

## DRIVERS OF CUSTOMER'S CHOICE OF MOBILE MONEY AGENT FOR MOBILE MONEY SERVICE IN KAMPALA, UGANDA

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**ABSTRACT** *Though the mobile money industry is growing with a significant potential of enhancing financial inclusion and economic growth, mobile money services face a critical challenge of improving service quality to attract and retain customers. This article examines the drivers of a customer's choice of a mobile money agent for a mobile money service in Kampala. Specifically, the study explores the effect of courtesy and efficiency of mobile money agents as well as cleanliness of their business premises. The analysis is based on data of 188 mobile money agents and customers across all mobile money service providers in Uganda. The study adopted a cross-sectional survey method using a mixed methods research approach. The data was collected through a questionnaire and face-to-face interviews. Data was analyzed using descriptive statistics and the linear regression model was fitted to determine the significant drivers for customers' choice of a mobile money agent. Descriptive statistics indicated a situation where mobile money agents are generally; courteous, efficient and operate from clean business premises. The regression model results revealed a significant influence ( $p < 0.05$ ) of courtesy and efficiency of the agent as well as cleanliness of the business premises on customers' choice of mobile money agents to transact with, affirming the hypothesized effect of these variables. The estimated coefficients indicated that improving courtesy and efficiency as well the cleanliness of the business premises was associated with more than 80% chance of attracting a customer to a particular mobile money agent. In lieu of the findings, the paper recommends strategic measures to all mobile money agents and service providers in Uganda who wish to improve quality of their service, satisfy, attract and retain customers to their businesses. As a result, customers will see better or improved services from the mobile money agents which in turn would contribute to the development of the mobile money industry in Uganda.*

**Key words:** Mobile Money Services, Mobile Money Agents, Courtesy, Cleanliness, Efficiency, Choice

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## 1. Introduction

Mobile money which involves services of sending, receiving money across users, has of recent become an integral and important part of mobile commerce with a huge potential to enhance financial inclusion in Uganda (Ssonko, 2011). According to Esselaar (2011), mobile money is having a positive impact on the economic development of Uganda and making a significant contribution to the Gross Domestic Product (GDP), with 20% of Uganda's GDP moving through mobile money systems (GSMA, 2012). Infact, the Bank of Uganda of recent adopted mobile money in its financial inclusion and literacy programmes (BOU, 2013). The bank is committed to create a fully functioning mobile money market. This is in fulfillment of the Government's call for enhanced access to financial services especially in the rural areas which are deprived of the formal banking services (National Planning Authority, 2013)

Notably, the mobile-based financial service is realizing a broader out-reach than even the traditional banking institutions. By 2013, ownership of mobile money accounts stood at 43% higher than the 14% bank account ownership (FinScope, 2013). In total, six Uganda-based mobile money providers are currently in operation, with Kenya-based M-PESA accessible along the Uganda/Kenya border and in Kampala (Musiime & Goldstein, 2014). MTN remains the dominant mobile money provider with 84 percent of active mobile money account holders using their service but Airtel's acquisition of rival Warid Uganda, in 2013, created a viable number two. As of 2012, nearly 18,000 agents have sprung up versus the 3,000 financial access points (bank branches) available

through other formal financial service providers (FSP Maps, 2014).

Amidst expansion of the mobile-money service, mobile money agents, continue to face a critical challenge of dealing with mobile money customers which potentially affect growth of mobile money services (Wright, 2014). The Bank of Uganda identifies the challenge of poor quality services by the agents and inconvenience arising from poor service infrastructure (BOU, 2013). According to Esselaar, mobile money agents need to attract and retain customers. However, the mobile money industry in Uganda still lacks empirical evidence on what drives a customer to a particular agent (Firpo *et al.* 2013). In attempt to bridge this information gaps, this paper examines the drivers of a customer's choice of a mobile money agent for a mobile money service in Kampala by exploring the influence of courtesy, cleanliness and efficiency of mobile money agents. The hypotheses tested the significance of the three variables (courtesy, cleanliness and efficiency) in influencing a customer's choice of mobile money agent. The focus on three variables is based on theoretical and empirical assertions from various literature sources (Lee, 2013, Kaffenberger, 2014; Morawczynski, 2009; Wright *et al.* 2014; Davidson & McCarthy, 2013; Firpo, *et al.* 2013) detailed in Section 2. Drawing from the literature, a conceptual framework for analysis of the influence of courtesy, cleanliness and efficiency of a mobile money agent on the customer's choice of the agent is presented thereafter.

