**ATTITUDE, USAGE OF SIM-BANKING SERVICES AND CUSTOMER SATISFACTION IN TANZANIA**
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## ABSTRACT

The sim-mobile banking service is one of self-service technologies in which customers can access their accounts at any time and be able to transact from the comfort of their mobile phones. The objective of this research was to assess attitude, usage and customer satisfaction for sim-mobile banking or sms-banking services. Having knowledge provide attitude to use sim-mobile banking service, that either contribute to customers satisfaction or not. This research 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 employment, 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. 35.2% of the respondents said they were satisfied, an indication of positive attitude toward sim-banking services while 30.6% said they were not satisfied. Those satisfied customers had knowledge, attitude and used sim-mobile banking expressed by 94% of the respondents. Scrutiny on usage frequency and satisfaction some used only once in a week (28.6%) but (2.5%) were dissatisfied, (9.5%) neutral and (16.6%) satisfied. For those who used the service several times in a week, all were satisfied where Spearman correlation coefficient test showed positive correlation (0.415) between customers' satisfaction with service providers and bank services, supporting the claimed that satisfaction led to high usage of the sim-mobile banking service. 23.6% of all the respondents maintained neutral position who did not want exposing ignorance about the use of sim-mobile banking services. Problems affecting use and satisfaction were i) information un-availability, no visible or common efforts to persuade customers advocated by banks providing usefulness of sim-mobile banking services. ii) On the side of the non-users security of their asset-cash and high service charge (overpriced); iii) Unavailability and delay of the service when needed; and iii) Other service providers and collaborations networks of stakeholders inefficiencies. The results have implications to policy and management practices. The limiting business environmental factors need –policy guidance. The study recommends more promotion on sim-mobile banking services, clearing security issues and service charges through differentiated pricing and practice market segmentation. In conclusion, knowledge provides positive attitude on the use of sim-mobile banking services offers.

**Key terms: Sim-mobile banking, Customer Services, Attitude, Usage and satisfaction**