Ministry of Education and Science of Ukraine
Sumy State University

DEPARTMENT OF ECONOMICS, ENTREPRENEURSHIP
AND BUSINESS ADMINISTRATION

MASTER THESIS

*Topic:*_____**Sales Management Using Mobile Banking:**_____

_____**The Case Study of CRDB Bank Plc Branch in Mbezi Luis**_____

_____

Specialty 073 "Management"
Study program 8.073.00.09 "Business Administration"

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of economics,
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"___" _____ 20___ .

ASSIGNMENT
for the Master Thesis

Student of group ___*БА.м-01ан/1і*___, 2 year of study____*CPDEE*_____
(Institute)

Specialty 073 "Management"
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(full name)
Topic of individual research:
_____*Sales Management Using Mobile Banking: The Case Study of*_____
*CRDB Bank Plc Branch in Mbezi Luis*_____
_____

Enacted by the SSU order №_____from "___"_____20___.
Date of finalized Thesis submission: "____" _____ 20___.

Initial data for research:
_*textbooks, monographs, articles, regulations, reports*_____
_____

Content of computational and clarification summary (list of questions to be considered)
_____

_____
Introduction, Literature review, Research Methodology, Presentation of _____
findings, Discussion of the findings _____
_____

List of illustrations:

Introduction _____

Objectives _____

Conceptual framework _____

Representation of findings _____

Characteristics of Respondents _____

Customers' usage of Sim banking _____

Comclusion _____

Date of receiving the assignment: "_____"_____20____ .

Master Thesis supervisor:_____*As. Prof. Yuri Derevianko*_
                                                                    (academic title, full name)

Assignment is accepted for: "____"_____20___._____
                                                                    Student signature

Notes:
1. This Assignment is to be attached to the clarification summary of Master Thesis.
2. Apart from Assignment, student is expected to receive from the supervisor the time schedule on preparing Master Thesis during project period with indication of terms of accomplishment and workload for each stage.

SUMMARY

The Master Thesis comprises 40 pages, 5 chapters, 6 tables, references include 24 sources and 3 figures.

The *general objective* of this study was to examine the effectiveness of mobile banking on increasing sales volume, a case study of CRDB Bank Plc branch of Mbezi in Dar es salaam city.

This researcher was guided by three *specific objectives* develop from general objectives as listed below.

i. To assess the customers' usage of mobile banking service.

ii. To assess the impact of mobile banking service on sales volume.

iii.To assess the strategies employed by banks to increase the sales through mobile banking.

In order to be conversant with the above mentioned reasrch objectives, the variety of theoretical and empirical literatures regarding the electronic banking worldwide were reviewed. Through theoretical review, the researcher was able to be conversant the different key terms used found on the general objective of the research, thus a title of the research. Also, the researcher had different theories related to the study about the technological pace.

Also the various number of literature were reviewed by researcher in order to be conversant with the historical background of electronic banking worldwide and various benefits/advantages of electronic banking which includes but not limited to the following:

i/ The operating cost per unit services is lower for the bank and customer .

ii/ It offers convenience to customers as they are not required to go to the bank's premises.

iii/ There is very low incidence of errors.

iv/ The customer can obtain funds at any time from ATM ,card less transaction.

v/ The tembocards/electronic bank cards enables the Customers to obtain discounts from retail outlets and POS.

vi/ The customer can easily transfer the funds from one place to another place electronically.

vii/ Banking from home, You can make transfers and other changes while the bank is closed.

viii/ You can download a file that holds your account information to easily reconcile your statement.

ix/ It is easy to view recent transactions and monitor your account.

This study adopted case study design whereby the study was carried out as a case study of CRDB Customers from Mbezi Louis at Dar essalaamcity. A total of 40 respondents were selected using accidental (convenience) sampling technique among the numerous number of walk in customers of CRDB bank from the branch. Whereas the respective branch bank officers purposive sampling technique was used,were interviewed by a researcher as representatives of CRDB Bank Management. Data collection tools included; questionnaires, interview and documentary review. The data collected were analyzed quantitatively and qualitatively and they were presented using tables of summary of frequencies and percentage, whereas others were presented in form of text.

The results of this study provide valued information for CRDB and other Bank Managements as product owners of mobile banking, Academicians and any other interested stakeholders.

Keywords: Business promotion, Environment and situation analysis strategy, strategic goals, social media promotion, mobile banking service, crdb bank plc, mobile banking services, usage mobile banking, customers usage mobile, mobile banking, banking service, crdb bank, sales volume, electronic banking, bank, banking, study, mobile, research.

TABLE OF CONTENTS

1. INTRODUCTION;

The issues that are going to be covered in this chapter are the Background of the study, statement of the problem, general and specific objectives, research questions and significance of the study, and the scope of the study.

1.1 Background of the study.

Mobile technology is revolutionizing the global banking and payment industry. It offers new opportunities for banks to provide added convenience to their existing customers in both developed and developing countries in order to reach a large population of unbanked customers in emerging markets, banks have radically shifted from traditional banking to branchless mode of banking (Sindani*et al.,* 2019).

According to the writer, in 2010, the International Finance Corporation released a report which explored many of these issues in greater depth and analysed the strategic changes that Vodacom has implemented to improve their market position, as a result, M-Pesa in Tanzania had five million subscribers by May, 2013. As the stock of mobile banking has greatly risen, there seems to some evidence that this type of banking has affected the performanceof commercial banks and this is the major subject of this study (Staff Writer, 2013).

1.2 Statement of the problem

In the recent past there is a fundamental assumption that technological innovations have resulted to operations improvement in commercial banks which has directly improved their financial performance (Mbiti and Weil, 2011). Though there could be a significance improvement, there is need for management in the banking sector to carry out strategic analysis that will bring in effective systems to be used with minimal uncertainity and can sustain n their operations while

minimizing the risks involved through technological innovations (Ndung'u, 2013).