## 2. Literature review

This paper draws on to two theories of consumer behavior that is the Choice Theory and the Utility Theory. Regarding the Choice Theory, Glasser (1998) argues that all choices

are driven by basic needs. Stigler (1950) agrees with Glasser that choice anticipates satisfaction which the consumers hope to get when they choose a particular good or service. This according to Stigler is the basis of Utility Theory. He further argues that the analysis of choice requires understanding the underlying determinants of consumer utility.

Firpo et al, (2013) assert that as consumers of financial services like mobile money, human beings have an inherent need to trust Mobile Financial Service Providers and their proxies, the mobile money agents. As McKay (2013) puts it, the agents play a critical role in attracting and retaining customers and therefore have to meet their needs of efficiency, courtesy and cleanliness in serving them. It is these variables which are in this paper hypothesized to influence a customer's choice to transact with a particular agent.

According to Firpo, *et al.*(2013), customers are key to any successful business. Firpo *et al.* (2013) further argue that this is true for mobile money ventures as it is for any other enterprise that serves customers. MTN Uganda (2012) in their Mobile Money Agent Training Manual, defines customer service as *"Anything we do for the customer that is reliable, reassuring, done with courtesy and competence."* It is the ability to consistently and constantly exceed customer expectations and is the life blood of any business (MTN Uganda, 2012). The Mobile Money Service Providers therefore emphasize that the agents must show courtesy to the mobile money customer. In affirmation of the significance of courtesy, Wright *et al.*(2014) asserts that the agent's ability to help, understand and more importantly greet a customer has a strong bearing on choice of an agent to transact with. In addition, Davidson & McCarthy (2013) underscore what a simple thing like explaining to a customer how to use a mobile

money service can satisfy and attract more customers to their service.

Lee (2013) argues that organized, clean and spacious agent locations are most sought after by mobile money customers. In Uganda and Kenya, Kaffenberger (2014) found that, mobile money customers preferred, *"the environment of the agent's store should be good to conduct a financial transaction, there should be space for the customer to sit while being served one at a time."* This is in agreement with Lee who puts emphasis on cleanliness of mobile money agent premises and its importance to attracting mobile money customers.

Further to this, Wright *et al.* (2014) observe that the agent's external and internal appearance and the visibility of the informational materials inside their premises are key ingredients of a customer's choice of an agent. The authors concluded that customers who choose to transact with such agents have more successful transactions and report higher satisfaction levels with such agents' services. Consistently, Davidson & McCarthy (2013) observe that agents can be a powerful force for driving customer adoption, attracting customers and retaining them; unfortunately, if disorganized and unclean, they can as easily drive customers away. Disorganized, unscrupulous, incompetent, and illiquid agents do more harm than good, so operators need to monitor the network to discover and rectify these problems. Agents are advised to make sure they always keep their premises clean, neat and organized and ensure that all signs and posters are neat and visible in order to attract and influence customers to choose them for their mobile money transactions. Further underscoring the significance of cleanliness, Mas and Morawczynski (2009) MPESA, a mobile money service provider has built its legacy on

cleanness by branding the entire store “Safaricom green” and adhering to customer service standards of courtesy and humility.

Kaffenberger (2014) elaborates the importance of efficiency of the mobile money agent. According to her, the time taken for an agent to complete a mobile money transaction for a customer is very important particularly to a majority who prefer to spend as little time as possible. Efficiency is determined by the agent’s knowledge of the mobile money products and services including mobile money fees and charges. Despite knowledge of the need for good customer service, Firpo *et al.*(2013) argue that a detailed understanding of the needs of customers has not been adequately addressed by many Mobile Financial Service Providers in the emerging financial markets like Kenya and Uganda.

In the view of Firpo *et al.*(2013), the term “customer” refers to the retail consumer – the individual that will require the service for their financial needs. But that is only one category of customers and in some markets the retail consumer might not even be the most important customer. Agents are actually the first set of customers a Mobile Financial Service Provider should consider. They have

to have a mobile account and they have to be able to use the Mobile Financial Service Provider’s products, otherwise they cannot function as agents. Retail and master agents, Mobile Financial Service Providers are not only first customers but also the Mobile Financial Service Provider’s face to the retail consumer. Therefore understanding the needs of the retail agents and getting the value proposition correct for them will be incredibly important for the Mobile Financial Service Provider in as far as attracting mobile money customers is concerned. To improve efficiency and attract more customers, Davidson & McCarty (2013) identifies the need for training mobile-money agents.

