

**CUSTOMER SATISFACTION AND THE ADOPTION OF MTN MOMO FOR PEER
TO PEER TRANSACTIONS AMONG UNIVERSITY STUDENTS**

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FOR THE AWARD OF A DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION OF
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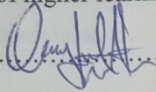


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Declaration

I, Kenneth Ongodia, declare that this is my original dissertation and has not been presented in any institution of higher learning for any academic level

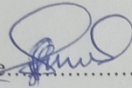
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Date 1st / September, 2024

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Approval

This is to certify that his research report titled customer satisfaction and adoption of MTN momo for peer to peer transactions among University students by Kenneth Ongodia has been conducted under my supervision and submitted to the University with my approval

Signature 

Date 18/09/2024

Mukisa Simon Peter

Dedication

This work is dedicated to my family who have spiritually, and financial supported my academic journey. May the Almighty God bless my family abundantly for their endless love and support.

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Abstract

This study examines the effect of the adoption of MTN momo pay for peer to peer transactions among university students focusing mainly on the impact of perceived usefulness, perceived ease of use and customer satisfaction.

A mixed method approach was employed involving the collection of quantitative data through a structured questionnaire administered to a sample of 48 university students, nevertheless descriptive statistics such as means and standard deviations were used to analyze the data and assess the relationship between the key variables of the study. The study sought to answer three main research objectives namely; examining the effect of perceived usefulness on MoMo adoption, examining how perceived ease of use impacts customer satisfaction and the effect of the combined influence of both factors on overall customer satisfaction with the service.

The results indicated that both perceived usefulness and perceived ease of use significantly influence the adoption and customer satisfaction levels among university students who use MTN MoMo Pay, however, perceived usefulness was found to be a major determinant in encouraging students to adopt and continue using the service for their financial transactions, while perceived ease of use contributed to their overall satisfaction with the service. In addition, a strong correlation was observed between customer satisfaction and continued use of MTN MoMo Pay.

The findings suggest that to enhance customer satisfaction and adoption rates, MTN MoMo should focus on improving the functionality and user friendliness of its platform especially the momo app, while also emphasizing the perceived benefits of the service. The recommendations for further research and practical improvements are provided to ensure continued user engagement and satisfaction with MTN MoMo Pay among university students.

Chapter One

Introduction

1.0 Introduction

This chapter entails the background of the study, statement of the problem. Purpose of the study, objectives of the study, research questions, scope, significance and the limitations of the study.

1.1 Background of the study

Mobile money transfer services are an information, communication, technology business innovation enabling movement of money from one account of a person to another electronically with out need to carry physical cash. The most popular mobile money transfer services in Uganda are phone to phone money transfer, phone to bank, bank to phone money transfer among others. MTN Uganda launched its services in Uganda on October 21, 1998, MTN therefore since then grown to be the leading Telecommunications Company in Uganda servicing in excess of 1,400,000 customers and is still projecting growth. It has various branches all over the country with its network coverage going over 80% of Uganda making it the leading telecommunications company in Uganda. The mobile money service in Uganda was first introduced in 2009, and since then it has seen exponential growth. Primarily, mobile money was used for person to person transfers, but its usage has expanded to include a variety of financial transactions such as bill payments, savings and merchant payments (Muthiora, 2015). According to the International Telecommunication Union (ITU), mobile penetration in Uganda is over 60% and mobile money platforms have become a primary means for financial transactions, particularly among the youth (ITU, 2020).

Customer satisfaction in the context of mobile money services refers to the degree to which users are happy with the service based on their experiences and the value they perceive (Anderson & Srinivasan, 2003). It covers various dimensions which include the ease of use, transaction security, reliability, cost effectiveness and the quality of customer support.

Mobile money services have emerged as a transformative solution in the financial sector, where access to traditional banking services is often limited. MTN MoMo, has therefore become a vital tool for peer to peer transactions allowing individuals to send and receive money, pay bills and manage daily expenses with ease. Mobile money services offer an innovative way for users to

participate in the financial system without needing a formal bank account, which has been a game changer in expanding financial inclusion across the region (Donovan, 2012). This innovation has been significant for younger populations especially university students who often rely on these services for their day to day financial needs and are more exposed to mobile phones.