After acceptance of internet banking, mobile banking has been utilized to complete numerous operations that customers need (Asfour and Haddad, 2014).This has been observed specifically at a case study area of CRDB Bank plc at mbezilouis Branch. Where there wasa large cue in a banking hall, the number of various customers who were attended to use the Sim banking but rejected the service, and others are connected with the service but they're not using it. Therefore, despite marketingefforts by CRDB Bank Plc, customers have demonstrated unfavorable performance on the usage of mobile banking.Although many studies have beenconducted on the number of users ofsim banking and found there few people using the service, which also affects sales volume.(Mneney, 2013). Hence, it is the specific objective of this study to fill the existing gap by assessing the effective of mobile banking service on increasing sales volume despite a large number of customers.

1.3 Research Objectives

1.3.1 The General Objective

The study aimed at assessing the effectiveness of mobile banking on increasing sales volume.

1.3.2 Specific Objectives

The study also focused on the following specific issues:

i. To assess the customers' usage of mobile banking service.

ii. To assess the impact of mobile banking in sales volume.

iii.To assess the strategies employed by banks to increase the sales through mobile banking.

1.4 Research Questions

1.4.1 Specific Research Questions

i. What are the customers usage of mobile banking service?

ii.What are the impact of mobile banking service in sales volume?

iii.What are the strategies employed by banks to increase the sales thruogh mobile banking?

1.5 Significance of the Study

The study will help the researcher to get more knowledge on a variety of electronic banking services (mobile banking) offered by CRDB Bank Plc and other banks in the world in general, the customer's behavior and perception towards the electronic banking products also the benefits of electronic banking to banks and customers. The study will benefit banks customers; banks marketing teams, personnel's responsible for product innovation, research, and development. The study will give recommendations to the Management of the banks in respect of appropriate marketing strategies that should be employed as far as the electronic banking is concerned. Also, the Management and marketing team(s) will get an insight into why the sales of sim banking is significantly low in regards to the number of eligible customers against the customer's responsibility. Finally, the study findings will be used by the researcher, banks, and other stakeholders for valuable decisions and references.

1.6 Scope of the study

The study covered the CRDB Bank customers who use or who do not use electronic banking services, in particular mobile banking (sim-banking). The study will be conducted in CRDB branchplc in Mbezi Louis in Dar Es Salaam.

2. LITERATURE REVIEW

Introduction

This chapter covers various theoretical deeper understanding of the important concepts used in this research. The theoretical literature review provides theories undertaken by different authors regardless of researchers'findings.On the other hand,the empirical literature review provided some practical research findings from a few types of research conducted. This chapter also will providean understanding of different key terms used in the research such as electronic banking, internet banking, and application of electronic banking worldwide.

2.1 Key Terms Defined

The key issues that are going to be discussed are the sales volume and mobile banking.

2.1.1 Mobile banking

Mobile banking is the use of a mobile phone or another mobile device to perform a financial transactions linking to a customer's account. Mobile banking can also be defined as provision and availment of banking and financial services through the help of mobile telecommunication devices. The services offered may include facilities to conduct bank and stock markets transactions, administer accounts and to access customized information.(Muisyo, et al., 2014).

2.1.2 Sales

Originally, the term 'sales managementreferred to the direction of sales force personnel. But, it has gained a significant position in the today's world. Now, the sales management meant management of all marketing activities, including advertising, sales promotion, marketing research, physical distribution, pricing, and product merchandising(Surinder,2019). The American marketers

association (AMA's) definition, takes into consideration a number of these viewpoints. Its definitions runs like: the planning, direction, and control of the personnel, selling activities of a business unit including recruiting, selecting, training, assigning, rating, supervising, paying, motivating, as all these takes apply to the personnel sales-force.

2.2 Theoretical Literature Review

The theoretical literature review provides some theoretical underpinnings on several issues related to the development of technology in electronic banking. Since most of Banks nowadays look for new ways to improve financial services and the only way that has been seen to be most effective is the use of Technology and that is electronic banking service this enables bank customers to carry out a host of banking transactions using their mobile phones, more people now own a mobile phone than a bank account arevolution in mobile phone is taking place, but electronicbanking is an innovation which is intangible service and innovative medium of service delivery employing high technology. From this perspective, it is useful to examine research into technology and service in the banking industry(Suoranta, et al., 2005).

2.2.1 Technology Acceptance Model

TAM. was introduced by Fred Davis in 1986, this model is an adaptation of TRA specifically tailored for modeling user(Davis et al.,1989) he defined perceived usefulness as 'the degree to which an individual believes that using the particular systems would enhance his or her performance"and perceived ease of use as 'the degree to which a person believes that using a particular system would be free of effort"(Nayak et al.,2014)acceptance of information systems the primary goal of TAM is to explain determinants of technology acceptance that is general TAM suggests that two particular beliefs, perceived usefulness and perceived ease of use, are of primary relevance for technology acceptance behavior
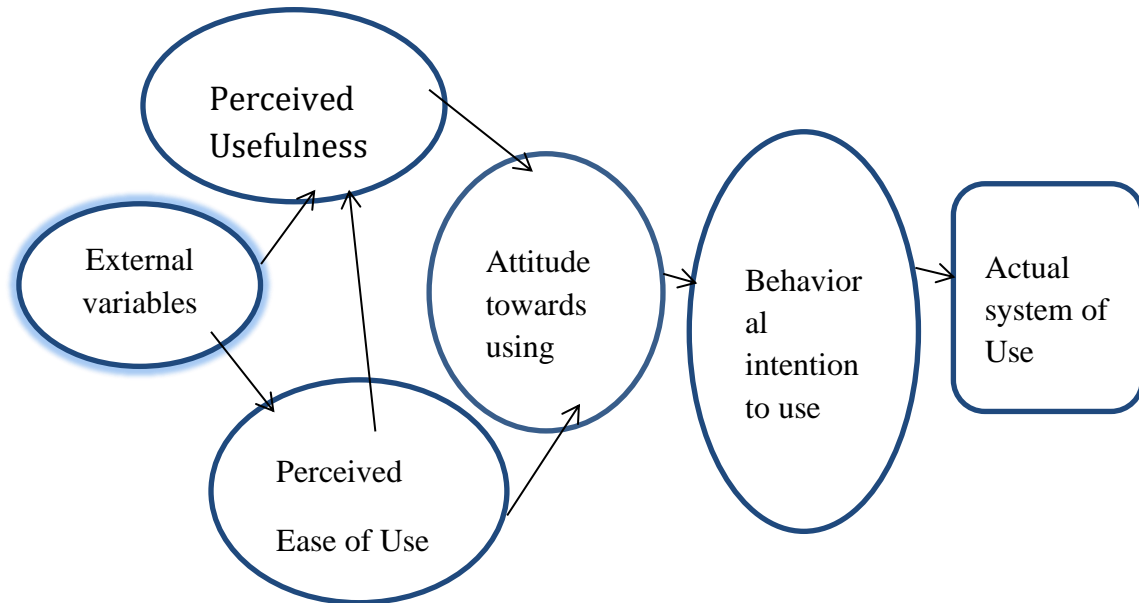
Figure: 2.1 Technology Acceptance Model Proposed by Fred Davis