In summary, the literature forms a theoretical and empirical orientation that underscores the critical role, courtesy, cleanliness and efficiency of mobile money agents can play to influence a customer’s choice of mobile money agent. Notably, the literature lies in the context of other countries like Kenya rather than the Mobile Money industry of Uganda alone. Drawing from this, a conceptual model for investigating the possible effect of the three variables on a customer’s choice of mobile money agent is presented in figure 1.

**Courtesy of the mobile money agent**

- Agent’s ability to help the customer
- Agent’s ability to understand customers’ questions
- Agent’s ability to greet the customer

**Cleanliness of the mobile money agent premises**

- Agent premises external appearance
- Agent premises internal appearance
- Visibility of informational materials inside the agent premises

**Efficiency of the mobile money agent**

- Time taken by agent to complete customer’s mobile money transaction

**Customer’s Choice of mobile money agent**

- Agent selected by mobile money customer for mobile money service

*Figure 1: Conceptual framework showing the relationship between courtesy, cleanliness and efficiency of a mobile money agent and the customer's choice of the agent for a mobile money transaction*

*Source: Developed by the authors based on various literature sources.*

Choice of the agent was operationalized in terms of customer's decision to choose transacting with a particular mobile money agent than the others in the market. This is hypothesized to depend on courtesy, cleanliness and efficiency of that mobile money agent relative to the others'. Courtesy is perceived in terms of agent's ability to help the customer, the agent's ability to understand the customer's questions and the agent's ability to greet the customer. Cleanliness of the agent's premises is operationalized as; the premise's external appearance, internal appearance and visibility of informational materials inside the premises. Efficiency of the agent is perceived in terms of time taken by the agent to complete the customer's transaction.

### 3. Methodology

The study employed a cross-sectional survey design suitably because of the intention to gather from a sample at a particular time as recommended by Amin (2005). A mixed methods approach was adopted suitably because; according to Cresswell & Clark (2011) such an approach fosters a combination of quantitative and qualitative research approaches. The approach ensured breadth and depth in understanding the key variables under investigation.

The study targeted mobile money users at 4,158 mobile money agent locations across

four major mobile money service providers operating in Kampala that is MTN Mobile Money, Airtel Money, M-Sente and Africell Money (FSP Maps, 2014).

The sample size for this study was 188 respondents. This was determined through the approach based on precision rate and confidence level. According to Kothari (2004), this controls the sampling error and selects a sample of adequate size that is representative of the population. The sample size was calculated using the following formula:

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + z^2 \cdot p \cdot q}$$

Where n = sample size; p = sample proportion; q = 1-p; N = Population estimate; e = margin of error and z = value of the standard variate at 95% confidence level. N= 4,158; e = 0.02 (assuming the sample estimate will be within 2% of true value); p = 0.02; z = 2.005 (as per table of area under normal curve for the given confidence level of 95%).

$$n = \frac{(2.005)^2 \cdot (0.02) \cdot (1 - .02) (4158)}{(0.02)^2 (4158 - 1) + (2.005)^2 (0.02) (1 - .02)}$$

$$= \frac{327.62}{1.66 + 0.0788} = 327.62/1.74 = 188$$

The sample was distributed across the four main mobile money service providers using the percentage proportion of market share as illustrated in the table below:

**Table 1: Distribution of sample size by category mobile money service providers**

Mobile Money Service Provider	Market share in Kampala	Proportion of Sample	No. of Mobile Money agents selected	No. of mobile money customers selected
MTN Mobile Money	58%	(0.58) 188 = 110	55	55
Airtel Money	36%	(0.36) 188 = 68	34	34
M-Sente	4%	(0.04) 188 = 8	4	4
Africell Money	2%	(0.02) 188 = 2	1	1

*Source: Developed by authors*

The agents were selected using systematic sampling which according to Kothari (2004) is the most practical way of sampling by selecting every *i*th item on a list. It offered the study an aspect of randomness and eliminated bias. The headquarters of the mobile money service providers were chosen as the starting points for the systematic sampling and the end point was the Kampala district boundary. The researcher chose the direction of movement by spinning a ball point pen and selected agent access points on the left side of the road from the headquarters. One mobile money customer and agent at each selected mobile money agent location was considered as the respondent from whom data was obtained.

