Attitude and Usage of SIM-Banking Services and Customer Satisfaction in Tanzania

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Abstract

SIM-mobile banking service is one of self-service technologies through which customers can access their accounts at any time, and can transact from the comfort of their mobile phones. The objective of this research was to assess the attitude, usage and customer satisfaction for SIM-mobile banking or sms-banking services. The study adopted a positivist research paradigm that investigated two banks, drawing females and males respondents from various sectors of the economy. The results show that sim-mobile banking services were known by customers from public, private, self-employed, manufacturing, service, student and unemployed sectors. The sector in which a person worked did not affect an individual's decision to use or not to use the service. Students did not use the service because they did not have regular incomes. Awareness of the sim/mobile banking service contributed to positive attitude on the services offered. Problems affecting the use of sim-mobile banking and customer satisfaction included the lack of information on the usefulness of sim-mobile banking services, customers' fear of the security of their accounts, high service charges, and unreliability of the services. Thus, the study recommends more promotion of sim-mobile banking services, clearing security issues and reducing service charges through differentiated pricing and practice market segmentation.

Keywords: SIM-mobile banking, customer services, attitude, usage and satisfaction