are in the age group 20 and below.



**Figure 4.6: Number of Respondents Who do Often Transferes Money When Using TNM Mpamba**

Figure 4.6 shows that all age groups do not most frequently transfer money from one individual's wallet to another's wallet. But despite this, age groups 21-30 and 31-40 were the ones who indicated 'yes' on minimal transferring money from one wallet to another wallet. This was followed by those above the age 40 and lastly were those who are 20 and below.

**Table 4.4: Number of Respondents Who Do Often Purchase Airtime When Using TNM Mpamba**

Airtime purchase	Frequency	Percentage	Cumulative frequency
Yes	81	67.5	68.1
No	38	31.7	100
Neutral	1	0.01	0
<b>Total</b>	<b>120</b>		

Table 4.4 shows that out of 120 users of TNM Mpamba, 81 respondents were those who often purchase airtime using TNM Mpamba representing 67.5 %. Whereas 38 respondents were those that do not purchase airtime using TNM Mpamba. This represents 31.7 %.

**Table 4.5: Number of Respondents Who Do Often Access Bill Payment When Using TNM Mpamba**

<b>Bill payment</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative frequency</b>
Yes	73	60.8	60.8
No	47	39.2	100
Total	120		

Table 4.5 shows that out of 120 users of TNM Mpamba who used the service to pay bills at water board, ESCOM, DSTV, 73 respondents used Mpamba to pay their bills that represent 60.8 % and 47 respondents do not pay their bills using TNM Mpamba. This translated to 39.2 %.

Further from the research, it shows that users of TNM Mpamba most frequently accessed the service at least once a week with 43 counts representing 35.8 %. The next were those who accessed daily, with 36 counts representing 30.0 % .Then the service is accessed at least once a month with 35 respondents indicating ‘yes’ representing 29.2 % . Lastly those that used the service more than once a month were 5, representing 4.2 % refer to table...

**Table 4.6: Users of TNM Mpamba that Most Frequently Access the Service**

<b>Use of Mpamba service</b>	<b>Frequency</b>	<b>Percentage</b>	<b>Cumulative frequency</b>
Daily	37	30	30
At least once a week	43	35.8	65.8
At least once a month	35	21.2	66.7
More than once a month	5	4.2	95.8
<b>Total</b>	120		100

### 4.3 Analysis According to the Objectives

#### 4.3.1 Objective 1: Customers' Perceptions on the Importance of Mobile Money Service

##### Attribute

The first objective was to establish the customers' perceptions on the importance of mobile money service attributes. The respondents indicate their responses on a Likert scale of 1 to 5. 4 and 5 indicated important and very important respectively. The results are displayed in Table 4.7 below.

**Table 4.7: TNM mobile Service Attributes**

<b>Attributes</b>	<b>Importance rates</b>	<b>Performance rates</b>	<b>Satisfaction rates</b>
Speed	96.6	92.5	93.3
Ease of use of TNM Mpamba	81.7	88.3	87.5
Safety of TNM Mpamba	95.8	95	90
Agent friendliness	40	33.3	35.9
Compatibility	64.2	70	69.2
Simplicity	78.3	75	78.3
Ease of accessing TNM Mpamba agents	41.7	45	43.3
Transparency of TNM transactions	89.2	93.4	93.4

The results in Table 4.7 showed that 75% of the eight attributes measured, were rated important to very important. Speed, safety of TNM Mpamba, Transparency of TNM Mpamba, Ease of use of TNM Mpamba, simplicity and compatibility were considered important. Speed rated (96.6%), Safety of TNM Mpamba rated (95.8%), Transparency of TNM transactions rated 89.2%. Ease of use of TNM Mpamba rated (81.7%) Simplicity was rated (78.3%) and Compatibility rated (64.2%). Overall, this implies that customer perception on importance of TNM Mpamba attributes was rated very important with 60% of the attributes measured. Further, speed as an attribute of TNM Mpamba was rated highly than the other attributes. Respondents looked at speed in terms of good and robust network that is able to support customers at all times. Safety looks at security of TNM Mpamba. Users of TNM Mpamba prefer transacting on TNM Mpamba than carrying cash when going for shopping or when paying or buying airtime. This is the most convenient way of reducing theft of money. Further more TNM Mpamba transactions are transparent enough in that customers may follow each and every transaction and get results. Transparency starts from the

Mpamba menu to audit trail where customers may request for a trail of any transaction done. Beside, agent friendliness as well as ease of accessing TNM Mpamba agents were the least important to customers of TNM Mpamba.

These results agree with a research done by Bin Omar et al. (2011) with regard to online banking who reported that customers prefer internet banking service than branch banking due to its reliability, speed, safety and security and user friendliness. This is in congruent with the results obtained that respondents rated very important to Safety, Speed ease of use of TNM Mpamba transparency of TNM Mpamba, compatibility.

#### **4.3.2 Objective 2: Customers' Perception on the Performance of Attributes**

The second objective was to establish the customers' perception on the performance of attributes identified in the first objective. The responses are displayed on Table 4.7 above. On the performance of TNM Mpamba attributes, the results present a different perspective. Safety of TNM Mpamba ranked the highest with (95.0%) followed by Transparency of TNM transactions with (93.4%) then speed of TNM Mpamba with (92.5%), ease of use of TNM Mpamba with (88.3%), Simplicity with (75%) lastly Compatibility with (70%). These are attributes whose performance were good to very good by over 50% of the respondents in the study. Generally, Safety of TNM Mpamba was number two under importance, but came out to be number one in performance rating. Speed that rated number one under importance, rated second under performance.

Agent friendliness as well as Ease of accessing TNM Mpamba were rated poor under Importance with 33.3% and 45% respectively. Generally from the analysis, it has also shown that attributes Safety of TNM Mpamba and Speed of TNM Mpamba are closely related in both Importance rating and Performance rating. This demonstrates that as a Company, TNM has got a Mobile Money system safe and secure and at the same time transact at a high speed.

With regard to satisfaction, the respondents rated satisfied to very satisfied on Transparency of TNM transaction first with 93.4%, followed by Speed with 93.3%, third was 90%, next to that was Ease of use of TNM Mpamba with 87.5%, then Simplicity with 78.3%, Compatibility came

number five with 69.2%, last but not least was Ease of accessing TNM Mpamba agents with 43.3% and lastly was Agent friendliness with 35.9%. This showed that the respondents were very satisfied with Transparency of TNM transaction followed by Speed.

Numerous studies are in agreement with these findings. Among the various factors determining adoption of mobile banking include levels of perceived risk (Chung and Kwon, 2009), interaction (Palani & Yosadha, 2008), perceived uncertainty (Laukken, 2007), perceived usefulness, ease of use, credibility, self-efficacy, perceived system quality (Kleijnen et al., 2004), financial cost (Kleijnen et al., 2004), time saving (Laukken, 2007) security and privacy (Luarn & Lin, 2005), and compatibility and risk (Chung and Kwon, 2008). Overall, the respondents ranked the perceived Importance, Performance and Satisfaction with TNM Mpamba attributes like, Speed, Ease of use of TNM Mpamba, Safety, Compatibility, Simplicity, and Transparency of TNM Mpamba to be very important, very good and very satisfied with 75% signifies that customers of TNM Mpamba are satisfied with the service living out Agent friendliness and Ease of accessing TNM Mpamba agents. The survey further found out on the overall satisfaction level from the respondents with TNM Mpamba service.

#### **4.3.3 Objective 3: Overall Satisfaction with TNM Mpamba Service**

The third objective was to assess the overall satisfaction with TNM Mpamba service. This was done by using Pearson's correlation. Pearson's correlation coefficient is the test statistics that measures the statistical relationship, or association, between two continuous variables. In this study two variables are Mpamba service and satisfaction of the users. This was achieved using the following steps. Firstly the respondents were asked to indicate their satisfaction on a likert scale and afterwards Pearson's correlation was used to measure the association between the variables.

**Table 4.8: Overall Satisfaction with TNM Mpamba Services**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Dissatisfied</b>	8	7.3	7.3	7.3
<b>Neutral</b>	11	10.0	10.0	17.3
<b>Satisfied</b>	56	50.9	50.9	68.2
<b>Very satisfied</b>	35	31.8	31.8	100.0
<b>Total</b>	<b>110</b>	<b>100.0</b>	<b>100.0</b>	

Table 4.8 present the overall summary of how satisfied were users of TNM Mpamba with the service. Overall, out of 110 respondents, 91 users of TNM Mpamba were satisfied with TNM Mpamba with 50.9% satisfied and 31.8% very satisfied respectively. Those who were dissatisfied represent 7.3% only.