The study utilized mainly primary data. Data on competence entailed customers' rating of courtesy, cleanliness and efficiency of the mobile money agent. Of interest was to establish the extent to which the agent is courteous, efficient and operates from a clean premise. Data collection utilized both qualitative and quantitative methods specifically a questionnaire and interviews. The questionnaire was brief, precise and semi-structured exploring the perceptions of respondents regarding the three independent variables across and their respective dimensions. The questions were measured on a 5-point likert scale. In addition, semi structure interviews were employed to gather qualitative data which according to Creswell, (2008) allows a more comprehensive

understanding of the relationships under investigation.

The analysis of data employed both quantitative and qualitative methods. The quantitative analysis was done in two steps. First, descriptive statistics, mainly percentages were generated. Depending on the extent to which respondents agreed or disagreed with the statements elicited in the questionnaire, the status of courteousness and efficiency of the agents as well as the cleanliness of their business premise was determined. Secondly, a linear regression model was fitted with choice of a mobile money agent as the dependent variable and courtesy and efficiency of the mobile money agents as well as cleanliness of their business premise as independent variables. For qualitative data, the initial stage was a quick extract of recurrent themes in the texts. And based on the key themes, phrases, quoted verbatim or statements were derived in accordance with the objectives of the study. These were used to build arguments or explain the quantitative responses.

#### **4. Results and Discussion**

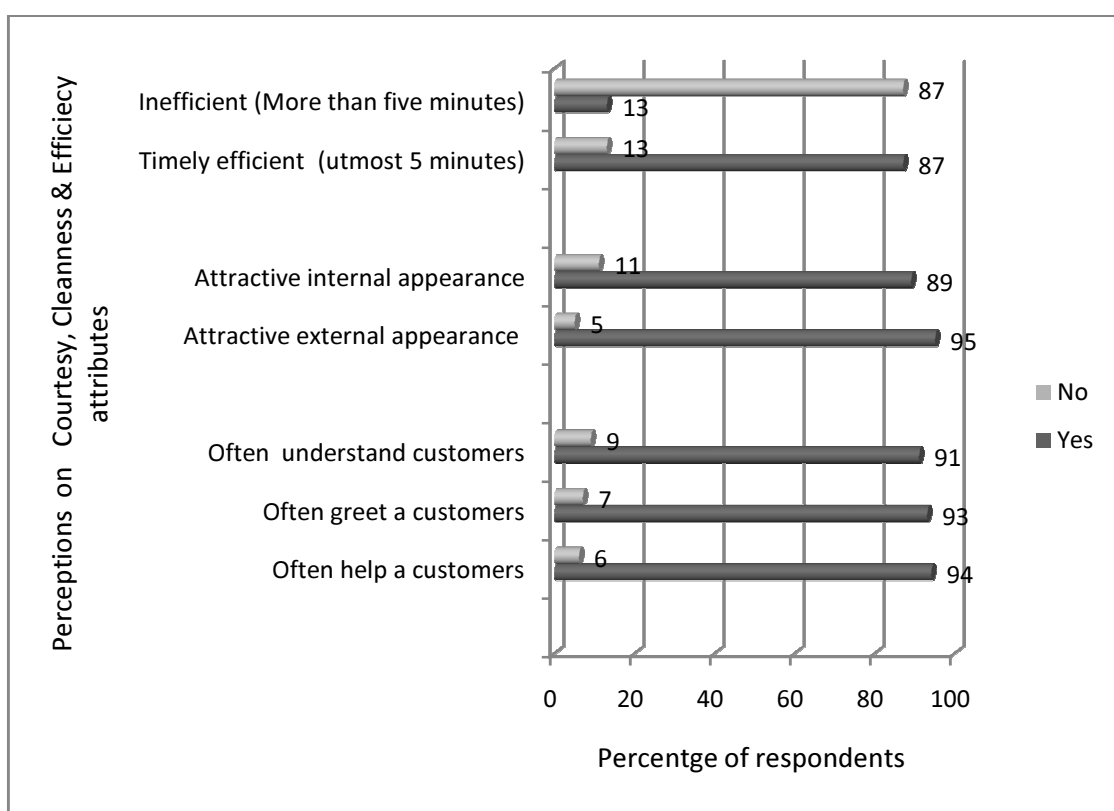
##### *4.1 Description of agents' courtesy, efficiency and cleanliness of business premises*

Courtesy of the mobile money agent was assessed by three attributes namely, the agents

ability to help the customer, the agents ability to understand the customers questions and the agents ability to greet the customer. Cleanliness of the mobile money agent premises was assessed by three attributes namely, the agent premises external appearance, the agent premises internal

appearance and visibility of informational materials inside the agent premises, efficiency of the mobile money agent was assessed by whether that agent operates a ‘first come first serve system’ and the time taken by the agent to complete the customers’ mobile money transaction.

