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Prospect and Challenges of Mobile transactions in Tanzania;Customers Prospective

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The advancement of mobile technologies has provided an opportunity for telecommunication services providers in introducing new financial innovation which is mobile transactions. This study assess he prospects and challenge of mobile transaction from customers perspectives in Tanzania. Questionnaires were administered to customers to obtain their perspectives on mobile transactions. A sample of 96 customers selected at conveniently was employed for this study. The study used descriptive research design and data were collected mainly by using questionnaires. Data were descriptively analyzed for means, frequencies and percentage using SPSS. Findings show that characteristics of mobile transaction services which attract customers were its ubiquity, secure transaction, convenience, low cost and reliability in that order of importance, additional, and several factors including reliable network coverage, interconnectivity, problem handling procedures, under one roof solution and proper information on the use of various services were identified as factors that could enhance or promote the use of mobile transaction services in Tanzania. To great extent the services had a number of advantages that could promote further us. The result of these findings revealed that each factor has some level of significance effect on customers' perception on prospect and challenges of mobile transaction in Tanzania. All these factors, if managed well by the services providers could influence the prospect of mobile transaction and create opportunities to gain invariables increases customer satisfaction.