**Table 4.9: Correlation Performance of TNM Mpamba Attributes and Overall Satisfaction**

<b>Performance of TNM Mpamba Attributes</b>	<b>Correlation/Sig/N</b>	<b>Overall satisfaction with TNM Mpamba services</b>
Speed of TNM Mpamba	Pearson Correlation	.178
	Sig. (2-tailed)	.063
	N	110
Ease of use of TNM Mpamba	Pearson Correlation	.370**
	Sig. (2-tailed)	.000
	N	110
Safety of TNM Mpamba	Pearson Correlation	.279**
	Sig. (2-tailed)	.003
	N	110
Agent friendliness when transacting TNM Mpamba	Pearson Correlation	.467**
	Sig. (2-tailed)	.000
	N	110
Compatibility of TNM Mpamba	Pearson Correlation	.413**
	Sig. (2-tailed)	.000
	N	110
Simplicity of TNM Mpamba menu options	Pearson Correlation	.530**
	Sig. (2-tailed)	.000
	N	110
Ease of accessing TNM Mpamba Agents	Pearson Correlation	.441**
	Sig. (2-tailed)	.000
	N	110
Transparency of TNM Mpamba transactions	Pearson Correlation	.434**
	Sig. (2-tailed)	.000
	N	110

Correlation measures the linear relationships between two variables. Table 4.9 shows correlation performance between TNM Mpamba attributes and overall satisfaction of customers. The attributes were: speed, ease of use of TNM Mpamba, safety, agent friendliness when transacting TNM Mpamba, compatibility, simplicity, ease of accessing TNM Mpamba agent and transparency of TNM Mpamba transactions. The study results demonstrate that there is correlation between performance of TNM Mpamba attributes and overall customer satisfaction. Some attributes showed a positive linear relationship between performance of those attributes and overall satisfaction since they are close to or above 0.500 while a few are correlated but only that their correlation is weak. From the study, after analysing the performance of TNM Mpamba attributes, simplicity of TNM Mpamba menu options is significantly correlated with overall satisfaction and that the correlation is moderately strong with Pearson correlation of 0.530\*\* at 2-tailed significance  $P < 0.005$ . This follows by Agent friendliness whose correlation is significant but weak with 0.467\*\* at 2-tailed significance  $P < 0.005$ . Besides these, Ease of accessing TNM Mpamba agents lies third whose correlation is also weak with a correlation of 0.441\*\* at 2-tailed significance  $P < 0.005$ . Transparency of TNM Mpamba transactions lies fourth in correlation performance of TNM Mpamba attribute against overall satisfaction with weak correlation of 0.434\*\* at 2-tailed significance  $P < 0.005$  respectively. Correlation performance under compatibility, ease of use of TNM Mpamba, safety and speed are significant but all are weak. Thus, the weakness of attribute compatibility against overall satisfaction was 0.413\*\* at 2-tailed significance  $P < 0.005$ . While ease of use of TNM Mpamba is 0.370\*\* at 2-tailed significance  $P < 0.005$ . Correlation relationship under safety is 0.279\*\* at 2-tailed significance  $P < 0.005$  and lastly, correlation performance relationship between attribute speed of TNM Mpamba against overall satisfaction is weak with 0.178 at 2-tailed significance  $P < 0.005$ .

In short, the overall Pearson correlation performance of TNM Mpamba attribute against overall satisfaction is significantly weak with most of them settle below  $P < 0.005$ . Only simplicity of TNM Mpamba menu option is significantly correlated with overall satisfaction and that the correlation is moderately stronger.

**Table 4.10: Correlation Satisfaction of TNM Mpamba Attributes and Overall Satisfaction**

Satisfaction of TNM Mpamba Attributes	Correlation/Sig/N	Overall satisfaction with TNM Mpamba services
Speed of TNM Mpamba	Pearson Correlation Sig. (2-tailed) N	.255 .007 110
Ease of use of TNM Mpamba	Pearson Correlation Sig. (2-tailed) N	.393** .000 110
Safety of TNM Mpamba	Pearson Correlation Sig. (2-tailed) N	.199** .037 110
Agent friendliness when transacting TNM Mpamba	Pearson Correlation Sig. (2-tailed) N	.502** .000 110
Compatibility of TNM Mpamba	Pearson Correlation Sig. (2-tailed) N	.307** .001 110
Simplicity of TNM Mpamba menu options	Pearson Correlation Sig. (2-tailed) N	.517** .000 110
Ease of accessing TNM Mpamba Agents	Pearson Correlation Sig. (2-tailed) N	.561** .000 110
Transparency of TNM Mpamba transactions	Pearson Correlation Sig. (2-tailed) N	.395** .000 110

Table 4.10 further shows the correlation relationship between satisfactions of TNM Mpamba users on each attribute against the overall satisfaction with TNM Mpamba service. From the study, the respondents rated the correlation between customer satisfactions with Mpamba attributes against overall satisfaction with Mpamba service based on the empirical studies. The results demonstrate that all attributes show the correlation relationship between satisfactions with those attributes against overall satisfaction with TNM Mpamba services. The others show strong relationship since they are above 0.50 while some are correlated but only that their correlation is weak. For instance, ease of accessing TNM Mpamba agents is significantly correlated and that the correlation is strong with person correlation of 0.561\*\* at 2 tailed significance  $P < 0.005$ . Simplicity of TNM Mpamba menu option comes second whose correlation is moderately strong with pearson correlation of 0.517\*\* at 2 tailed significance  $P < 0.005$ . Agent friendliness comes third whose correlation is significant but moderately weak with 0.502\*\* at 2 tailed significance  $P < 0.005$ . Correlation performance under Transparency of TNM Mpamba transactions, ease of use of TNM Mpamba, compatibility, speed and safety are significant but weak. Transparency of TNM Mpamba transaction came fourth with correlation of 0.395\*\* at 2 tailed significance  $P < 0.005$ . Ease of use of TNM Mpamba had correlation of 0.393\*\* at 2 tailed significance  $P < 0.005$ . Compatibility had a correlation of 0.307\*\* at 2 tailed significance  $P < 0.005$  per cent, speed had a correlation of 0.255\*\* at 2 tailed significance  $P < 0.005$  and lastly, Safety of TNM Mpamba had a correlation of 0.199\* at 2 tailed significance  $P < 0.005$  respectively.

The study results in tables 4.2.3 and 4.2.4 show that there was a significant correlation between performance and satisfaction against mobile money attributes only that a few were correlated and that their correlation was moderate. On the other hand, a larger group of attributes shows a significant correlation relationship but their correlation was very weak.

The data was therefore subjected to linear regression analysis to assess the predictive power of satisfaction with TNM Mpamba.

**Table 4.11: Regression Analysis: Customer Satisfaction with TNM Mpamba**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.700 <sup>a</sup>	.490	.449	.625	.490	12.113	8	101	.000

Table 4.11 is the model summary of the regression analysis of satisfaction with TNM Mpamba. The independent variable is Mobile money attributes and the dependent variable is customer satisfaction. The adjusted R square of 0.449 denotes that satisfaction with TNM Mpamba describes 45% of customers satisfied with TNM Mpamba with statistical significance  $p < 0.001$ . These results demonstrate that users of TNM Mpamba are satisfied with the service they get when transacting on TNM platform.

**Implications of Study Sample Variables on Importance, Performance and Satisfaction with Mobile Money Services**

The results were further analyzed based on cross tabulation where it centered on age, gender and economic status of the respondents against the importance, performance and satisfaction of the following attributes; speed, ease of use of TNM Mpamba, safety, agent friendliness, compatibility, simplicity ease of accessing TNM Mpamba and transparency of TNM Mpamba transactions . See table 12 below:

**Table 4.12 Sample Variables on Importance, Performance and Satisfaction with Mobile Money Services Centered On Age**

ATTRIBUTES	Importance				Performance				Satisfaction			
	20 & Below	21-30	31-40	Above 40	20 & Below	21-30	31-40	Above 40	20 & Below	21-30	31-40	Above 40
Speed	100	92.5	97	100	100	87.5	92.3	94.7	100	87.5	97.4	94.7
Ease of use	75	80	87	79	83	90	89.7	89.4	75	92.5	94.8	78.9
Safety	100	92.5	95	100	100	95	94.8	100	91.6	90	94.8	89.4
Agent friendliness	25	35	41	53	16.6	35	35.8	31.5	25	35	28.2	47.3
Compatibility	83	60	58	57	91.6	72.5	66.6	63.1	75	75	64.1	63.1
Simplicity	83	72.5	84.6	68	83.3	72.5	79.4	63.1	83.3	82.5	74.3	78.9
Ease of accessing agents	16	42.5	41	42	25	40	38.4	68.4	33.3	40	41.0	63.1
Transparency	92	75	92	74	91.6	95	94.8	89.4	100	92.5	97.4	89.4

The results in Table 4.12 show the total percentage of respondents of the age groups who rated mobile money attributes based on the dimensions of importance, performance and satisfaction. From the study, all the age groups rated speed to be very important, very good and very satisfied signifying speed to be an important attribute. Speed is the rate at which something operates. It assists users in smooth networking when transacting on the network. Furthermore, from the analysis, age group 20 and below had the highest rating of 100% in all dimensions. This demonstrates that a lot of youth are well conversant with technology and that they are computer literate, as such, they value speed as one of the attributes that contribute to customer satisfaction. Those aged 40 and above also rated speed as very important, very good and very satisfied. Generally, customers of TNM Mpamba want a reliable service and reliability requires attributes like speed to satisfy the customers.