University students in Uganda represent a key Centre for mobile money adoption due to their high level of mobile phone usage and digital literacy, the convenience of being able to conduct transactions instantly via mobile phones has led to a growing reliance on services like MTN MoMo for a variety of peer to peer exchanges such as splitting bills, sending money to friends, and making small purchases even paying for tuition. MTN MoMo with its extensive network and user friendly interface has played a critical role in shaping this trend among university students.

Despite the widespread use of mobile money services, there are still concerns regarding customer satisfaction especially in the context of peer to peer transactions among university students. While MTN MoMo offers convenience and accessibility, several challenges such as issues with transaction reliability, transaction fees and network coverage are still prevalent among the users of MTN. Prior research has highlighted that while mobile money services have increased financial inclusion, their overall efficiency and user satisfaction can vary based on service quality, network reliability, and the perceived cost of transactions (Mbiti & Weil, 2016), this was also supported by (Robert Wadada, 2019).

In addition, the adoption of mobile money services like MTN MoMo is also influenced by several external factors such as economic conditions such as inflation, technology infrastructure or advancement and financial literacy levels. University students being early adopters of new technologies have embraced mobile money for its convenience however, their satisfaction with the service is depending on several variables which may include the cost effectiveness, security and ease of use (Ouma, Odongo & Were, 2017). Understanding these factors is critical for service providers like MTN to improve customer satisfaction and ensure that the service meets the financial needs of its young users effectively especially the university students.

The increasing use of mobile money for peer to peer transactions among university students reflects a broader shift towards digital financial solutions in Uganda, in other words as students continue to seek fast and reliable ways to manage their finances, MTN MoMo plays an essential role in facilitating continuous peer to peer exchanges in order to gain customer satisfaction.

However, the extent to which the service meets the expectations of university students remains under researched. This study aims to address this gap by exploring customer satisfaction with MTN MoMo among university students, focusing on their experiences with peer to peer transactions, service reliability, transaction cost and ease of use.

1.2 statement of the problem

Customer satisfaction is a major essential for the success of mobile money services particularly among university students, despite the widespread use of these services by this particular group of people for peer to peer transactions, bill payments and other financial activities, there is a significant gap in understanding how perceived usefulness and perceived ease of use impact customer satisfaction among university students. This knowledge gap hinders stakeholders, such as mobile money operators and the employees from developing effective strategies to enhance customer satisfaction and promote financial inclusion among students who are frequent users. Mobile money services have revolutionized Uganda's financial landscape by providing unprecedented convenience and accessibility however, customer satisfaction with these services is not guaranteed especially among university students and is influenced by factors like; how useful and easy to use the services are to the students. The specific effects of these factors on customer satisfaction with mobile money services among university students remain unclear for example, mobile money operators might focus on promoting the usefulness of their services without addressing ease of use potentially leading to customer dissatisfaction. To bridge this gap therefore, it is crucial to investigate how perceived usefulness and ease of use individually and interactively affect customer satisfaction among university students with MTN MoMo services. By examining these factors separately and interactively, the study aims to provide insights that will enable stakeholders such as the managing directors and employees to develop targeted strategies to improve customer satisfaction and advance financial inclusion, hence understanding the relationship between perceived usefulness and ease of use will help in creating more effective service offerings and marketing approaches tailored to the needs of university students in Uganda.

1.3 Purpose of the study

The main objective or the purpose of the study was to examine the role of customer satisfaction on the adoption of mtn momo for peer to peer transactions among University students

1.4 objectives of the study

The objectives of the study will be;

- i. To examine the effect of perceived usefulness on the adoption of mtn momo for peer to peer transactions among university students
- ii. To examine the effect of perceived ease of use and customer satisfaction with mtn momo among university students
- iii. To examine the effect of perceived usefulness and perceived ease of use on overall customer satisfaction with mtn momo among university students.

1.5 Research questions

- i. Examine the effect of perceived usefulness on the adoption of mtn momo for peer to peer transactions among university students
- ii. Examine the effect of perceived ease of use and customer satisfaction with mtn momo among university students
- iii. Examine the effect of perceived usefulness and perceived ease of use on overall customer satisfaction with mtn momo among university students.

1.6 Significance of the study

- i. It is hoped that the study findings may be helpful to the stakeholders for example employees who will come up with creativity to improve customer satisfaction, practitioners such directors of MTN, shareholders of MTN
- ii. It is expected that the findings may be helpful to the researcher for the partial fulfillment of the award of degree in bachelor of business administration in Uganda Christian university.
- iii. It is assumed that the findings may be helpful for further research work by anyone who is interested in this area of study especially students.

