

Determinants of Mobile Money Transfer Services Adoption in Rural Communities of Moshi District

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Mobile Money transfer is gaining popularity in rural areas, where people are struggling for necessities of life. This research analysed the determinant factors for Mobile Money Transfer service adoption in the rural communities in Moshi District. The objectives of the study were to describe social and economic characteristics of MMTs users in Moshi district, to determine the factors for MMT services adoption in Moshi district and to examine the adoption of MMT services in the MMTs users in Moshi district. The study adopted the cross-sectional research design. The study sample comprised of 130 Mobile Money Transfer service users from four wards in Moshi district, who were selected by using convenience sampling technique. The data gathered were analysed using descriptive analysis and principal components analysis. Research findings reveals that; perceived ease of use, security of MMT services, accessibility of services, compatibility of service providers and convenience of MMT services were critical determinant factors influencing rural communities' in adopting Mobile Money Transfer services in Moshi district with Eigenvalues greater than 1 and the total variance of 69.49%. The research concludes that Convenience of the service, security from MMT service providers, accessibility of the service, compatibility of service agents and ease of use of service determinants of MMT services adoption in the rural communities in Moshi district. In order to enhance MMT services in Moshi district, the research recommend that determinant factors for MMT services adoption in rural communities in Moshi district should be enhanced.