On attribute ease of use, the respondents in all age groups also rated ease of use of TNM mobile money to be very important, very good and very satisfying implies the importance of the attribute towards customer satisfaction. Age group 31-40 under importance rated attributes ease of use to be very important with 87 %. While under performance, age group 21-30 rated ease of use as very good with 90 %. Finally, on the same attribute under satisfaction, age group 31-40 rated Ease of use at 94.8 %.

Customer satisfaction is further influenced by safety of the product or service that is offered when transacting on Mpamba platform. Safety therefore implies that when using Mobile money, customers are able to keep cash in their wallets without carrying huge sums of money when they want to buy commodities or paying their bills. From table 4.12, age group 20 and below and above 40 rated safety under importance to very important with 100 %. The same sentiments were also shared by age group 20 and below and above 40 under performance who also rated safety to be very good when transacting on mobile money. This means that these age groups value Mobile money as more reliable and safe. Beside this, under satisfaction, age group 20 and below including 40 and above rated safety as very satisfied. But the satisfaction lever defers with those for importance and performance in that under satisfaction, safety was rated 91.6 % under age group 20 and below and also 89.4 under the age group 40 and above.

The theory of perceived risk has been applied by Pavlou (2001). Pavlou (2001) defined perceived risk as “the user’s subjective expectation of suffering a loss in pursuit of a desired outcome”. When customers are uncertain about product quality, brand and online services, they may worry about an unjustified delay in product delivery, providing payment without receiving the product and other illegal activities and fraud. Perceived risk was first introduced in marketing research as an external variable in the study of innovation diffusion and adoption contends that the speed of adoption is negatively related to the level of perceived risk. The Perceived Risk surrounding an innovation might cause a potential adopter to postpone the decision to either adopt or reject the adoption

The study further found out that not all attributes were rated very good and very satisfied by the respondents. For instance, the attribute agent friendliness was rated poorly across all age groups apart from age group above 40. Under importance, age group 20 and below, 21-30 and 31-40 rated agent friendliness very unimportant signifying that agents are not friendly when offering the services. Friendliness may mean good customer care, openness, kindness and sympathy and this may lead to repetitive transacting on Mobile money platform that lead to customer satisfaction. In contrast, age group 40 and above rated friendliness 53 %. This is so because of the patience they have when interacting with the agents. Unlike those below 40 years who want things to be done very quickly and according to their plan. Further, all age groups under performance rated agent friendliness very poor with the following percentages; age group 20 and below 16.6 %, 21-30, 35 %t, 31-40, 35.8 %t and above 40, 31.5% t. Lastly from the study under satisfaction, the respondents also rated age friendliness very dissatisfied with the following percentage; age group 20 and below, 25 % group 21-30, 35 % group 31-40, 28.2% and age group 40 and above, 47.3 %.

Customer satisfaction is further influenced by how compatible mobile money is. Compatibility means the state in which two things exist or occur together without problems or conflict. Users of mobile money are able to do transaction on Mpamba platform anytime and anywhere while they are doing some other things. This is the beauty about Mobile money. From the survey, the results in table (4.2.6) show that, the respondents were very satisfied with the attribute compatibility across the entire dimensions. Under importance, all age groups rated compatibility to be very important. Age group 20 and below rated 83 % on compatibility, 21-30 rated 60 %, and age

group 31-40 rated 58 % and age group 40 and above rated 57 %. Equally under performance, age group 20 and below rated 91.6 %, age group 21-30 rated 72.5 %; age group 31-40 rated 66.6 % and age group 40 and above rated compatibility with 63.1 %. Lastly under satisfaction, all age groups reported that they are all satisfied with attribute compatibility when transacting with Mobile money.

From the three aspects of importance, performance and satisfaction, the respondents rated highly under performance. These responses point to the fact that most Mobile money users find compatibility to be very good since it enables them to be doing other things whilst they are transacting on mobile money.

On simplicity, the respondents rated simplicity in all the dimensions as very important, very good and very satisfied. Simplicity is something that can be easily understood. It is something that is straightforward to follow. Mobile money transactions have been designed in such a way that customers or users are able to understand and follow. The study results show that from the three dimensions that is important, performance and satisfaction, all age groups rated simplicity very high signifying that the respondents find it easier when transacting with Mobile money. Under importance, age group 20 and below rated 83 %, age group 21-30 rated 72.5 %, age group 31-40 also rated 84.6 % percent and lastly age group above 40 rated 68 percent. Under Performance, age group 20 and below rated simplicity 83.3 %, age group 21-30 rated 72.5 %, age group 31-40 rated 79.4 % and finally age group above 40 rated 63.1 %. Lastly from satisfaction, the respondents rated age group 20 and below 83.3 % and followed by age group 21-30 who rated satisfaction with 82.5 %, 31-40 (74.3%) and above 40 (78.9 %). Therefore it's interesting to note that age group 20 and below in all dimensions have rated simplicity 83.3 %. This shows that this age group is satisfied at the same time they value simplicity to be very important and very good.

But again on the contrary, the study has shown that attribute ease of accessing agents was rated very poorly in all age groups apart from age groups above 40 under performance and satisfaction dimensions. Customer satisfaction is also influenced by the availability of agents for quick transactions to be done. Availability of agents is very important to customers. The results have shown that customers are not able to transact through Mobile money because of unavailability of

Mobile money agents in all strategic areas. The respondents rated 16, 42.5, 41 and 42 % under importance, 25, 40, 38.4 and 68.4 % under Performance and lastly 33.3, 40, 41, and 63.1 % under satisfaction.

It is interesting to note that for a customer to be satisfied, they also need Mobile money to be transparent. Transparency simply means clarity, honesty. Users of product/services are satisfied once the transactions are transparent enough. The result from the survey show that all respondents from the three dimensions rated transparency as very important, very good and very satisfied. The highest importance rating was from age group 20 and below, 92 % and age group 31-40, 92%. Again the highest rating under performance was from the age group 21-30, 95 % then age group 31-40, 94.8 % and the highest rating under satisfaction was age group 20 and below, 100 % and age group 31-40, 97.4 %.

**Table 4.13: Overall Satisfaction Centered on Age**

Attribute		Age				Total
		20 and Below	21-30	31-40	Above 40	
Overall satisfaction with TNM Mpamba services	Dissatisfied	0	4	3	1	8
	Neutral	0	5	4	2	11
	Satisfied	9	22	18	7	56
	Very satisfied	3	9	14	9	35
Total		12	40	39	19	110
Overall		100	49	82	84	

In summarizing the results, the respondents were asked to rate overall customer satisfaction against all age groups. The result show that of all the age groups, age group 20 and below was the one that was very satisfied more with TNM Mpamba. The overall percentage is 100 from the 110 respondents that took part in the survey.

**Table 4.14: Further Evaluation Based on Gender**

Attributes	Importance		Performance		Satisfaction	
	Male	Female	Male	Female	Male	Female
Speed	96	96.6	88	95	90	96.6
Ease of use	96	75	92	86.6	96	83.3
Safety	96	95	98	95	88	95
Agent friendliness	42	36.6	40	26.6	40	28.3
Compatibility	60	63.3	76	66.6	70	68.3
Simplicity	78	76.6	76	73.3	80	78.3
Ease of accessing agents	38	40	48	38.3	48	40
Transparency	88	88.3	94	93.3	94	95

The results were further evaluated based on the gender of the respondents in all dimensions against Mobile money attributes. From the survey, the results from the respondents both male and female were that out of 8 attributes that tested, 6 were rated to be very good, very satisfied and very important with 97 % and these were; speed, ease of use, safety, compatibility, simplicity and transparency as presented in the previous section. On the other hand, agent friendliness and ease of accessing agents rated poorly in all dimensions between both males and females.

**Table 4.15: Overall satisfaction Based on Gender**

Attribute		Gender		Total
		Male	Female	
Overall satisfaction with TNM Mpamba services	Dissatisfied	0	8	8
	Neutral	7	4	11
	Satisfied	27	29	56
	Very satisfied	16	19	35
<b>Total</b>		<b>50</b>	<b>60</b>	<b>110</b>
<b>Overall</b>		<b>86</b>	<b>80</b>	

Table 4.15 demonstrates the gender of the respondents both male and female against the overall satisfaction with TNM Mpamba service. From the results, it is clear that males were very satisfied with TNM Mpamba compared to females with 86 % males against 80 % females. This demonstrates that many males value Mobile money more than females when transacting.

