

**Determinants for Effective Implementation of Electronic Payment System at the Kilimanjaro  
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The era of rapid growth of internet has witnessed exponential growth of electronic payment systems (EPS), and business transactions are constantly shifting from cash-based to electronic-based. However, a prerequisite to adoption of EPS is acceptability and cooperation between stakeholders including Information Technology (IT) providers, institutions and financial institutions. The study aimed at determining the factors influencing effective adoption and implementation of the EPS and assessing the challenges facing the adoption of the electronic treatment payment at KCMC. The study sought to determine the most preferred mode of payment, intention to use EPS, factors affecting adoption of EPS and to assess barriers to adoption of EPS. A cross-sectional study design was used and 150 clients were randomly selected at the outpatient clinics of the KCMC hospital. The data were collected using a structured questionnaire adopted and adapted from the questionnaire used in the Technology Acceptance Model (TAM). The majority of the clients (59%) preferred EPS, and about 75% indicated intention to use EPS. Previous experience with the use of EPS and being banked were significant factors influencing both preference of EPS and intention to use EPS. However, middle age and high monthly income were also significant factors that influenced preference of using EPS. The hypotheses of the TAM were supported by findings of the study, that is, perceived usefulness (PU) was influenced by perceived ease of use (PEOU); attitude toward EPS was influenced by both perceived ease of use and perceived usefulness; intention to use EPS was also influenced by both PU and attitude. Predictors of intention to use were PEOU and attitude toward EPS. Common barriers that hindered adoption of EPS were downtime of Internet, poor Internet connectivity and power fluctuations. It is recommended that in order to hasten adoption of EPS, it is important to address the identified barriers and also to encourage clients to use banks to keep their money.