Therefore based on the model the usage behavior of mobile banking as a technology much depends on two factors which are perceived usefulness of technology and the

Perceived ease of use of the technology, so these two together influence usage behaviors of the technology from here two hypotheses can be obtained which are 'the more perceived usefulness of the technology (mobile banking) the more likely the new technology will be accepted/adopted" and the second one is" the more perceived ease of use the technology(mobile banking)is, the more likely it will be adopted/accepted.

2.3 Empirical literature review

According to Maina (2012) from her study on the contribution of mobile banking to financial activity of commercial banks in Kenya investigated the relativity between mobile banking and financial performance. The study also sought to find the financial strategies that had been adopted by the institutions to enhance growth and efficiency of mobile banking .From the findings of the study

70% of financial institutions in Kenya had adopted process innovation (mobile banking) which enabled them to serve more clients within a shorter time hence boosting the financial performance. She concludes that adoption of mobile banking by financial institutions is very important in improvement of financial adequacy of commercial banks as well as improving operations and reduce costs in the long run hence increase in earnings.
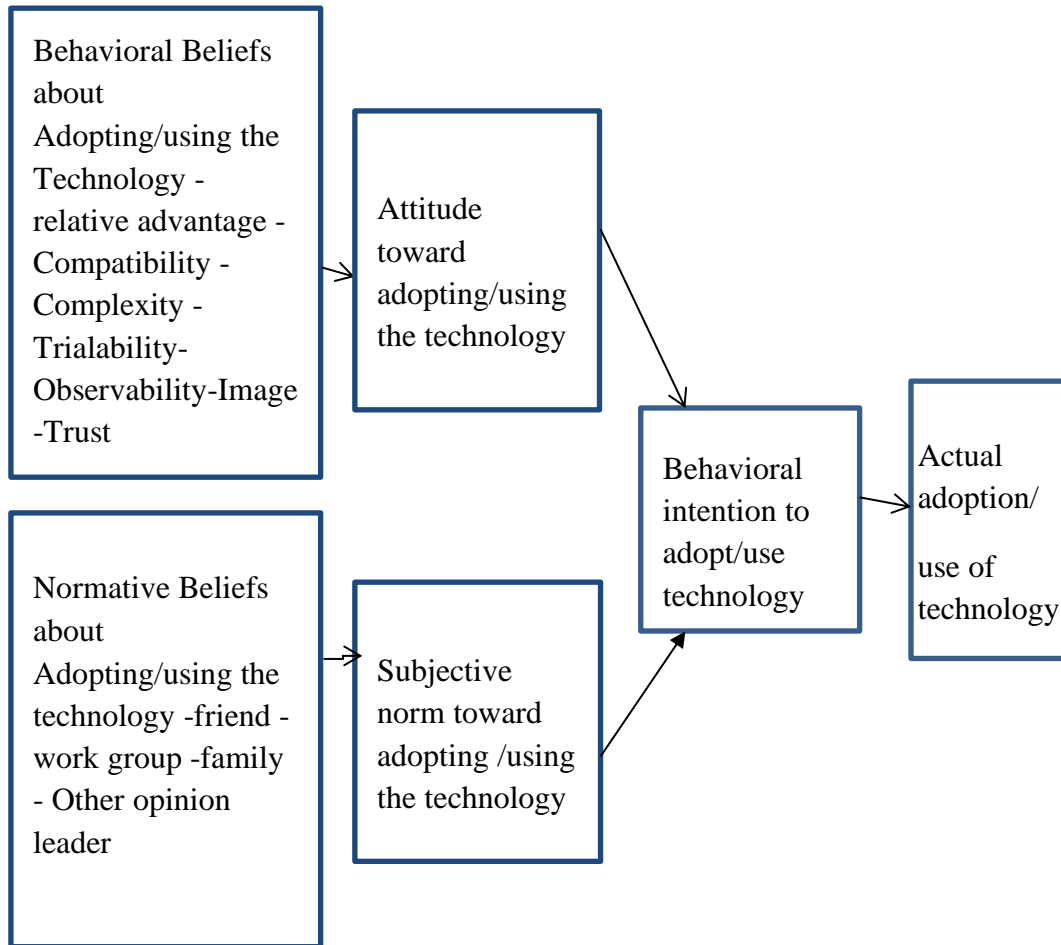
Figure: 2.2 General Model of Technology Acceptance

Nader (2011) in his study on the profit efficiency of the Saudia Commercial banks sampled 6 Saudi commercial banks, out of 11 ones working in the Saudi banking market. Data collected covered the period 1998 to 2007 for each bank; the study indicated that availability of mobile banking had a positive effect on profit efficiency of Saudi banks. The results showed that the most important determinants of "profit efficiency" are the "availability of phone banking" and the

"number of ATMs". Thus, this result was consistent with his idea that availability of mobile banking" is what determines profit efficiency rather than any other determinant in the study.

2.3.1 Conceptual framework

Conceptual framework is a written or visual presentation that explains either graphically, or in narrative form, the main things to be studied, the key factors, concepts or variables, and the presumed relationship they have.(Miles and Huberman, 1994).