**Table 4.16: Attributes of TNM Mobile Money Mpamba and Economic Status of the Respondents**

Attributes	Performance				Importance				Satisfaction			
	Work	Bus	Farm	others	Work	Bus	Farm	others	Work	Bus	Farm	others
Speed	100	96	100	83.3	97.7	92	75	75	100	94	100	66.6
Ease of use	84.0	84	75	66.6	97.7	86	100	66.6	95.4	90	75	58.3
Safety	97.7	94	100	91.6	97.7	94	100	100	95.4	90	100	83.3
Agent friendliness	45.4	40	25	0	40.9	30	0	8.3	40.9	32	25	16.6
Compatibility	70.4	56	75	50	75	68	100	58.3	77.2	64	75	58.3
Simplicity	79.5	74	100	75	86.3	66	100	58.3	81.8	74	100	83.3
Ease of accessing agents	43.1	42	50	8.3	43.1	46	50	25	47.7	44	50	25
Transparency	95.4	84	100	75	97.7	92	100	83.3	97.7	94	100	83.3

The results were also analysed centered on attributes of TNM Mobile money Mpamba and economic status of the respondents. The results show that those working were satisfied in all dimensions with attribute speed as well as those doing farming with both 100 % respectively. From the attribute ease of use of TNM Mpamba, the respondents also rated high in all dimensions with those under performance and doing farming rating highly with 100 %. Under attribute safety, those doing farming rated safety very highly in all dimensions with 100 percent. On the contrary, attribute agent friendliness was rated poorly in all the dimensions. This means that agents do not show friendliness when offering services to TNM Mpamba customers. Under simplicity, compatibility and transparency, almost all respondents rated simplicity very highly with farming scooping 100 % from the three dimensions. Again under attribute ease of accessing agents, the respondents rated poorly in all dimensions apart from some few farmers in all dimensions who rated 50 percent.

**Table 4.17: Overall Satisfaction Based on Respondents Economic Status**

		Economic Status				
		Working	Business	Farming	Others	Total
Overall satisfaction with TNM Mpamba services	Dissatisfied	3	5	0	0	8
	Neutral	3	4	0	4	11
	Satisfied	24	23	3	6	56
	Very satisfied	14	18	1	2	35
<b>Total</b>		<b>44</b>	<b>50</b>	<b>4</b>	<b>12</b>	<b>110</b>
<b>Overall</b>		<b>86.3</b>	<b>82</b>	<b>100</b>	<b>66.6</b>	

Table 4.17 shows the customers overall satisfaction with Mpamba attributes against the economic status of the respondents. The results show that those in farming were very satisfied with 100 % seconded by those working with 86.3 % and then those in business with 82 % and finally those under category others with 66.6 %.

#### **4.4 Chapter Summary**

This chapter analyzed the results based upon the Importance Performance model done by Fishbein, 2010. From the analysis, it has been observed that both male and female took part in the research and that age group 20 and below, 21-30 and 31-40 were the ones that responded very well compared to age group 40 and above. On economic status, those working and doing businesses were the ones who participated frequently. The study was also propelled into correlation performance between TNM Mobile money attributes against the overall satisfaction. Generally, out of eight attributes that were tested, six of them that is speed, ease of use, safety, compatibility, simplicity and transparency were perceived to be important by the respondents and that their performance satisfied the user of TNM Mpamba. Nevertheless, attribute agent friendliness and ease of accessing agents were rated poor this means that overall, customers are satisfied with TNM Mpamba.

## **CHAPTER 5**

### **CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the discussion of the findings of the study in relation to the objectives of the study. This research was conducted to investigate customers' satisfaction with TNM Mpamba mobile money service. Specifically the study aimed to assess customer's perceptions on the importance of mobile money service attributes, to measure customers' perception on the performance of mobile money service attributes and analyze the factors that influence customers' satisfaction with mobile money services.

#### **5.2 Conclusion**

This study aimed at investigating whether users are satisfied with TNM Mpamba. Based on the literature review and the above empirical results the study has succeeded in identifying the key attributes that are perceived by users as contributing to their satisfaction. The research findings also show that the performance of all attributes except one is very good. Overall satisfaction of the service is very good. The results of this study are supported by many previous studies such as Deans and Gray (2010), who explore the potential factors that may influence the intention of mobile phone users to adopt mobile marketing services. Deans and Gray found that seven perceived characteristics play an important roles in determining consumer decision intention to adopt mobile marketing namely; perceived risk, compatibility, simplicity, easiness of use, friendliness of the agents and speed.

Attributes perceived to be important to customers were studied. Speed and ease to use formed part of the attributes considered to on the perceptions of the Mpamba users. The study established that not only is speed and ease of use being important attributes, but the different categories of users were very satisfied with these attributes as well. Farmers, business people and the working class rated speed and easiness to use above 97%. The variable speed implies that users seek a simple, easier, faster performance process and environment for banking transactions. They prefer to use Mpamba, because it could provide a speedier service. Users are more likely to complete a simple task using more complex technology than more complex tasks, regardless of their level of

education. Yu (2009) conducted a study on mobile banking and reached on the conclusion that speed and easiness of use are very important attributes in money transactions.

The other attribute that was perceived to be very important to users was friendliness of the agents. Unlike speed, friendliness of Mpamba agents was rated poorly by all categories of users. Friendliness according to Jiang & Wang (2008) is the art of being polite when dealing with customers. It is the ability for the company to provide friendly advice not only when a customer needs it, but when the institution deems it appropriate to provide one. Such friendliness enhances the assurance of customers in the institutions' ability to put the customers' needs first (Liberati & Mariani, 2012). Users may continue using Mpamba despite the unfriendliness of agents due to limited options available to them. Many people in the country live far away from banks and other financial institutions therefore Mpamba agents do not face stiff competition and can therefore afford to relax in their approach to their clients. This lack of friendliness may come from the fact that Mpamba agents do not receive any formal training on customer care from TNM. It is the duty of TNM to address the issue of friendliness of Mpamba agents because the reputation of the institution is greatly being compromised.

Kahandawa and Wijayanayake (2014) identified perception of risk as the important factor of mobile banking. According to Zhihong et al. (2010) perceived risk and system usability are the important factors affecting customers' satisfaction. Kleijnen (2014) argues that mobile banking and payments, have not been used as much as expected due to the fact that mobile banking involves great uncertainty and risk. Users need to build trust in order to adopt and use mobile banking since mobile banking is the new banking gadget, the issue of security and privacy become important in understanding mobile banking acceptance among bank customer. Ondrus and Pigneur (2006) noted that there is considerable amount of empirical research to suggest that users' intention to adopt mobile banking hinges to a great extent the perceived security issues. Ensuring security and confidentiality are the fundamental prerequisites before any banking activity involving sensitive information can take place. Consumers are concerned about security and this has proven to be one of important barriers to the use of online services.

There are a number of elements that are connected to ease of use of a product. Typically ease of use can be measured as the time taken or the number of clicks required to complete a task. How

easy the system is to learn, and how easy is it to remember how to use it again, are very important factors for a casual user. The ISO definition concentrates on the attributes of efficiency, effectiveness and satisfaction, but there are other components of usability not included in this definition such as learnability and memorability (Nielsen, 1993; Preece et al., 2002). There is also the question of what makes a product useful and successful (Kuniavsky, 2003) to a customer or user. All of these definitions suggest that usability has both subjective and objective components that can be measured. Users of Mpamba agree that the time taken to complete a task is acceptable. They also do not have problems remembering the steps needed to complete a task.

According to Chen (2008) compatibility is an important aspect of innovation that can be defined as the extent to which a new service is consistent with users' existing values, beliefs, previous experiences and habits. Innovations conforming to an individual user's lifestyle will result in a faster rate of adoption. Compatibility has thus been integrated into the Mpamba in the context of a virtual wallet and electronic payment. Research has shown that compatibility will lead to higher perceived ease of use as less effort is required.

The study found that customers' overall satisfaction with Mpamba attributes against the economic status of the respondents was above average. The results show that those in farming were very satisfied with 100 % seconded by those working with 86.3 % and then those in business with 82 % and finally those under category others with 66.6 %.

### **5.3 Recommendations**

As the study brings out a positive relationship between the attributes and satisfaction, it highlights the factors which TNM should focus on improving Mpamba services. When designing further products, TNM should customize their product and services according to customer requirements and consider usefulness, ease of use, relative advantage and risk level to make the service

successful. According to the finding one attributed that was rated poorly is the friendliness of the agents. TNM must regularly train the agents in customer services and scrutinize potential agents before awarding them dealership. Finally, financial industry is a highly competitive industry and identifying and understanding lifestyle and needs of consumers and how those can be supported with mobile banking would be a competitive advantage.

#### **5.4 Areas for Further Study**

The study proposes the following as areas for further study:

- a. Using Mpamba as an enabler for entrepreneurship.
- b. Effects of mobile money on the banking industry.
- c. Why Mpamba has been highly accepted by individuals and not companies in term of paying their goods and services.



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## APPENDICES

### Appendix 1: Questionnaire

## CUSTOMER SATISFACTION SURVEY ON MOBILE MONEY: CASE OF TNM MPAMBA



### QUESTIONNAIRE GUIDE FOR TELEPHONE INTERVIEW

I am calling from TNM where we are conducting a survey aimed at enhancing Customer Satisfaction for TNM Mpamba product/services and we pleased to inform you that you have been identified to help in this survey by providing use your views on the topic.

