

A COMPARATIVE STUDY OF CRITICAL SUCCESS FACTORS (CSFS) IN IMPLEMENTATION OF MOBILE MONEY TRANSFER SERVICES IN KENYA

Sanja Michael Mutong'Wa

Faculty of Science, Dept of Computer Science
Catholic University of Eastern Africa

Gaba – Eldoret Campus

Steve Wasilwa Khaemba

School of Commerce, Depart -MBA
Catholic University of Eastern Africa

Gaba – Eldoret Campus

Esau Mneria Mengich

Mt. Kenya University, **Eldoret Campus**

ABSTRACT

Mobile Money Transfer is a value addition service (VAS) has proved to be a key component of poverty reduction in Africa. As a result, Mobile Network Operators have strived to communicate to the consumer the significance of Mobile Money Transfer with different Operators presenting different unique offerings, it's true that the Impact on social, economic and political arena is immeasurable. Objectives of this research is to: assess the success ,threats and failure of MPESA(Mobile money by Safaricom Tariff), Airtel Money, Orange Money and Yu Cash in Kenya in the previous years , compare the cost and quality of services , identify the level, awareness knowledge of alternative to the MMT services ,hence determine whether additional Internet Service providers(ISP) needed for competition in this sub sector.The scope is focused to Uasin Gishu County ,in Kenya .

Key words: Mobile Money Transfer (MMT), Mobile Network Operators (MNO), value addition service (VAS), Internet Service providers (ISP) and Information and Communication Technologies (ICTs).