The online banking system is very important most of the people really like using it because it enables them to buy things very easily and they don't need to go to the bank and exchange money but sometimes in the bank you can find a queue. As I said earlier that online banking is the process of purchasing things using your bank card or credit card or just using your phone like you can buy anything using your phone so it's very easy and that's why people like using it because it's really simplifies work. In this conceptual framework we have independent variable dependent variable consumer usage and sales volume whereby independent variable this means that things that hinders the customers will buy dependent variable is like the variable we're by the customer is dependent and make his or her own choices in whether to use or not use the online banking system. Consumer usage is how customers use mobile banking with bad cell volume is the amounts of profit obtain from the customer using mobile banking.

During the research of this project in order to increase the cell volume I had to do case study in the CRDB bank website. I created a questionnaire and gave it to the workers to give them to their customers in order to answer the questions that are in the questionnaires I also gave the questions to the workers because I wanted to know both opinions. In the questionnaire I obtain different results wish helps me to collect data and analyze it and reach into a conclusion. In my country Tanzania we have a system where by our telephone mobile number has an app where by the app gives us an online credit card which enabled us to purchase stuff

on line via the Internet this has been very helpful since some people in the village do not have access to the bank so they can use the app through their mobile telephone number. Due to this it has increased awareness of many people in our country and we found that not only the literate one but also the illiterate one can try to purchase and use the online system since it's more easier and it saves them time.

Back in the days people never used to use banks at all let alone online banking people used to use a saw the money under the bed or on top of the roof just anywhere and secure some of them dig them under the ground just for them to be safe but in this case the money can rots and tear down. The money is created to be very strong but if stored in a really bad environment it can really be destroyed. Even the founder of bank one say that I was inspired by one day I went in the bank I really wanted to do cash but I couldn't because there was a really long line so I was like well let me just create something that you can just draw money while you're at home instead of going in the bank. By the way some banks close early and others don't open during the weekend so that means you won't have access if you cash due to these hence online banking.
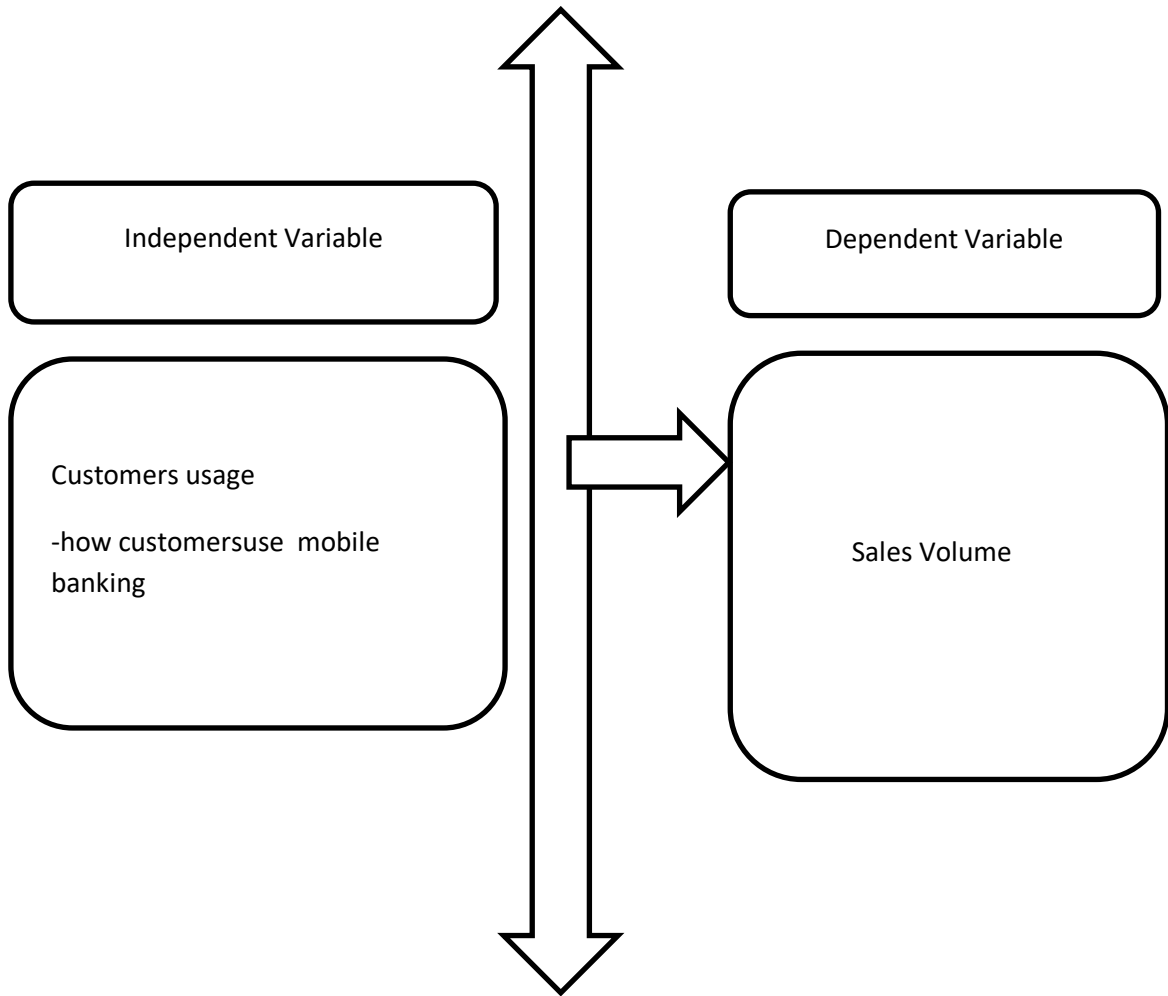
Figure 2.3 Conceptual framework

3. RESEARCH METHODOLOGY

3.1 Introduction

This chapter consists of six parts. The first part discusses about Area of the study, the second part explains research design and the third part deals with the population of the study. The fourth part explains the sample size and sampling procedures, the fifth part is about data collection methods and the sixth part concentrates on data processing. However, it hands over the information on data collection methods and how data were collected, coded, processed, and analyzed. The Kothari defines research methodology as a way to systematically solve the research problem. It may be known as a science of studying due to how the research is done scientifically. We learn the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them.