Firstly we would like to find out if you are free to be part of the survey which we are conducting through the telephone for about 5 minutes. *(Thank the respondent accordingly, If the person says is busy ask for their convenient time.)*

This survey is mainly designed to promote quality of our services and we wish to assure you that all your responses will be confidential.

Thank you very much for sparing your time to be part of this important survey.

**PART A: General Information about Respondent. (Tick or circle the appropriate answer)**

	Male	Female		
<b>Age</b>	20 and Below	21 – 30	31 - 40	Above 40
<b>Economic status</b>	Working	Business	Farming	Other

(1) What kind of services do you often access when using TNM Mpamba?

Cash out.	1
Cash in	2
Money transfer	3
Bill payment	4
Airtime purchases	5

(2) How often do you use the services?

Daily	1
At least once a week	2
At least once a month	3
More than one a month	4

**PART B: Importance of TNM Mobile Money service attributes**

TNM Mpamba has a number of **attributes** like **Speed/Fast, Easy to use, Safe, Cost effective, Agent friendly, Compatibility, Simplicity, Ease of accessing Mpamba Agents and Transaction charges transparency.**

Please rate how important each attribute is to you when using TNM Mpamba on scale of 1 to 5 where, (1) is **Very unimportant**, (2) **Unimportant**, (3) **Neutral**, (4) **Important** and (5) **Very important**.

**1      2      3      4      5**

	1	2	3	4	5
1. Speed of TNM Mpamba	1	2	3	4	5
2. Ease of use of TNM Mpamba	1	2	3	4	5
3. Safety of TNM Mpamba	1	2	3	4	5
4. Agent friendliness when transacting TNM Mpamba	1	2	3	4	5
5. Compatibility of TNM Mpamba	1	2	3	4	5
6. Simplicity of TNM Mpamba menu options	1	2	3	4	5
7. Ease of accessing TNM Mpamba Agents	1	2	3	4	5
8. Transparency of TNM Mpamba transactions	1	2	3	4	5

**PART C: Performance of TNM Mobile Money service attributes.**

Please rate the performance of TNM Mpamba service in each of the following on a scale of 1 to 5 where (1) is **Very poor**, (2) **Poor**, (3) **Neutral**, (4) **Good** and (5) **Very good**.

**1 2 3 4 5**

---

	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. Speed of TNM Mpamba	1	2	3	4	5
2. Ease of use of TNM Mpamba	1	2	3	4	5
3. Safety of TNM Mpamba	1	2	3	4	5
4. Agent friendliness when transacting TNM Mpamba	1	2	3	4	5
5. Compatibility of TNM Mpamba	1	2	3	4	5
6. Simplicity of TNM Mpamba menu options	1	2	3	4	5
7. Ease of accessing TNM Mpamba Agents	1	2	3	4	5
8. Transparency of TNM Mpamba transactions	1	2	3	4	5

**PART D: Satisfaction with TNM Mpamba**

Please rate how satisfied you are with TNM Mpamba in each of the following on a scale of 1 to 5 where (1) is **Very dissatisfied**, (2) **Dissatisfied**, (3) **Neutral**, (4) **Satisfied** (5) **Very satisfied**

**1      2      3      4      5**

	1	2	3	4	5
1. Speed of TNM Mpamba	1	2	3	4	5
2. Ease of use of TNM Mpamba	1	2	3	4	5
3. Safety of TNM Mpamba	1	2	3	4	5
4. Agent friendliness when transacting TNM Mpamba	1	2	3	4	5
5. Compatibility of TNM Mpamba	1	2	3	4	5
6. Simplicity of TNM Mpamba menu options	1	2	3	4	5
7. Ease of accessing TNM Mpamba Agents	1	2	3	4	5
8. Transparency of TNM Mpamba transactions	1	2	3	4	5

**PART E: Overall, how satisfied are you with TNM Mpamba services. (Please tick)**

- 1. Very dissatisfies
- 2. Dissatisfied
- 3. Neither Dissatisfied nor Satisfied (Neutral)
- 4. Satisfied
- 5. Very Satisfied

**THANK YOU VERY MUCH FOR TAKING PART IN THIS SURVEY**

## Appendix 2: Questionnaire Study Results

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	50	45.5	45.5	45.5
	Female	60	54.5	54.5	100.0
	Total	110	100.0	100.0	

### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 and Below	12	10.9	10.9	10.9
	21-30	40	36.4	36.4	47.3
	31-40	39	35.5	35.5	82.7
	Above 40	19	17.3	17.3	100.0
	Total	110	100.0	100.0	

### Economic Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Working	44	40.0	40.0	40.0
	Business	50	45.5	45.5	85.5
	Farming	4	3.6	3.6	89.1
	Others	12	10.9	10.9	100.0
	Total	110	100.0	100.0	

### Importance of Speed of TNM Mpamba

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	4	3.6	3.6	3.6
	Important	14	12.7	12.7	16.4
	Very important	92	83.6	83.6	100.0
	Total	110	100.0	100.0	

**Importance of Ease of use of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unimportant	1	.9	.9	.9
	Unimportant	6	5.5	5.5	6.4
	Neutral	13	11.8	11.8	18.2
	Important	15	13.6	13.6	31.8
	Very Important	75	68.2	68.2	100.0
	Total	110	100.0	100.0	

**Importance of Safety of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unimportant	1	.9	.9	.9
	Neutral	4	3.6	3.6	4.5
	Important	16	14.5	14.5	19.1
	Very Important	89	80.9	80.9	100.0
	Total	110	100.0	100.0	

**Importance of Agent friendliness when transacting TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unimportant	19	17.3	17.3	17.3
	Unimportant	18	16.4	16.4	33.6
	Neutral	30	27.3	27.3	60.9
	Important	31	28.2	28.2	89.1
	Very Important	12	10.9	10.9	100.0
	Total	110	100.0	100.0	

**Importance of Compatibility of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unimportant	2	1.8	1.8	1.8
	Unimportant	11	10.0	10.0	11.8
	Neutral	29	26.4	26.4	38.2
	Important	56	50.9	50.9	89.1
	Very important	12	10.9	10.9	100.0
	Total	110	100.0	100.0	

**Importance of Simplicity of TNM Mpamba menu options**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unimportant	5	4.5	4.5	4.5
	Unimportant	4	3.6	3.6	8.2
	Neutral	16	14.5	14.5	22.7
	Important	48	43.6	43.6	66.4
	Very Important	37	33.6	33.6	100.0
	Total	110	100.0	100.0	

**Important of Ease of accessing TNM Mpamba Agents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Unimportant	26	23.6	23.6	23.6
	Unimportant	25	22.7	22.7	46.4
	Neutral	16	14.5	14.5	60.9
	Important	23	20.9	20.9	81.8
	Very important	20	18.2	18.2	100.0
	Total	110	100.0	100.0	

**Importance of Transparency of TNM Mpamba transaction**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very unimportant	2	1.8	1.8	1.8
	Unimportant	3	2.7	2.7	4.5
	Neutral	8	7.3	7.3	11.8
	Important	28	25.5	25.5	37.3
	Very important	69	62.7	62.7	100.0
	Total	110	100.0	100.0	

**Performance of Speed of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	1	.9	.9	.9
	Poor	3	2.7	2.7	3.6
	Neutral	5	4.5	4.5	8.2
	Good	11	10.0	10.0	18.2
	Very good	90	81.8	81.8	100.0
	Total	110	100.0	100.0	

**Performance of Ease of use of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	1	.9	.9	.9
	Poor	1	.9	.9	1.8
	Neutral	10	9.1	9.1	10.9
	Good	14	12.7	12.7	23.6
	Very good	84	76.4	76.4	100.0
	Total	110	100.0	100.0	

**Performance of Safety of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	1	.9	.9	.9
	Poor	1	.9	.9	1.8
	Neutral	2	1.8	1.8	3.6
	Good	15	13.6	13.6	17.3
	Very good	91	82.7	82.7	100.0
	Total	110	100.0	100.0	

**Performance of Agent friendliness when transacting TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	22	20.0	20.0	20.0
	Poor	25	22.7	22.7	42.7
	Neutral	27	24.5	24.5	67.3
	Good	27	24.5	24.5	91.8
	Very good	9	8.2	8.2	100.0
	Total	110	100.0	100.0	

**Performance of Compatibility of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	3	2.7	2.7	2.7
	Poor	10	9.1	9.1	11.8
	Neutral	19	17.3	17.3	29.1
	Good	61	55.5	55.5	84.5
	Very good	17	15.5	15.5	100.0
	Total	110	100.0	100.0	

**Performance of Simplicity of TNM Mpamba menu options**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	2	1.8	1.8	1.8
	Poor	10	9.1	9.1	10.9
	Neutral	16	14.5	14.5	25.5
	Good	44	40.0	40.0	65.5
	Very good	38	34.5	34.5	100.0
	Total	110	100.0	100.0	

**Performance of Ease of accessing TNM Mpamba Agents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	22	20.0	20.0	20.0
	Poor	28	25.5	25.5	45.5
	Neutral	13	11.8	11.8	57.3
	Good	26	23.6	23.6	80.9
	Very good	21	19.1	19.1	100.0
	Total	110	100.0	100.0	

