

# **Determinants of internet and cell phone banking adoption by consumers in Tanzania**

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The study investigates determinants of internet and cellphone adoption in the context of Tanzania Internet and cellphone banking services. A research framework based on the innovation Diffusion. Theory/ model was adapted to identify factors that would influence the adaptation of internet and cell phone banking. Chi-Square test was used to examine the entire pattern of intercorrelations among the three proposal constructs and to test related proposition empirically. The results revealed that both perceived behavioral control factors, subjective norm and attitudinal factors play significant roles in influencing the adoption and intention to adopt internet and cell phone banking. Theoretical contributions and practical implications of the findings are discussed and suggestions for future research are presented. From a managerial standpoint, the findings of this study reveal the importance of cultivating and solidifying a positive perception of how subjective Norm (social factors ) is important and how it can highly determine or influence adoption and/ adoption intent of the banking services consumers and how it is crucial in determining and usefulness it has to the intended user group. Therefore managers who are (consider) offering Internet and cell phone banking services should consider placing a high priority on demonstrating subjective norm (social factors) the technology can appeal to society, and communicating in services and value added features through a well designed web interface or mobile phone interface.