

A Qualitative Approach To Understanding The Determinants Of Mobile Phone Users' Intention To Use Mobile Payment Services.

Abstract:

This paper discusses the determinants of mobile phone user's intention to use mobile payment services in Kenya and how they influence on mobile money use. The paper also looks at how these determinants impacts on the mobile payment services among the rural communities. The paper also states some possible intervention that could aid improvement of mobile payment services even in the rural communities. The study was also based on extensive literature review and secondary data sources including from Communication Authority of Kenya (CAK). The qualitative data obtained was analyzed using thematic analysis to obtain the relevant insights from the views of the study respondents as given in results and discussions.

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