

Modelling the adoption of mobile payment system for primary and secondary school student examination fees in developing countries: Tanzanian experience

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Abstract

This paper examines the Use of Mobile Phones for Examination Fees Payment among Primary and Secondary School Students. The paper analyses whether there are factors affecting the use of mobile payment systems for examination fee payment. The rationale of this study is based on the fact that most scholars claim that while number of mobile phones ownership, access and usage in primary and secondary school student's increases, there is decrease of who opt mobile examination fee payment method. From the perspective of primary and secondary school exam candidates in Tanzania, this paper used Structural Equation modelling technique to examine whether the mobile payment systems technology acceptance level is affected by factors affecting the mobile phone uses. The study identified three significant factors: performance expectancy, social influences and trust.

Keywords: Mobile Payment System, Technology Acceptance Model, Structural Equation Modelling, Information Systems, Tanzania major cities.