**Performance of Transparency of TNM Mpamba transactions**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very poor	1	.9	.9	.9
	Poor	3	2.7	2.7	3.6
	Neutral	3	2.7	2.7	6.4
	Good	22	20.0	20.0	26.4
	Very good	81	73.6	73.6	100.0
	Total	110	100.0	100.0	

**Satisfaction with Speed of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	1	.9	.9	.9
	Neutral	6	5.5	5.5	6.4
	Satisfied	12	10.9	10.9	17.3
	Very satisfied	91	82.7	82.7	100.0
	Total	110	100.0	100.0	

**Satisfaction with Ease of use of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	4	3.6	3.6	3.6
	Neutral	8	7.3	7.3	10.9
	Satisfied	16	14.5	14.5	25.5
	Very satisfied	82	74.5	74.5	100.0
	Total	110	100.0	100.0	

**Satisfaction with Safety of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	2	1.8	1.8	1.8
	Neutral	7	6.4	6.4	8.2
	Satisfied	19	17.3	17.3	25.5
	Very satisfied	82	74.5	74.5	100.0
	Total	110	100.0	100.0	

**Satisfaction with Agent friendliness when transacting TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	23	20.9	20.9	20.9
	Dissatisfied	24	21.8	21.8	42.7
	Neutral	26	23.6	23.6	66.4
	Satisfied	29	26.4	26.4	92.7
	Very satisfied	8	7.3	7.3	100.0
	Total	110	100.0	100.0	

**Satisfaction with Compatibility of TNM Mpamba**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	3	2.7	2.7	2.7
	Dissatisfied	12	10.9	10.9	13.6
	Neutral	19	17.3	17.3	30.9
	Satisfied	57	51.8	51.8	82.7
	Very satisfied	19	17.3	17.3	100.0
	Total	110	100.0	100.0	

**Satisfaction with Simplicity of TNM Mpamba menu options**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	5	4.5	4.5	4.5
	Dissatisfied	6	5.5	5.5	10.0
	Neutral	12	10.9	10.9	20.9
	Satisfied	51	46.4	46.4	67.3
	Very satisfied	36	32.7	32.7	100.0
	Total	110	100.0	100.0	

**Satisfaction with Ease of accessing TNM Mpamba agents**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	25	22.7	22.7	22.7
	Dissatisfied	24	21.8	21.8	44.5
	Neutral	13	11.8	11.8	56.4
	Satisfied	22	20.0	20.0	76.4
	Very satisfied	26	23.6	23.6	100.0
	Total	110	100.0	100.0	

**Satisfaction with Transparency of TNM Mpamba transactions**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very dissatisfied	1	.9	.9	.9
	Dissatisfied	1	.9	.9	1.8
	Neutral	4	3.6	3.6	5.5
	Satisfied	22	20.0	20.0	25.5
	Very satisfied	82	74.5	74.5	100.0
	Total	110	100.0	100.0	

**Overall satisfaction with TNM Mpamba services**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dissatisfied	8	7.3	7.3	7.3
	Neutral	11	10.0	10.0	17.3
	Satisfied	56	50.9	50.9	68.2
	Very satisfied	35	31.8	31.8	100.0
	Total	110	100.0	100.0	

**Reliability Test**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.913	.912	25

**Correlation Performance of TNM Mpamba attributes and Overall satisfaction**

		Overall satisfaction with TNM Mpamba services
Performance of TNM Mobile Money service attributes (Speed of TNM Mpamba)	Pearson Correlation	.178
	Sig. (2-tailed)	.063
	N	110
Performance of TNM Mobile Money service attributes (Ease of use of TNM Mpamba)	Pearson Correlation	.370**
	Sig. (2-tailed)	.000
	N	110
Performance of TNM Mobile service attributes (Safety of TNM Mpamba)	Pearson Correlation	.279**
	Sig. (2-tailed)	.003
	N	110
Performance of TNM Mobile service attributes (Agent friendliness when transacting TNM Mpamba)	Pearson Correlation	.467**
	Sig. (2-tailed)	.000
	N	110
Performance of TNM Mobile service attributes (Compatibility of TNM Mpamba)	Pearson Correlation	.413**
	Sig. (2-tailed)	.000
	N	110
Performance of TNM Mobile service attributes (Simplicity of TNM Mpamba menu options)	Pearson Correlation	.530**
	Sig. (2-tailed)	.000
	N	110
Performance of TNM Mobile service attributes (Ease of accessing TNM Mpamba Agents)	Pearson Correlation	.441**
	Sig. (2-tailed)	.000
	N	110
Performance of TNM Mobile service attributes (Transparency of TNM Mpamba transactions)	Pearson Correlation	.434**
	Sig. (2-tailed)	.000
	N	110
	Sig. (2-tailed)	
	N	110

**Correlation Satisfaction with TNM Mpamba attributes and Overall satisfaction with TNM Mpamba services**

		Overall satisfaction with TNM Mpamba services
Satisfaction with TNM Mpamba (Speed of TNM Mpamba)	Pearson Correlation	.255**
	Sig. (2-tailed)	.007
	N	110
Satisfaction with TNM Mpamba (Ease of use of TNM Mpamba)	Pearson Correlation	.393**
	Sig. (2-tailed)	.000
	N	110
Satisfaction with TNM Mpamba (Safety of TNM Mpamba)	Pearson Correlation	.199*
	Sig. (2-tailed)	.037
	N	110
Satisfaction with TNM Mpamba (Agent friendliness when transacting TNM Mpamba)	Pearson Correlation	.502**
	Sig. (2-tailed)	.000
	N	110
Satisfaction with TNM Mpamba (Compatibility of TNM Mpamba)	Pearson Correlation	.307**
	Sig. (2-tailed)	.001
	N	110
Satisfaction with TNM Mpamba (Simplicity of TNM Mpamba menu options)	Pearson Correlation	.517**
	Sig. (2-tailed)	.000
	N	110
Satisfaction with TNM Mpamba (Ease of accessing TNM Mpamba agents)	Pearson Correlation	.561**
	Sig. (2-tailed)	.000
	N	110
Satisfaction with TNM Mpamba (Transparency of TNM Mpamba transactions)	Pearson Correlation	.395**
	Sig. (2-tailed)	.000
	N	110

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.700 <sup>a</sup>	.490	.449	.625	.490	12.113	8	101	.000

Predictors: (Constant), Performance of TNM Mobile service attributes(Transparency of TNM Mpamba transactions), Performance of TNM Mobile service attributes(Agent friendliness when transacting TNM Mpamba), Performance of TNM Mobile service attributes(Safety of TNM Mpamba), Performance of TNM Mobile Money service attributes(Speed of TNM Mpamba), Performance of TNM Mobile Money service attributes(Ease of use of TNM Mpamba), Performance of TNM Mobile service attributes(Simplicity of TNM Mpamba menu options), Performance of TNM Mobile service attributes(Ease of accessing TNM Mpamba Agents), Performance of TNM Mobile service attributes(Compatibility of TNM Mpamba)

### ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.909	8	4.739	12.113	.000 <sup>a</sup>
	Residual	39.510	101	.391		
	Total	77.418	109			

a. Predictors: (Constant), Performance of TNM Mobile service attributes(Transparency of TNM Mpamba transactions), Performance of TNM Mobile service attributes(Agent friendliness when transacting TNM Mpamba), Performance of TNM Mobile service attributes(Safety of TNM Mpamba), Performance of TNM Mobile Money service attributes(Speed of TNM Mpamba), Performance of TNM Mobile Money service attributes(Ease of use of TNM Mpamba), Performance of TNM Mobile service attributes(Simplicity of TNM Mpamba menu options), Performance of TNM Mobile service attributes(Ease of accessing TNM Mpamba Agents), Performance of TNM Mobile service attributes(Compatibility of TNM Mpamba)

b. Dependent Variable: Overall, how satisfied are you with TNM Mpamba services

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Speed of TNM	Neutral	0	3	1	0	4
Mpamba	Important	0	4	8	2	14
	Very important	12	33	30	17	92
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Ease of use of TNM	Very unimportant	0	0	1	0	1
Mpamba	Unimportant	0	3	1	2	6
	Neutral	3	5	3	2	13
	Important	2	5	7	1	15
	Very Important	7	27	27	14	75
Total		12	40	39	19	110

**Crosstab**

Count		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Safety of TNM Mpamba	Unimportant	0	1	0	0	1
	Neutral	0	2	2	0	4
	Important	2	6	5	3	16
	Very Important	10	31	32	16	89
Total		12	40	39	19	110

**Crosstab**

Count		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Agent friendliness when transacting TNM Mpamba	Very unimportant	2	7	6	4	19
	Unimportant	3	6	7	2	18
	Neutral	4	13	10	3	30
	Important	3	9	12	7	31
	Very Important	0	5	4	3	12
Total		12	40	39	19	110

