



Local Economic
Development:
Unpacking potentials for accelerated
transformation of Tanzania

ICT ADOPTION ON ACCESS TO FINANCIAL SERVICES

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INTRODUCTION

ICT play a significant roles for client to access financial service in developing countries. However, limited access of financial services persist regardless ICT adoption up to individuals over decades. Researchers still debate influence of ICT adoption by client on access to financial services. This study aim to examine the relationship between client ICT adoption and access to financial services, focus on availability, convenience and affordability of service



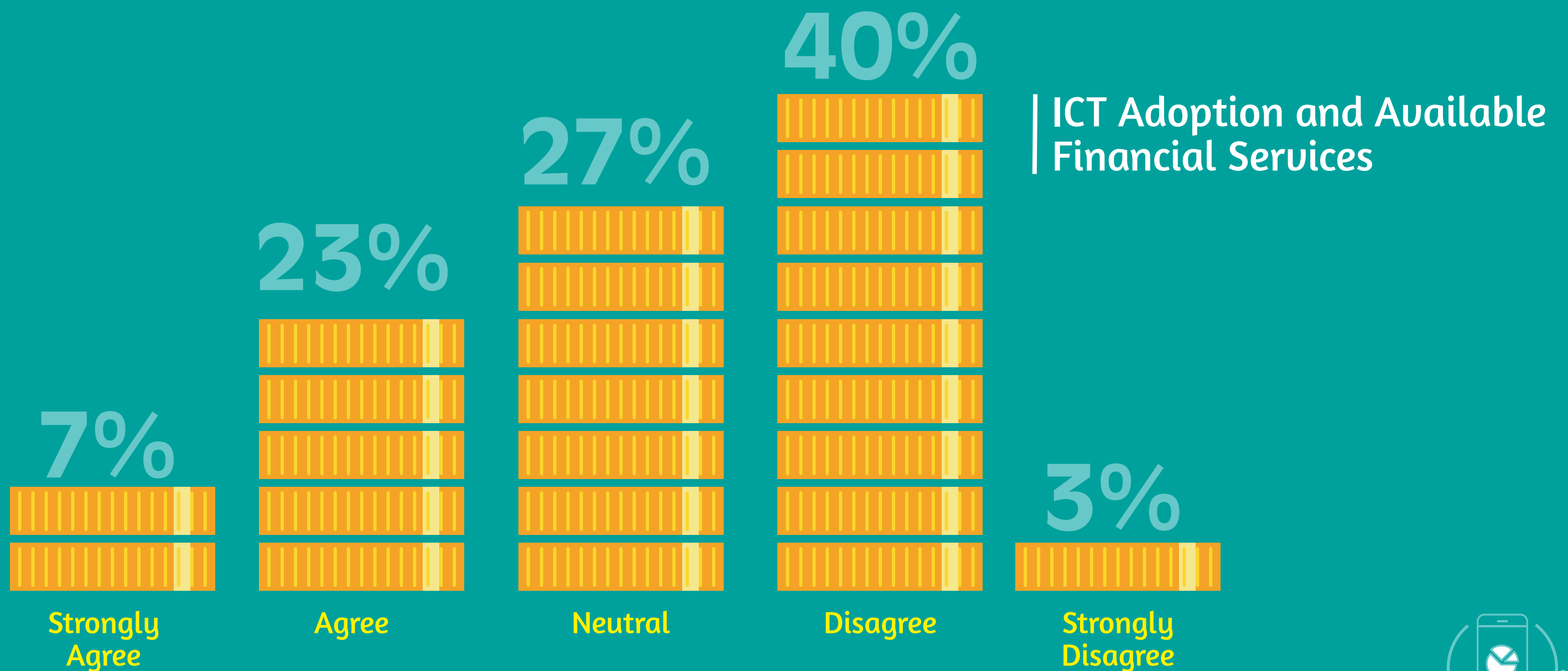
METHODS

Structured questionnaires administered to 303 clients of **77 SACCOs** in Kilimanjaro and Dar es salaam regions of Tanzania.

Convenience sampling applied to interview client who visited SACCOs offices during survey.



