

**A MODEL FOR THE EFFECTIVE UTILISATION OF MOBILE
PAYMENT SYSTEMS IN ZIMBABWE’S RETAIL SECTOR**



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A model for the effective utilisation of mobile payment systems in Zimbabwe's retail sector

By

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Abstract

This model was developed with close reference to the model used by Japan in their implementation of Mobile Suica – a mobile wallet system which has served their transport woes since 2001. The findings from this research showed that the previously proposed model for the adoption and acceptance of mobile technology, the TAM and the UTAUT can fully apply to the Zimbabwean economy with the additional of three more constructs which are political influence, economic influence and interoperability of MNOs. In this research, the researcher recommended that in order to increase the utilisation of mobile money in the retail sector, more retailers must register as merchants so that consumers can use the m-payment facility. The MNOs should also reduce their tariffs so that it becomes cheaper and convenient for the consumer to make payments through a mobile money system. Further studies should focus on the utilisation of mobile money in other facets of the retail sector to include fast food outlets, hardware shops and fashion shops.

Key words: Mobile payments, Mobile money, Mobile transfers.

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Dedication

To my daughter Rufaro Vivian, I love you and will never stop loving you. I will be with you always. All the challenges you gonna meet will be there to strengthen and make you durable. All what happened to you dear; was not my making....

Declaration

I, Stanford Sibadhile, hereby declare that I am the sole author of this thesis. I authorize the Midlands State University to lend this thesis to other institutions or individuals for the purpose of scholarly research.

Signature _____ Date _____

Approval

This model entitled “A model for the effective utilisation of mobile payments systems in Zimbabwe’s retail sector” by Stanford Sibadhile meets the regulations governing the award of the degree of Master of Science in Information Systems Management of the Midlands State University, and is approved for its contribution to knowledge and literary presentation.

Supervisor

Co-Supervisor

Date

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