**Crosstab**

Count		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Compatibility of TNM Mpamba	Very unimportant	0	1	0	1	2
	Unimportant	0	4	3	4	11
	Neutral	2	11	13	3	29
	Important	9	19	18	10	56
	Very important	1	5	5	1	12
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Importance of Simplicity of TNM Mpamba menu options)	Very unimportant	0	1	2	2	5
	Unimportant	0	3	1	0	4
	Neutral	2	7	3	4	16
	Important	6	15	19	8	48
	Very Important	4	14	14	5	37
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Important of Ease of accessing TNM Mpamba Agents	Very Unimportant	3	7	12	4	26
	Unimportant	4	9	6	6	25
	Neutral	3	7	5	1	16
	Important	0	11	10	2	23
	Very important	2	6	6	6	20
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total

**Crosstab**

Count		Age				Total
		20 and Below	21-30	31-40	Above 40	
Important of Ease of accessing TNM Mpamba Agents	Very Unimportant	3	7	12	4	26
	Unimportant	4	9	6	6	25
	Neutral	3	7	5	1	16
	Important	0	11	10	2	23
	Very important	2	6	6	6	20
		20 and Below	21-30	31-40	Above 40	
Importance of Transparency of TNM Mpamba transaction	Very unimportant	1	0	1	0	2
	Unimportant	0	1	0	2	3
	Neutral	0	3	2	3	8
	Important	6	10	9	3	28
	Very important	5	26	27	11	69
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of Speed of TNM Mpamba)	Very poor	0	0	1	0	1
	Poor	0	2	1	0	3
	Neutral	0	3	1	1	5
	Good	1	2	6	2	11
	Very good	11	33	30	16	90
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of Ease of use of TNM Mpamba	Very poor	0	0	0	1	1
	Poor	0	0	1	0	1
	Neutral	2	4	3	1	10
	Good	3	2	6	3	14
	Very good	7	34	29	14	84
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of	Very poor	0	1	0	0	1
Safety of TNM	Poor	0	0	1	0	1
Mpamba	Neutral	0	1	1	0	2
	Good	1	4	8	2	15
	Very good	11	34	29	17	91
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of	Very poor	0	9	9	4	22
Agent	Poor	3	10	8	4	25
friendliness	Neutral	7	7	8	5	27
when	Good	1	13	9	4	27
transacting	Very good	1	1	5	2	9
TNM Mpamba						
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of	Very poor	0	2	0	1	3
Compatibility of	Poor	0	5	2	3	10
TNM Mpamba	Neutral	1	4	11	3	19
	Good	10	23	20	8	61
	Very good	1	6	6	4	17
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Performance of	Very poor	0	1	0	1	2
Simplicity of TNM	Poor	1	4	3	2	10
Mpamba menu	Neutral	1	6	5	4	16
options)	Good	9	15	15	5	44
	Very good	1	14	16	7	38
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Performance of	Very poor	0	8	11	3	22
Ease of accessing	Poor	7	7	12	2	28
TNM Mpamba	Neutral	2	9	1	1	13
Agents	Good	2	8	6	10	26
	Very good	1	8	9	3	21
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Performance of	Very poor	1	0	0	0	1
Transparency of	Poor	0	1	1	1	3
TNM Mpamba	Neutral	0	1	1	1	3
(transactions)	Good	3	11	4	4	22
	Very good	8	27	33	13	81
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Satisfaction with Speed of TNM Mpamba	Very dissatisfied	0	1	0	0	1
	Neutral	0	4	1	1	6
	Satisfied	1	3	5	3	12
	Very satisfied	11	32	33	15	91
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Satisfaction with Ease of use of TNM Mpamba)	Dissatisfied	0	1	1	2	4
	Neutral	3	2	1	2	8
	Satisfied	0	5	8	3	16
	Very satisfied	9	32	29	12	82
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Satisfaction with Safety of TNM Mpamba	Very dissatisfied	0	1	1	0	2
	Neutral	1	3	1	2	7
	Satisfied	2	8	8	1	19
	Very satisfied	9	28	29	16	82
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Satisfaction with Agent friendliness when transacting TNM Mpamba	Very dissatisfied	2	6	11	4	23
	Dissatisfied	3	10	8	3	24
	Neutral	4	10	9	3	26
	Satisfied	3	12	7	7	29
	Very satisfied	0	2	4	2	8
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Satisfaction with Compatibility of TNM Mpamba	Very dissatisfied	0	0	2	1	3
	Dissatisfied	1	2	5	4	12
	Neutral	2	8	7	2	19
	Satisfied	9	20	20	8	57
	Very satisfied	0	10	5	4	19
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Satisfaction with Simplicity of TNM Mpamba menu options	Very dissatisfied	0	1	3	1	5
	Dissatisfied	1	1	1	3	6
	Neutral	1	5	6	0	12
	Satisfied	6	23	15	7	51
	Very satisfied	4	10	14	8	36
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Satisfaction with Ease of accessing TNM Mpamba agents	Very dissatisfied	1	9	10	5	25
	Dissatisfied	4	9	9	2	24
	Neutral	3	6	4	0	13
	Satisfied	2	8	7	5	22
	Very satisfied	2	8	9	7	26
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				
		20 and Below	21-30	31-40	Above 40	Total
Satisfaction with Transparency of TNM Mpamba transactions	Very dissatisfied	0	0	1	0	1
	Dissatisfied	0	0	0	1	1
	Neutral	0	3	0	1	4
	Satisfied	5	5	8	4	22
	Very satisfied	7	32	30	13	82
Total		12	40	39	19	110

**Crosstab**

Count						
		Age				Total
		20 and Below	21-30	31-40	Above 40	
Overall	Dissatisfied	0	4	3	1	8
satisfaction with TNM Mpamba services	Neutral	0	5	4	2	11
	Satisfied	9	22	18	7	56
	Very satisfied	3	9	14	9	35
Total		12	40	39	19	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of	Neutral	2	2	4
Speed of TNM Mpamba	Important	4	10	14
	Very important	44	48	92
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of Ease of use of TNM Mpamba	Very unimportant	0	1	1
	Unimportant	1	5	6
	Neutral	4	9	13
	Important	9	6	15
	Very Important	36	39	75
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of Safety of TNM Mpamba)	Unimportant	0	1	1
	Neutral	2	2	4
	Important	7	9	16
	Very Important	41	48	89
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of Agent	Very unimportant	8	11	19
friendliness when	Unimportant	7	11	18
transacting TNM	Neutral	14	16	30
Mpamba	Important	15	16	31
	Very Important	6	6	12
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of	Very unimportant	1	1	2
Compatibility of TNM	Unimportant	5	6	11
Mpamba)	Neutral	14	15	29
	Important	25	31	56
	Very important	5	7	12
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Importance of	Very unimportant	3	2	5
Simplicity of TNM	Unimportant	2	2	4
Mpamba menu	Neutral	6	10	16
options	Important	21	27	48
	Very Important	18	19	37
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Important of TNM	Very Unimportant	10	16	26
Mobile service	Unimportant	13	12	25
attributes (Ease of	Neutral	8	8	16
accessing TNM	Important	10	13	23
Mpamba Agents)	Very important	9	11	20
Total		50	60	110

**Crosstab**

Count				
		Gender		
		Male	Female	Total
Importance of Transparency of TNM Mpamba transaction	Very unimportant	1	1	2
	Unimportant	1	2	3
	Neutral	4	4	8
	Important	9	19	28
	Very important	35	34	69
Total		50	60	110

**Crosstab**

Count				
		Gender		
		Male	Female	Total
Performance of Speed of TNM Mpamba)	Very poor	1	0	1
	Poor	2	1	3
	Neutral	3	2	5
	Good	3	8	11
	Very good	41	49	90
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of Ease of use of TNM Mpamba	Very poor	1	0	1
	Poor	0	1	1
	Neutral	3	7	10
	Good	7	7	14
	Very good	39	45	84
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of Safety of TNM Mpamba	Very poor	0	1	1
	Poor	1	0	1
	Neutral	0	2	2
	Good	6	9	15
	Very good	43	48	91
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of Agent	Very poor	7	15	22
friendliness when	Poor	11	14	25
transacting TNM	Neutral	12	15	27
Mpamba)	Good	15	12	27
	Very good	5	4	9
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of	Very poor	1	2	3
Compatibility of TNM	Poor	2	8	10
Mpamba	Neutral	9	10	19
	Good	27	34	61
	Very good	11	6	17
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of Simplicity of	Very poor	1	1	2
TNM Mpamba menu options	Poor	3	7	10
	Neutral	8	8	16
	Good	21	23	44
	Very good	17	21	38
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of Ease of	Very poor	8	14	22
accessing TNM Mpamba	Poor	11	17	28
Agents	Neutral	7	6	13
	Good	17	9	26
	Very good	7	14	21
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Performance of	Very poor	0	1	1
Transparency of TNM	Poor	1	2	3
Mpamba transactions	Neutral	2	1	3
	Good	8	14	22
	Very good	39	42	81
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with TNM	Very			
Mpamba (Speed of TNM	dissatisfied	1	0	1
Mpamba)	Neutral	4	2	6
	Satisfied	5	7	12
	Very			
	satisfied	40	51	91
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with	Dissatisfied	1	3	4
Ease of use of TNM	Neutral	1	7	8
Mpamba	Satisfied	9	7	16
	Very satisfied	39	43	82
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with	Very	1	1	2
Safety of TNM	dissatisfied			
Mpamba	Neutral	5	2	7
	Satisfied	7	12	19
	Very satisfied	37	45	82
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with Agent friendliness when transacting TNM Mpamba	Very dissatisfied	7	16	23
	Dissatisfied	10	14	24
	Neutral	13	13	26
	Satisfied	16	13	29
	Very satisfied	4	4	8
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with Compatibility of TNM Mpamba	Very dissatisfied	2	1	3
	Dissatisfied	5	7	12
	Neutral	8	11	19
	Satisfied	23	34	57
	Very satisfied	12	7	19
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with	Very dissatisfied	3	2	5
Simplicity of TNM	Dissatisfied	4	2	6
Mpamba menu options	Neutral	3	9	12
	Satisfied	21	30	51
	Very satisfied	19	17	36
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with Ease	Very dissatisfied	11	14	25
of accessing TNM	Dissatisfied	8	16	24
Mpamba agents	Neutral	7	6	13
	Satisfied	8	14	22
	Very satisfied	16	10	26
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Satisfaction with	Very dissatisfied	1	0	1
Transparency of TNM	Dissatisfied	0	1	1
Mpamba transactions	Neutral	2	2	4
	Satisfied	8	14	22
	Very satisfied	39	43	82
Total		50	60	110