3.2 Area of the study

The study was conducted in located in the Dar essalaam region at Ubungo district; where sampling was drawn from customers and bank staff. It is believed that the Dar essalaam region is justifiable on the ground that it has enough customers to respond to various questions from this study.

3.3 Research Design.

According to Kothari (2010:31) the research design is defined as a decision regarding, what, when ,where, how much, by what means concerning an inquiry or a research. To achieve the research objectives and to come up with a solution to the problem, the researcher usedboth qualitative and quantitative variables under the study. The study employed a case study research design by considering CRDB Bank PlcMbeziLouis branch in Dar es salaam City as a case.The study approach undertaken it is descriptive simply because it tries to study effectiveness

of mobile banking on increasing sales volume, Reasons for descriptive design helps to simplify large amounts of data in a sensible way.

3.4 Population of the study

Population means all the individuals or objects that meet certain requirements for membership in the overall group (Churchill and Brown, 2007). The study was conducted in the CRDB Bank plcMbeziLouis branch in Dar essalaam region. Hence the population of the study was targeted to all CRDB bank customers residing in Dar essalaam at CRDB bank plc at Mbezi Louis branch where eligible in enjoying mobile banking services and in respective of bank officers at the branch.

3.5 Sample Size

The selection of the sample was important as it enabled the researcher to determine the reliability of the research .The sample size must be the representative of the target population so that the researcher can generalize the results drawn from the analysis of data results (Kamuzora, 2008). The test size of 40 respondents was involved. It was comprised of various customers and bank officers participation. The test size of 40 respondents was choosen regarding the customers who where addressed on using mobile banking services, because it brings validity.

3.5.1 Sample Size Criteria

In addition to the purpose of the study and population size, three criteria usually needed to be specified to determine the appropriate sample size: the level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured (Miaoulis and Michener, 1976).

For this study, since the population is too big, and due to various limiting factors including resources such as time and budget. Therefore the criteria were the CRDB Bank regular and frequent customers who performed at least 5

financial transactions (deposit and or withdrawal) per month. This included all level of education from primary to university level, students, government, private and self employees and bank officers.

3.5.2 Sampling Techniques

The sampling was done in such a way that the respondents drawn were cutting across different segments of customers of CRDB Bank. To a greater extent, this was the basis for generalization of the findings to the large population. Therefore, a purposive sampling technique will be applied to gather the information from the Branch bank officers who are considered to possess valuable information for the study and convenience sampling technique was used to the customers who were residing at the branch..

3.5.3 Types and Sources of Data

This study used both primary and secondary data. The primary data will be generated usingawell-structured questionnaire instrument. The first section of the questionnaire was on the personal data of the responses while the second section sought to ask questions that relate to the subject based on the research objectives.

3.5.4 Secondary data

Is information that has already been collected and recorded by someone else, usually for other purposes. Therefore the study was conducted to get a clear knowledge based on information collected from the interviews and questionnaires.The secondary data for this study was collected from the periodic performance reports, corporate and Business Unit Plans, CRDB Bank budget, Operational and Procedure Manuals, Internal Memos, and CRDB Bank website-www.crdbbank.com.

3.5.5 Data Collection Techniques

Jankowicz (2005) argued that a good method is a systematic way of ordering and moving towards the collection of data and then afterward different information can be acquired from those data from the analysis.

This study includes the use of a questionnaire. A questionnaire is particularly useful in research where the target population is huge. It is also an economical way to gauge the responses qualitatively (Saunders et al, 2007). Through a questionnaire, it is statistically possible to analyze and generalize the results based on the data analysis.

3.6 The Questionnaires

Questionnaires are the main instrument for data collection in this study. The questions have been designed to collect the relevant information needed for the research from respondents. The questionnaires with two parts will be designed for this work. The first part of the questionnaire contained questions that was framed in a way that has obtain personal information of CRDB bank customers, whereas the second part of the questionnaire contained questions that were framed in a such a way that obtained information on the customers usage of mobile banking services and also framed forCRDB Bank officers. In other to elicit the co-operation of the respondents and make feel comfortable without suspicious of the researcher's intention, it was categorically stated in the opening letter to the questionnaire that every information furnished by the respondents for the research, would be used for the research purpose and such information would be treated as strictly as confidential.

3.7 Interview

This method was used to supplement and complement the questionnaire in data collection because it provides the opportunity to explore certain aspects, which could not be covered by the questionnaire and also to be able to ask questions and get replies from the Branch bank officers.

3.8 Secondary Sources

The secondary sources for this study provides the information that would not have been obtained anywhere outside the CRDB. These secondary sources include the Branch Performance Reports, Corporate and Business Unit Plans, CRDB Bank budget, Operational and Procedure Manuals, Internal Memos and CRDB Bank websitewww.crdbbank.com

3.9 Data Analysis Techniques

Adam and Kamuzora (2008:186) define data analysis as the computation of certain measures along with searching for patterns of relationship that exist among data groups, thus the process of analysis aims at determining whether our observation supports the hypotheses formulated before going into the field to collect the information or reject them. The researcher analyzed data by using qualitative and quantitative techniques.

The data was collected fromthe questionnaire were analyzed using the simple random method. This data were analyzed more concisely and simply. Also, the quantitative data were analyzed by using the Statistical Package for Social Sciences (SPSS), excel, and word software.

On the other hand, for continuous variables, descriptive analysis involving computation of means weredone to make sure data are valid and reliable. The outputs were presented in tables, figures, charts, and text to simplify interpretation and general appraisal of the phenomenon.

