

# THE INFLUENCE OF THE PROVISION OF MOBILE MONEY TRANSFER SERVICE ON THE SOCIO-ECONOMIC STATUS OF THE SERVICE PROVIDERS:

**Degree Programme:** [MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT](#) [1]

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Mobile Money transfer is the transferring of money from one person to another through the use of mobile phone. It is a service that is facilitated by a mobile network operator and seeks to ensure a convenient and efficient way in which customers can send and receive money from a network agent acting as a banking agent. In Kenya, we have various Mobile Network operators that have launched the use of MMT. The mobile money transfer service has tremendously grown in the last 3 years with the help of small and medium entrepreneurs who have taken up the business as banking agents and act as intermediaries between MNO's and the customer. The study aimed to investigate the sustainability and viability of the mobile money transfer service in the industry by so doing analyze the providers of the mobile money transfer service uptake of the service as a business venture and how its impacts on their socio economic status as they ensure the provision of the mobile money transfer service penetrates to the customers who are the determinants of the longevity of any product or service that is introduced the latter will review the impact of the mobile money transfer service in relation to the security and risk that the service has to offer to the business owners in terms of investment, reputation, growth and their socio economic status. The various scholars have discussed its entry into the Kenyan and African market, how it has been embraced with reference of various roles played by the operator, regulator and the providers of the service. My study has greatly highlighted the correlation between the variables of customer loyalty, investment cost; customer service and location have influenced the socio economic status of the service providers who carry out the service in relation to income and revenue growth. The conclusion is that the MMT service is still a new field that has great exploration potential within which one can study and that it has immensely improved the livelihoods of the service providers in Nairobi, more study is to be carried out in different parts of the country.

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