

**Perception of electronic banking services and attitudes on cash business environment in
Tanzania**

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Think of an ideal situation of one buyer and one seller, both banking with one bank which enables to settle each transaction between them electronically without using cash money, this situation can be extended to multiple buyers, sellers and banks thus getting rid of needs for physical money. The main objective of this study was to demonstrate that electronic banking services have the capability of minimizing usage of cash money hence reduce or eliminate cash related crimes such as robberies, money laundering and corruption if marketed well as services which require marketing of services skill. Interviews guided by predefined paper based and electronic questionnaires using convenience sampling method were conducted to 100 individuals, 22 banks, 60 shops/stores, supermarkets and fuel stations. The findings revealed that although cash money is still largely used by everyone, there is a growing trend on banks offering the services and on users. Further tests on data obtained confirmed that the services have an impact on minimizing the usage of cash money. The analysis on the peoples' perception revealed that marketing of services principles are required to ensure steady growth on utilization of electronic banking services. Generally the findings appear to support theoretical expectations. Electronic services have the power to revolutionaries delivery of many traditional services hence future researches are recommended.