

**Adoption of Mobile Money Services Among Small and Medium Entreprises Operators
A Case of Selected Retail Shops in Moshi Municipality
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Mobile money services are one of the most important issues in many businesses, especially in SMEs. This study aimed at examining the adoption of mobile money services on small and medium enterprises. Specifically, the study determined the level of mobile money services adoption in SMEs operations, examined the influence of business characteristics and operator demographic characteristics on the level mobile money services adoption among SMEs, analysed the importance of mobile money service among SMEs operator and lastly, it determined the challenges facing SMEs operator using mobile money services. Using the mobile money services adoption model, the study was conducted in Moshi Municipality, and a cross-sectional design was adopted. Data were collected using a questionnaire and 210 SMEs were surveyed. Data were analyzed using descriptive statistics. The study findings indicated that adoption of SMEs operators on mobile money services is vital to business growth. The findings of the survey demonstrated that 94.7% of the SME's in Moshi municipality were aware of mobile money services and had adopted it for their day-to-day activities. The study concluded that the adoption of mobile money services is the new technologies and innovations that are increasing support to SMEs financial bases, making it possible for operators to reach high performance of their business. The study recommended that the government should support the developments in technologies to pave the chance for improvements in financial services especially SMEs on adoption the current technology to expand financial operation, investment and market services.