**Crosstab**

Count				
		Gender		Total
		Male	Female	
Overall satisfaction with	Dissatisfied	0	8	8
TNM Mpamba services	Neutral	7	4	11
	Satisfied	27	29	56
	Very satisfied	16	19	35
Total		50	60	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Importance of Speed of TNM Mpamba	Neutral	0	2	0	2	4
	Important	8	4	0	2	14
	Very important	36	44	4	8	92
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Importance of Ease of use of TNM Mpamba	Very unimportant	1	0	0	0	1
	Unimportant	2	1	1	2	6
	Neutral	4	7	0	2	13
	Important	7	6	0	2	15
	Very Important	30	36	3	6	75
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Importance of Safety of TNM Mpamba	Unimportant	0	1	0	0	1
	Neutral	1	2	0	1	4
	Important	5	6	0	5	16
	Very Important	38	41	4	6	89
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	Total
Importance of TNM Mobile Money service attributes (Agent friendliness when transacting TNM Mpamba)	Very unimportant	5	9	2	3	19
	Unimportant	7	10	0	1	18
	Neutral	12	11	0	7	30
	Important	14	15	1	1	31
	Very Important	6	5	1	0	12
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Importance of Compatibility of TNM Mpamba	Very unimportant	0	1	0	1	2
	Unimportant	6	4	0	1	11
	Neutral	7	17	1	4	29
	Important	25	24	3	4	56
	Very important	6	4	0	2	12
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Importance of Simplicity of TNM Mpamba menu options	Very unimportant	1	3	0	1	5
	Unimportant	0	4	0	0	4
	Neutral	8	6	0	2	16
	Important	18	22	3	5	48
	Very Important	17	15	1	4	37
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Other s	
Importance of Simplicity of TNM Mpamba menu options	Very unimportant	1	3	0	1	5
	Unimportant	0	4	0	0	4
	Neutral	8	6	0	2	16
	Important	18	22	3	5	48
	Very Important	17	15	1	4	37
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Other s	
Important of Ease of accessing TNM Mpamba Agents	Very Unimportant	8	13	1	4	26
	Unimportant	10	9	1	5	25
	Neutral	7	7	0	2	16
	Important	9	13	0	1	23
	Very important	10	8	2	0	20
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farmin g	Others	Total
Importance of	Very unimportant	0	1	0	1	2
Transparency of	Unimportant	1	1	0	1	3
TNM Mpamba	Neutral	1	6	0	1	8
transaction	Important	10	12	1	5	28
	Very important	32	30	3	4	69
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farmin g	Others	Total
Performance of	Very poor	0	1	0	0	1
Speed of TNM	Poor	0	1	0	2	3
Mpamba	Neutral	1	2	1	1	5
	Good	8	3	0	0	11
	Very good	35	43	3	9	90
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Performance of	Very poor	0	0	0	1	1
Ease of use of	Poor	0	1	0	0	1
TNM Mpamba	Neutral	1	6	0	3	10
	Good	6	4	1	3	14
	Very good	37	39	3	5	84
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Performance of	Very poor	0	1	0	0	1
Safety of TNM	Poor	0	1	0	0	1
Mpamba	Neutral	1	1	0	0	2
	Good	4	7	0	4	15
	Very good	39	40	4	8	91
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Performance of Agent	Very poor	6	14	1	1	22
friendliness when	Poor	8	11	2	4	25
transacting TNM	Neutral	12	10	0	5	27
Mpamba	Good	13	12	1	1	27
	Very good	5	3	0	1	9
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Performance of	Very poor	0	2	0	1	3
Compatibility of TNM	Poor	3	6	0	1	10
Mpamba)	Neutral	8	8	0	3	19
	Good	26	27	2	6	61
	Very good	7	7	2	1	17
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Busines s	Farmin g	Others	
Performance of	Very poor	1	1	0	0	2
Simplicity of TNM	Poor	2	6	0	2	10
Mpamba menu	Neutral	3	10	0	3	16
options	Good	16	20	3	5	44
	Very good	22	13	1	2	38
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Busines s	Farmin g	Others	
Performance of	Very poor	7	10	1	4	22
Ease of	Poor	12	13	0	3	28
accessing TNM	Neutral	6	4	1	2	13
Mpamba Agents	Good	6	15	2	3	26
	Very good	13	8	0	0	21
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Performance of	Very poor	0	0	0	1	1
Transparency of	Poor	1	2	0	0	3
TNM Mpamba	Neutral	0	2	0	1	3
transactions	Good	8	9	1	4	22
	Very good	35	37	3	6	81
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farming	Others	Total
Satisfaction with	Very	0	0	0	1	1
Speed of TNM	dissatisfied					
Mpamba	Neutral	0	3	0	3	6
	Satisfied	5	6	1	0	12
	Very	39	41	3	8	91
	satisfied					
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Satisfaction with	Dissatisfied	1	2	0	1	4
Ease of use of TNM	Neutral	1	3	1	3	8
Mpamba	Satisfied	6	9	0	1	16
	Very satisfied	36	36	3	7	82
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Satisfaction with	Very	0	2	0	0	2
Safety of TNM	dissatisfied					
Mpamba	Neutral	2	3	0	2	7
	Satisfied	6	10	1	2	19
	Very satisfied	36	35	3	8	82
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Business	Farming	Others	Total
Satisfaction with	Very dissatisfied	8	13	1	1	23
Agent friendliness	Dissatisfied	13	6	2	3	24
when transacting	Neutral	5	15	0	6	26
TNM Mpamba	Satisfied	13	13	1	2	29
	Very satisfied	5	3	0	0	8
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Business	Farming	Others	Total
Satisfaction with	Very dissatisfied	1	1	0	1	3
Compatibility of TNM	Dissatisfied	3	6	1	2	12
Mpamba	Neutral	6	11	0	2	19
	Satisfied	28	22	2	5	57
	Very satisfied	6	10	1	2	19
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Satisfaction with	Very dissatisfied	1	3	0	1	5
Simplicity of TNM	Dissatisfied	1	4	0	1	6
Mpamba menu	Neutral	6	6	0	0	12
options	Satisfied	18	24	2	7	51
	Very satisfied	18	13	2	3	36
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				Total
		Working	Business	Farming	Others	
Satisfaction with	Very	7	12	1	5	25
Ease of accessing	dissatisfied					
TNM Mpamba	Dissatisfied	12	10	0	2	24
agents	Neutral	4	6	1	2	13
	Satisfied	9	11	1	1	22
	Very satisfied	12	11	1	2	26
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farmin g	Others	Total
Satisfaction with	Very dissatisfied	0	1	0	0	1
Transparency of	Dissatisfied	1	0	0	0	1
TNM Mpamba	Neutral	0	2	0	2	4
transactions	Satisfied	9	11	0	2	22
	Very satisfied	34	36	4	8	82
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farmin g	Others	Total
Overall	Dissatisfied	3	5	0	0	8
satisfaction with	Neutral	3	4	0	4	11
TNM Mpamba	Satisfied	24	23	3	6	56
services	Very satisfied	14	18	1	2	35
Total		44	50	4	12	110

**Crosstab**

Count						
		Economic Status				
		Working	Busines s	Farmin g	Other s	Total
Overall	Dissatisfied	3	5	0	0	8
satisfaction with	Neutral	3	4	0	4	11
TNM Mpamba	Satisfied	24	23	3	6	56
services	Very satisfied	14	18	1	2	35
Total		44	50	4	12	110