Figure 2: Percentage of respondents by perception of agents’ courtesy, efficiency and cleanliness of business premises



The majority (over 90%) of the mobile money customers indicated that they are always helped, greeted and understood by the mobile money agents who serve them. They considered the external and internal appearance of the agent premises attractive. In addition, information materials including posters, tariff guides among others were clearly visible. The agents were also considered to serve customers efficiently with 87% of the customers indicating that the agents operate a ‘first come, first serve’ and each transaction takes not more than five minutes. The descriptive statistics indicated a situation where mobile money agents are generally, courteous, efficient and operate from clean business premises. The next sub-section presents an analysis of the extent to which this situation influenced customers’ choice of mobile money agent to transact with.

#### 4.2 The influence of agents’ courtesy, efficiency and Cleanliness of business premises on Choice of a mobile money agent

**Table 2: Regression model results: The influence of agents’ courtesy, efficiency and Cleanliness of business premises on Choice of a mobile money agent**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.620	.156		9.465	.000
	Courtesy	.254	.091	.817	7.455	.000
1	(Constant)	1.369	.176		9.635	.000
	Cleanliness	.259	.035	.953	8.546	.000
1	(Constant)	1.745	.178		9.958	.000
	Efficiency	.265	.054	.863	8.510	.000

a. Dependent variable: Choice

Source: Primary data

The regression coefficients for courtesy, efficiency and cleanness were 0.817, 0.863 and 0.953 respectively, positive and statistically significant ( $p < 0.005$ ). This finding indicated a significant influence of these variables on customers’ choice of mobile money agents to transact with. The statistics suggested that improving courtesy and efficiency of the transactions as well the cleanliness of the business premises was associated with more than 80% chance of attracting a customer to transact with a particular mobile money agent. The effects of the three variables define what customers consider as a quality transaction that define their satisfaction and consequently attract them to particular mobile money agents.

Digging a little deeper into customers’ thinking and perceptions, it emerged that customers consider dealing with a courteous agent as quite satisfying and motivating in a sense that one feels welcomed and valued. Regarding efficiency, many customers are quite conscious about time and a few are impatient. They want to spend as less time as possible on a transaction. The effect of cleanliness is explained by the fact that customers’ are naturally attracted by clean things and therefore look out for the agents that offer a clean environment.

Generally, similar effects of courtesy, efficiency and cleanness on choice of mobile money agents and customers’ perceptions were observed in previous studies in countries like Kenya and Tanzania. For example, mobile money agents in Kenya and Tanzania similarly consider courtesy as attracting to a mobile money agent upon which the need for agents to explain to a customer how to use a mobile money service is recommended (Wright *et al.* 2014; Davidson & McCarthy 2013). The effect of cleanliness is consistent with the findings by Lee (2013) who observes that organized, clean and spacious agent locations are most sought after by mobile money customers. Similarly, McGrath and Lonie (2014) underscore the significance of the external and internal appearance of the mobile money business premise in attracting customers. The effect of efficiency is similarly underscored by Kaffenberger (2014) who observes that time taken for an agent to complete a mobile money transaction is quite important particularly in lieu of the fact that customers generally prefer quick transactions to save time.

## 5. Conclusion

Though the mobile money industry is growing with a significant potential of enhancing financial inclusion and economic



growth, mobile money services face a critical challenge of improving service quality to attract and retain customers. This article examined the drivers of a customer's choice of a mobile money agent for a mobile money service in Kampala. Specifically, the study explores the effect of courtesy and efficiency of mobile money agents as well as cleanliness of their business premises. Based on the descriptive and regression results from data on mobile money agents and users, it is concluded that customers' choice of mobile money agents is significantly driven by the agents' courtesy and efficiency as well as cleanliness of their business premises. More specifically, improving courtesy and efficiency as well as the cleanliness of the business premises is associated with more than 80% chance of attracting a customer to a particular mobile money agent.

## 6. Implication of the Study

The study notably contributes to and expands the body of knowledge on mobile money agents and their customers in Kampala and across Uganda generally. It will improve the knowledge of the mobile money agents in understanding their customers, and what drives their choices of agents for mobile money services. As a result, mobile money agents are expected to improve their practice based on the recommendations from this study in order to attract more customers and grow their businesses. Following this, customers will see better or improved services from the mobile money agents which in turn would contribute to the development of the mobile money industry in Uganda.

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