4. PRESENTATION OF FINDINGS

4.1 Introduction

This chapter provides data analysis and presents research findings. The data which were collected by the researcher were thoroughly analyzed. The data analyzed in this chapter address the research questions raised in chapter one to fulfill the objectives of the study. The purpose of this study was to examine the effectiveness of mobile banking on increasing sales volume. The findings presented in this chapter were collected through questionnaires and interview by the participant of 40 respondents who were customers of CRDB Bank Plc residing in Dar es Salaam City at Mbezi Luis.

4.2 Characteristics of Respondents

The respondents involved in this study had a variety of characteristics in terms of sex, age, education level, and occupation. This part, therefore, provides the findings of the respondents' characteristics as analyzed from the questionnaires.

4.2.1 Respondents by Sex

The findings from the table indicate that males and females were 25 (62.5%) and 15 (37.5%) out of 40 respondents respectively. The analysis indicates that more than half of respondents, 70% were male, while 30% were female.

Table 4.1 Respondents by Sex

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	25	62.5	62.5	62.5
	Female	15	37.5	37.5	100.0
	Total	40	100.0	100.0	

Source: Field data 2021

4.3 Age respondents

The Researcher also examined the age of respondents as presented in a table which shows the age categories of the respondents. The findings indicate that 6 (15.0%) of the respondents were below 25 years old, 10(25.0%) of the respondents were at the age of 26 and 35 years, whereas 17(42.5%) of the respondents were at the age of 36 and 45 years while 4 (10.0%) of the respondents were at the age of 46 to 55 years and 3 (7.5%) were above 55 years old. Therefore the findings show that the majority of the respondents 17(42.5%) were between the age of 36 and 45 years while minority, 3(7.5%) of respondents were at the age of 55 years and above.

Table 4.2 Respondents Age categories

Age group		Frequency	Percent	Valid Percent	Cumulative Percent
	below 25	6	15.0	15.0	15.0
	26-35	10	25.0	25.0	40.0
Valid	36-45	17	42.5	42.5	82.5
	46-55	4	10.0	10.0	92.5
	above 55	3	7.5	7.5	100.0
	Total	40	100.0	100.0	

Source:Field data 2021

4.4 Respondents by Level of Education

The researcher also examined the respondents by level of education. Therefore respondents were required to indicate their level of education. The findings from the table indicate the education level of respondents where 13 (32.5%) of the respondents had University level of education while 3 (7.5%) of

the respondents had an Advanced level of education. On the other hand, 11 (27.5%) of the respondents had a Diploma or Certificate level of education. It was also found that 8 (20.0%) of the respondents had a Secondary Education level of education while 5 (12.5 %) of the respondents had a Primary Education level of education. The findings indicate that the majority of respondents had a University and minority of respondents had an Advanced Education level by 13 (32.5%) and 3(7.5%) respectively.

Table 4.3 Education level

	Education level	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	primary level	5	12.5	12.5	12.5
	secondary level	8	20.0	20.0	32.5
	advanced level	3	7.5	7.5	40.0
	diploma/certificate level	11	27.5	27.5	67.5
	university level	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

Source: Field data 2021

4.5 Respondents by Occupation

Also, the researcher was interested in the occupation of the respondents. The findings were as shown in table 4.4 described as follow: Out of 40 respondents, 6 (15%) were students, 15 (37.5%) were government-employed workers, 8 (20%) were the Private Employed workers, while 11 (27.5%) were Self Employed.

4.6 Customer's Awareness of Mobile Banking Services

The first objective of this study was to assess the customer's usage of sim banking services. Which was measured by first knowing the customers if we're aware of mobile banking services offered by banks. The customer's awareness was measured by asking a question on the broad concept of the mobile banking services. Respondents were asked whether they were generally aware ofmobilebanking services/products . The findings in the table indicate that 31(77%) of the respondents were aware of electronic banking while only 9(22.5%) of the respondents were not aware of electronic banking.

Table 4.4 Respondents by Occupation

	Occupation category	Frequency	Percent	Valid Percent	Cumulative Percent
	Student	6	15.0	15.0	15.0
	government employed worker	15	37.5	37.5	52.5
Valid	private employed worker	8	20.0	20.0	72.5
	self employed	11	27.5	27.5	100.0
	Total	40	100.0	100.0	

Source: Field data 2021

Table 4.5 Are you aware of mobile banking service?

Response		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	31	77.5	77.5	77.5
	No	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

Source: Field data 2021

4.7 Customers' usage of mobile banking services.

The researcher also wanted to know the customer's usage through how the customers use different services provide by mobile banking service. The findings showed that, there was one major usage of mobile banking service, that is for bank statement. The researcher used five columns which are strong agree, agree, undecided,disagree and strong disagree to capture the findings. Hence, 70% of the customers used sim banking for bank statement while, 57.5% where the ones not aware of the mobile banking services provided by the banks.

Table 4.6 Usage of mobile banking services

No	Challenges		Strongly agree	Agree	undecided	Strongly disagree	Disagree
1.	Bank statement	Frequency	18	10	8	2	2
		Percent	45	25	20	5	5
2.	For transferring funds from bank to phone	Frequency	5	31	-	3	1
		Percent	12.5	77.5	-	7.5	2.5
3.	For balance inquiry	Frequency	3	32	-	3	2
		Percent	7.5	80.0	1-	7.5	5.0
4.	Am not aware	Frequency	4	19	6	4	7
		Percent	10.0	47.5	15.0	10.0	17.5

Source: Field Data, 2021

4.8 Impact on Sim Banking service in CRDB sales volume.

The second objective was to assess the impact of sim banking service in CRDB sales volume. The question that was asked was to show the impact of sim banking on sales volume in the bank. The respondents were supposed to say one big problemthat there are facing and suggest resources to be used to overcome it. Despite the benefits of online banking its seen that 65% of adults do not participate in at all. It was seen that most people had a traditional banking habit that there are used to it and takes time for them to break habits. Since its that way they had come with different resources to overcome the problems by placing different sim banking tactics when the customers visit the banking place. Generally the analysis was made on the different resources used to overcome the problem.(i)ATMs- this by encouraging customers to sign-up for simbankingon the ATMscreens.