1.7 scope and limitations

1.7.1 Geographical Scope

This study was conducted in Mukono District specifically Uganda Christian University among university students, which is located in the central region of Uganda with a significant portion of the population using mobile money services.

1.7.2 Content Scope

The study was focused on assessing the role of customer satisfaction on the adoption of mtn momo for peer to peer transactions among university students. It explored the effect of perceived usefulness on the adoption of mtn momo for peer to peer transactions, the effect of perceived ease of use and customer satisfaction with mtn momo and finally the effect of perceived usefulness and ease of use on overall satisfaction

1.7.3 Time Scope

In order to conduct a thorough research on Mtn momo pay and customer satisfaction, the research was conducted in the month August and September 2024

1.8 limitations of the study

There was fear that some respondents may provide wrong information in the process of collection of data which may make the results of the research in accurate, in addition, I was also limited by time to do the study in order to come up with accurate results and that may be helpful. I was also challenged to having access to the respondents due to busy schedule with the lectures that may be going on

1.9 Justification

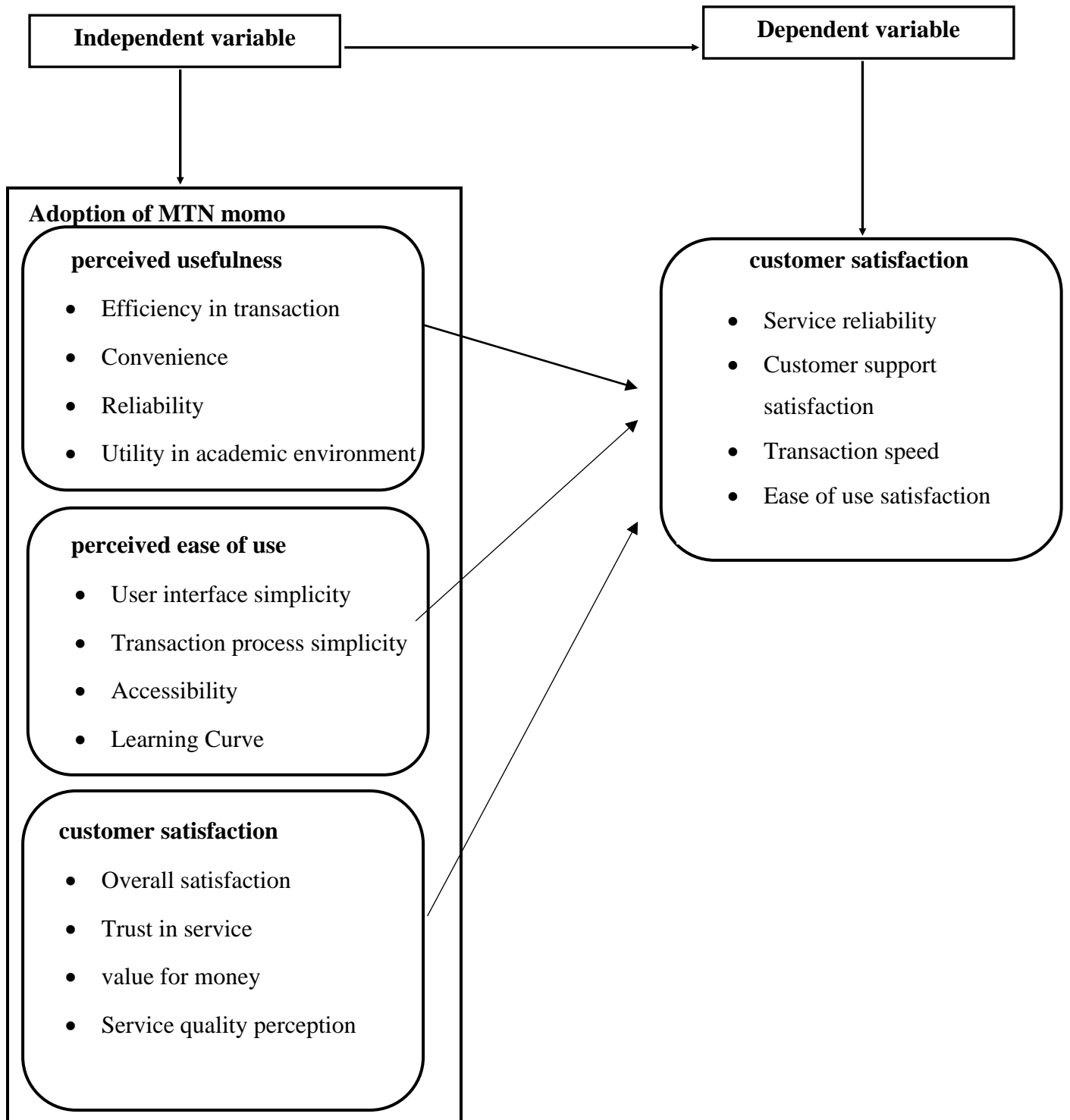
The study was justified due to its limited research exploring the impact of perceived usefulness and ease of use on customer satisfaction with MTN momo among university students, despite the growing demand of the service, understanding these factors can inform strategies to improve service delivery, enhance customer experience and promote financial inclusion, eventually contributing to the existing body knowledge of technology acceptance and customer satisfaction. By addressing this crucial gap, this study can provide valuable insights for mobile money service providers to develop effective initiatives and meet the need of the university students.