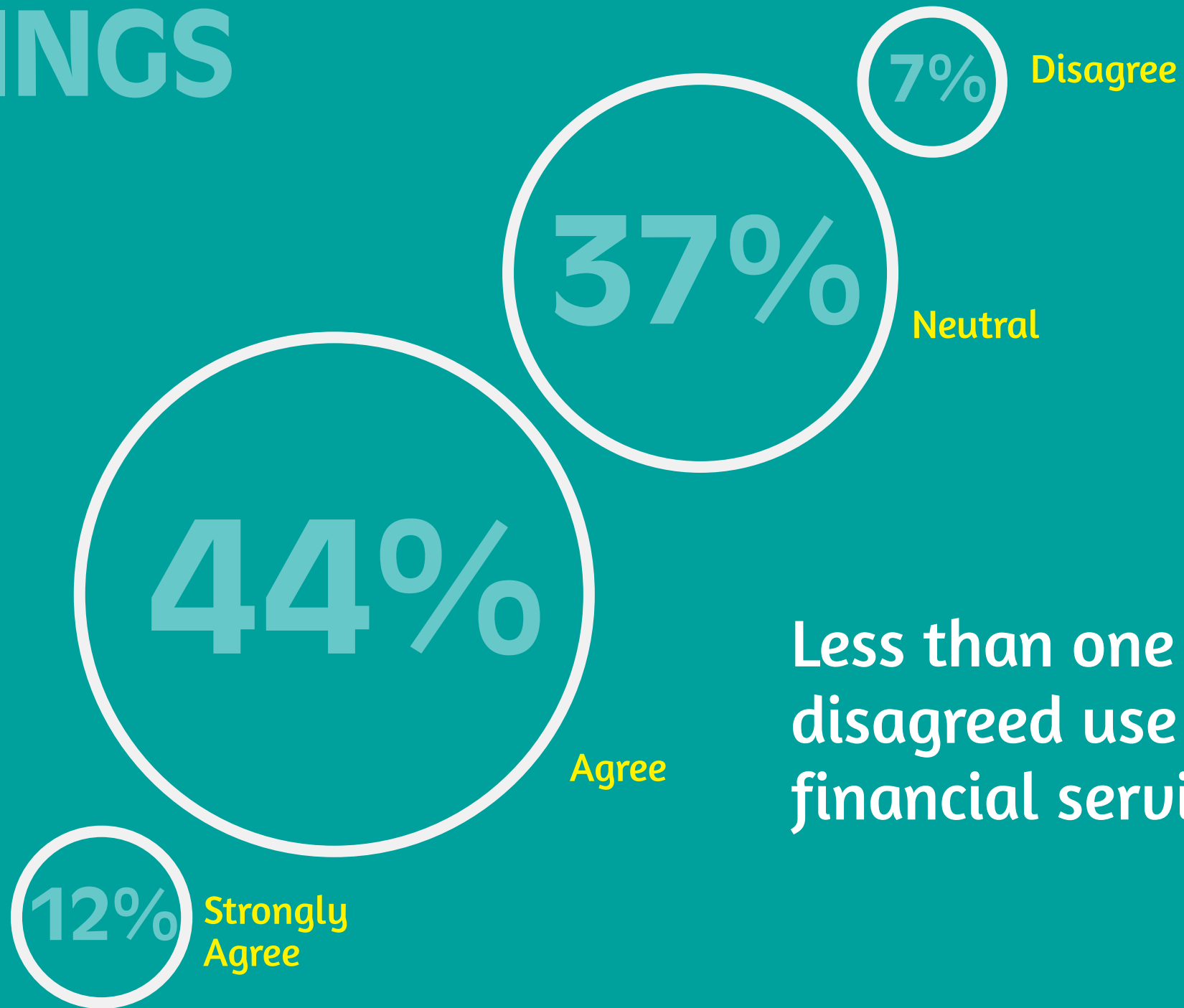
FINDINGS



Cumulative one third of the client agreed ICT adoption can make financial services available to everyone.