(ii)Account statements- This is done through promoting sim banking using QR codes in on customer statements.(iii) Branch communication is another way to break the traditional habit where by bank officers will communicate face to face with the customers the benefits of using sim banking and guiding them to sign-up and using the service.

4.9 Strategies employed to increase the sales of sim banking.

The third and last objective of this study was to assess the strategies employed to increase sales of sim banking. The researcher interviewed a few staff and got different strategiesthat were to be employed to increase sales of sim banking service. The analysis was made and came out with different strategies which are Branch communication, Social media, SMS Text,and Email and lastly in a traditional way.

4.9.1 Branch communication strategy

Analysis here was made were there obviously many ways to promote the download of a mobile banking app in a branch as well as many ways to offer incentives to either the customers and /or branch employees for the completion of a download. The benefit of any branch-based promotion is the ability to have a dialogue with the customer around the advantages of using mobile banking as well as providing a great opportunity to answer any questions or address any concerns the customer may have. Since customers almost always have their phone with them when visiting a branch.

4.9.2 Social media strategy

The other means to increase sim banking sales is by social media. Banks should not forget fans and followers when they are building a mobile banking market strategy. Avid social network users, making them a great target audience for the benefits of sim banking. To make sure Facebook and other social pages are optimized for mobile banking application jump pages or the correct app store.

4.9.3 SMS Text strategy

Like other financial institutions are beginning to ask mobile phone numbers to keep in touch with their customers, and as a part of the new account opening process to enable better communication with their customers. If a company has SMS permission, this channel can be effective when used with an incentive for sim banking sign-up along with a direct link to the download page in the app store.

4.9.4 Email strategy

The email campaign is a great way also to target online banking customers or customers doing a large number of balance inquiries monthly. They will also target customers who use the branch extensively for check deposits, promoting the remote deposit capture function of sim banking. The key with any email campaign, however, is providing a direct linkage to either the sim banking location on CRDB's website or to the sim banking application itself.

4.9.5 Traditional Media

Also, they will be used a traditional way to bring up customers in traditional ways, while not used as extensively as other channels, traditional print advertisements are still to be used to reinforce the benefits of banking via the mobile check deposit, mobile rewards programs, or new applications. This channel is an effective way to display leadership in mobile banking.

5. DISCUSSION OF THE FINDINGS AND CONCLUSIONS

5.1 Introduction

This chapter provides a thorough discussion of research findings as presented in chapter four concerning the stated objectives in chapter one. The finding presented in this chapter address the research questions raised in chapter one to fulfill the objectives of the study, hence enabling the creation of valuable remarks and conclusions. The purpose of this study was to examine the effectiveness of mobile banking on increasing sales volume. The findings presented in this chapter were collected through questionnaires from various 40 customers and bank officers (respondents) of CRDB Bank plc residing in Dar es Salaam city at Mbezi Luis Branch.

5.2 Respondents Profile

The respondents involved in this study had a variety of characteristics in terms of sex, age, education level, and occupation of the respondent. Based on this variety of characteristic, the researcher has noted that there are great relationship between these variables and responses.

5.2.1 Respondents by Sex

The Researcher was interested to examine the age of respondents, the research findings indicate that out of 40 respondents males and females were 25 (62.5%) and 15 (37.5%) respectively. The analysis indicates that more than half of respondents-70% were male, while 30% were female, implied that the majority of bank customers are male and most of the female has no access to banking services.

5.2.2 Respondents by Age

The Researcher was also interested to examine the age of respondents as presented in chapter four which shows the age categories of the respondents. The

findings indicate that the majority of the respondents were of age ranging from 36 to 45 years old 17(42.5%), while the minorityof the respondents were above 55 years old 3(7.5). This implied that the majority of bank customers 67.5 % are likely to be of age ranging between 26 to 45 years.

5.2.3 Respondents Level of Education

The researcher was also interested with the education level of respondents. Therefore the respondents were required to indicate their level of education level. This sub-variable seemed to have an impact on the responses of the respondents. For instance, out of 40 respondents, 32.5% of the respondents were University graduates while 7.5% of the respondents had advanced Education level; the highest education level was University graduates while the lowest was advanced level of Education. The research finding reveals the fair composition of all levels of education, implied that education level is not a limiting factor to individuals in accessing electronic banking services or products.

5.2.4 Respondents Occupation

Also, the researcher was interested to examine the occupation of the respondents. The findings as presented in chapter four had revealed the fair composition of respondents in terms of occupation. Out of 40 respondents, 15.0% were students, 37.5% were government-employed workers, whereas 20.0% were the Private Employed workers, while 27.5% were Self Employed. This implied that the majority of respondents are government employed workers37.5%and private employed persons which making 66.5% out of 40 respondents.

5.3 Effectiveness of mobile banking Services

The general objective of this study was to find out the effectiveness of mobile banking on increasing sales volume. The research findings as in chapter four, the effectiveness of mobile banking were first measured by the first objective which is to know customers' usage of sim banking service/product. The second objective

to measure effectiveness was to know the impact of mobile banking servicesin sales volume, where the last objective was to assess the strategies that would be employed by Banks to increase the sales volume through mobile banking.

5.4 Customers' usage of Sim banking

The first objective of this study was to assess customer's usage of sim banking services/products. When measuring usage the researcher wanted to know first if the customers were aware or not aware of Sim banking service offered by CRDB Bank to the public were 95.5% of the respondents indicated that they are aware of the products/service while 4.5% of the respondents were not aware of Sim banking. Respondents were asked whether they are aware or not aware of the new electronic banking service (sim banking) and they were required to answer **Yes** or **No,** This indicates that customers are highly aware of mobile banking services but there should be aggressive selling strategies to be implemented by banks to insure success in mobile banking. On the other hand, this is seen as a great challenge to Banks since the research findings show that the customers are aware of mobile banking yet the sales do not reach the goals of the bank management.

5.5 Rate of use of sim banking facility

It is also impossible to use a sim banking facility to perform a variety of banking transactions such as bank statement requirements,balanceinquiry, air time pop up, transfer of funds from bank to phone, and ATM card fewer transactions.

