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# Customer perception of internet payments through mobile money gateways

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# **Customer perception of internet payments through mobile money gateways**

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Tanzania has seen a rise in internet usage as devices become cheaper and data rates more affordable. These facts, paired with the widespread application of mobile money payments systems which creates a unique environment for e-commerce in the country. Due to low financial inclusion and trust in debit card systems, it is becoming more apparent that payments via mobile money gateways are the key to appealing the country's consumer market. The objectives of this were to evaluate consumer perception of using Internet Based Mobile Services (IBMMS) to compete payments for goods/services online. The perception variables of interest are extracted from previous literature and theoretical frameworks, primarily the Technology Acceptance Model (TAM). The sample was reached using a descriptive research design, whereby questionnaires were sent through electronic means. 144 respondents answered the questionnaire. Factor analysis was used to provide parameter estimates using principal component analysis, returning 4 components of interest from a pattern matrix. Results from chi square tests indicate that Perceived Usefulness and Perceived Ease of Use significantly impact intention to use IBMMS. Further analysis of findings indicates that the most important aspects that users expect from IBMMS are convenience, simplicity, and speed of completing a transaction. Recommendations are provided for marketers, platform developers as well as policy makers to support the growth of IBMMS in Tanzania, hence growing the country's economy.