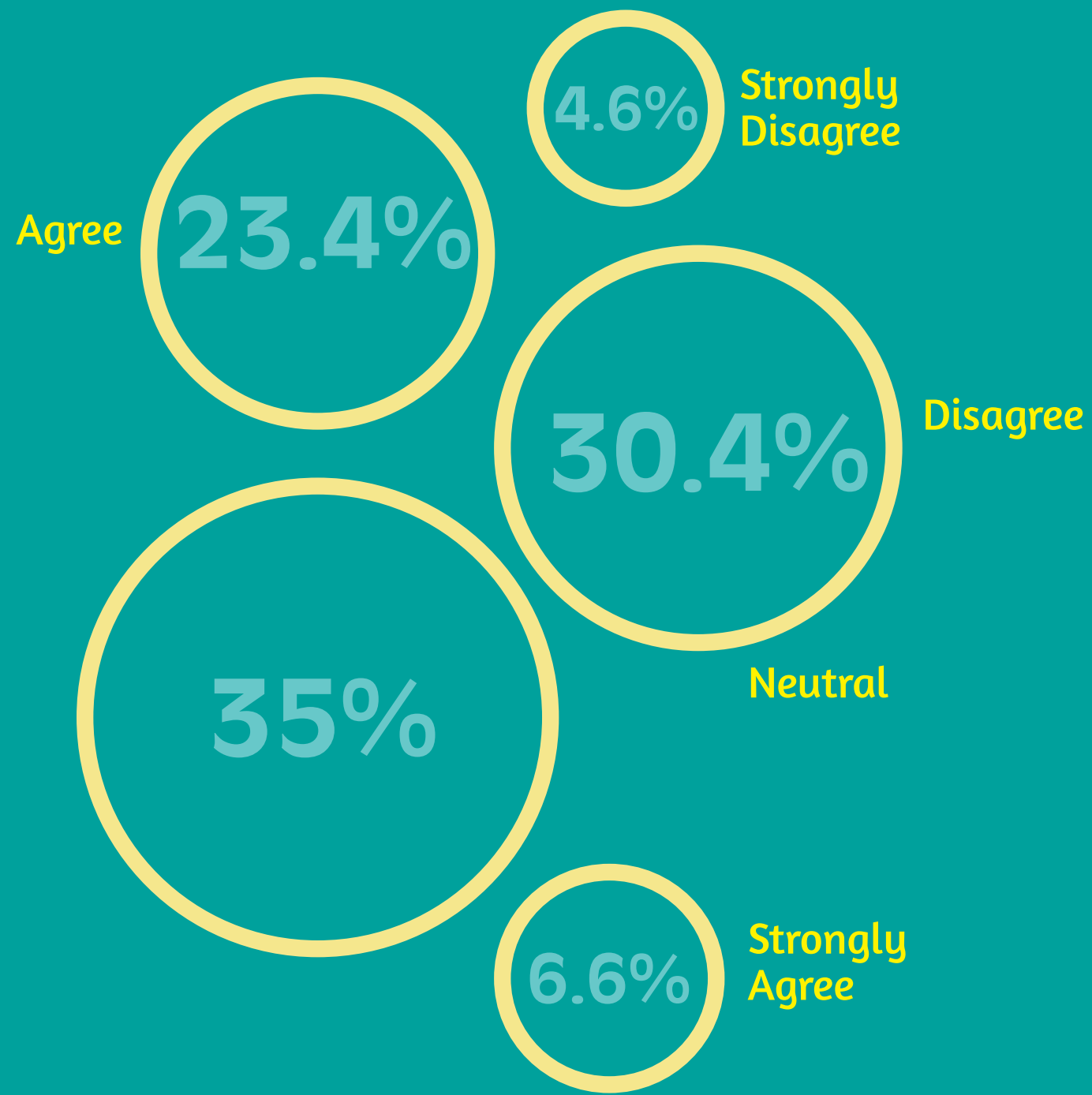
FINDINGS



ICT Adoption and Convenience Financial Services

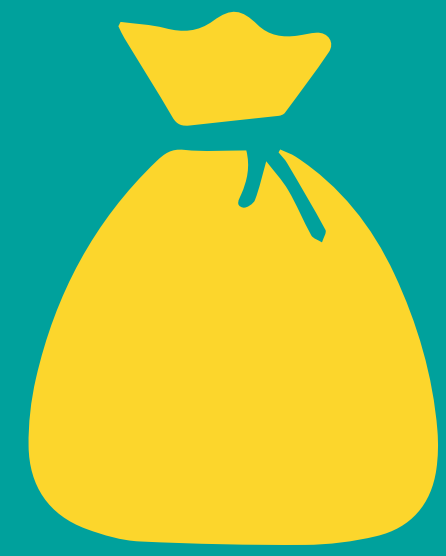
Less than one tenth of the clients disagreed use of ICT devices help to access financial services conveniently.





ICT Adoption and Affordable Financial Services

Almost half of the clients disagree usage of ICTs help client to consume financial services at affordable price.





CONCLUSIONS

Own and use ICT devices do not guarantees individual in unbanked communities to access and use financial services conveniently at affordable price.



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