For those reasons, the researcher was also interested to establish whether the respondents were used to perform banking transactions by using mobile banking. The findings indicate that 22.5% of the respondents were not using sim banking facility to perform various banking transactions such as balance enquiry; bank statement ; transferring of funds from banks to phone like in Tigopesa or M-PESA; and air time top up. This shows the poor performance of mobile banking

since there are number of customers are not using mobile banking despite the knowledge about it. The researcher also noted that though respondents indicated their usual habit of doing banking transactions using mobile banking, yet the biggest challenge is that people have traditional banking habits that pull them on not using the service.

The researcher was also interested in examine the respondents preference if they prefer to use the mobile banking facility to access banking service or to perform various banking transactions. The respondents were required to indicate if they prefer to use the mobile banking to perform the following: balance enquiry; bank statement inquiry; fund transfer to other accounts; bill payments; air time top up; ATM card less transactions; and M-PESA or Tigopesatransactions. The finding show that more than 91% prefer to use mobile banking facility to perform or to access the various banking services as mentioned above but mostly customers preferred much on using sim banking facility on bank statement inquiry.

Also this is vital information to banks for valuable decision making as far as the marketing of sim banking is concerned, sales assurance and product sustainability.

5.6 Impact of sim banking services in CRDB sales volume.

The researcher was also interested in examining the impact of sim banking services in CRDB sales volume, where by the researcher generally asked for one problem among the rest and the resources they will use to overcome it.

5.7 Strategies employed to increase sales volume in sim banking.

The researcher also wanted to assess the strategies that CRDB Bank plcemployed to increase sales volume in CRDB Bank plc at Mbezi Louis in Dar essalaam.WhichareBranch communication, Social media, SMS Text, and Email.

5.8 Conclusion

The study concludes that mobile banking influenced the performance of the bankinginstitutions across all data points. Mobile banking deposits facilities the increase of financial performance in commercial banks. Also the study concludes that transaction volume in mobile banking services have impacted on financial performance of commercial banks in Tanzania. Transaction volume in mobile banking helps to increase financial performance in commercial banks. Moreover, bank statement in mobile banking services helps to the increase financial performance in commercial banks.

5.9 Recommendations

Basing on the findings the following practical recommendations are fronted:

i. Government should step up participation in ensuring regulation of the telecommunication industry by reducing or removing avoidable costs of implementing mobile commerce and m-banking in order to increase access to mobile devices by the unbaked population.

ii. Commercial banks should therefore continue to adopt new technologies which will improve their margins and hence their profitability. Government policy makers should also review policies related to promotion of innovation adoption and transfer of technology.

iii. Government should encourage adoption of innovations that will improve profitability of organizations because it will convert to better tax revenues for the government and healthy companies. The continuing evolution and adoption of mobile banking requires that banks overcome challenges and potential roadblocks most of which can be mitigated by taking a disciplined and focused approach. As is the case with many emerging markets, the speed of change is rapid, and banks must be prepared to adapt accordingly.

iv. Banks should take steps to differentiate mobile banking from alternative services so that consumers regard banks' offerings as superior. Since the research findings revealed that customers are willing to use the service, yet

the mobile banking performance is still low, hence it is recommended to the banks to review their marketing strategies in place to ensure the servive/ product is monitered well. In order to give the growing trends of Information and Communication Technology (ICT) which involves mobile banking and e-commerce in banks a vision in the right directions, banks must be focused in terms of their needs and using the right technology to achieve goals, rather than acquiring technology as a reaction to a competitor's strategy.

v. In addition, banks should focus on communicating information that emphasizes the relative advantage and usefulness of mobile banking compared to other banking channels like physical presence to the bank or using ATM machines. Banks must seek to reduce risk perceived by their customers by offering specific guarantees protecting them and taking their complaints seriously. They should put more effort of communicating about sim banking benefits such as, Access your accounts anywhere anytime; Transfer funds to your your loved ones without hassles; Pay business partners without stress; Save yourself the hassles of having to visit the bank every time and maximize the use of your mobile phone and also enjoy CRDB bank innovation.

vi. It is also recommended to the banks and financial institutions to promote electronic banking products since due to rapidly change of technologies worldwide, the banking industry is no longer offering banking services and products in traditional way of banking rather, banks are now using the modern technologies in offering services to their esteemed customers. Even at the spread of the Corona Virus(covid-19) throughout the world at this year of 2020, Banks and financial istituitions should tell customers the important of sim banking and guide them to use to stop the spread of a Virus.

5.10 Area of Further Research

Future studies should be conducted to show the effects of mobile banking(sim-banking) on the performance of commercial banks in the country, depending on their consumption of mobile banking.Also future studies should be conducted to examine the impacts of sim banking services on the financial performance of commercial banks in Tanzania.

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APPENDIX

QUESTIONNAIRES

Part I. Demographic

1. What is your sex?

Male ( ) Female   ( )

2. What is your age?

 Below 25 years   ( )   25-35 years   ( )

36-45 years   ( ) 46-55 years   (   )

e) Above 55 years   (   )

3. Education level

University level   (   ) Advanced diploma level ( )

Diploma/certificate level ( ) Secondary level   ( ) Primary level   ( )

4. Occupation:

Students   ( ) Government employed worker ( )

 Private employed workers   ()Self-employed   ( )

 Part II. Usage of Sim banking Services.

5. Are u aware of mobile banking services?

YES (   ) NO ( )

6. This section aims at finding out your opinion about the usage of Mobile banking service,

Please Tick a number from 1 to 5 that best represents your level of agreement with the statement.

1= strongly disagree   4= agree

2= disagree5= strongly agree

3= undecided

	1	2	3	4	5
Bank statement					
For transferring funds from Bank to phone					
For balance inquiry					
Am not aware					

Part III. Impact on sim banking services in CRDB sales volume.

7. If you could focus more resources on one problem that the CRDB plcMbezi Luis branch is facing on the sales volume of sim banking service, what would it be? And which resources your going to use according to the problem.

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Part IV. Strategies employed to increase sales volume.

8.Which strategies are you going to employ to increase the sales volume of Sim Banking services?

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