1.10 conceptual frame work

The type of conceptual frame work being used is a many to one method. Under this method many independent variables influence one dependent variable. The conceptual framework for this study is based on the relationship between MTN MoMo Pay and customer satisfaction. The framework identifies key independent variables such as perceived usefulness, perceived ease of use and

customer satisfaction, which are hypothesized to influence customer satisfaction, the dependent variable

Figure 1: conceptual frame work



Source: Primary Data 2024

Chapter two

Literature Review

2.0 Introduction

This section presents a review of related literature on customer satisfaction and the adoption of MTN momo for peer to peer transactions among university students through measuring the magnitude of their scope.

2.1 Empirical Review

2.1.1 Examine the effect of perceived usefulness on the adoption of mtn momo for peer to peer transactions among university students

Perceived usefulness can be defined as the degree to which university students believe that using MTN MoMo will enhance their efficiency in managing peer-to-peer financial transactions. Students therefore have a view that perceived usefulness should manifest in the speed, convenience, and reliability of MTN MoMo when sending or receiving money. Mobile money platforms like the MTN MoMo app offer clear benefits that can be seen as useful to university students, perceived usefulness is therefore a fundamental predictor of technology adoption, suggesting that users will be more inclined to adopt a technology if they believe it can significantly improve their task performance (Davis, 2019). University students who often face financial constraints and the need for quick money transfers to or from family and friends are more likely to view MTN MoMo as a convenient solution for their daily peer to peer transactions, the platform's ability therefore to handle transactions instantly without the need to visit a physical bank enhances its perceived usefulness among the university students.

Several studies support the view that perceived usefulness directly influences the adoption of mobile money platforms. For example, (Mbogo, 2010) stated that perceived usefulness is a significant predictor of mobile payment adoption among micro-business owners in Kenya, the findings show that individuals adopted mobile money services because they believe that these services improve the efficiency of their financial management. In the same case for university students MTN MoMo is seen as useful due to its ability to facilitate efficient money transfers making it a more attractive option than the traditional banking methods which are quiet difficult to bear with.

The perceived usefulness of MTN MoMo can also be tied to its integration into everyday student life, for example, many university students have adopted MTN momo for the payment of tuition

fees and other administrative payments too hence increasing students' exposure to and reliance on MTN momo transactions. Therefore, as mobile money services become more intertwined with daily activities of university students, the students themselves are more likely to perceive MTN momo as a crucial tool for managing their finances. Perceived usefulness is particularly important when the technology is integrated into daily routines (Venkatesh and Davis, 2000), which in this case directly applies to the university context where students use MTN MoMo to pay for various academic and personal needs.

MTN MoMo usefulness is even amplified further by the increasing acceptance of mobile money for a wide variety of transactions which may include tuition payments, textbook purchases, and even payment of rent or hostel, the platform's usefulness means that it is seen as useful across different financial contexts of the students' daily peer to peer transactions. (Jack and Suri, 2018) stated that the role of mobile money in promoting financial inclusion and the perceived usefulness of mobile money services including its wide acceptance in different sectors, is a significant driver of adoption. In the same way university students find MTN MoMo useful because it simplifies their financial transactions and provides a sense of security when handling money.

Although perceived usefulness is crucial for the adoption of MTN momo, it alone cannot result to the complete adoption of MTN momo for peer to peer transactions unless the service also meets the users' other expectations which may include the ease of use, affordability, and security. While MTN MoMo is seen as highly useful for handling peer-to-peer transactions, issues such as transaction costs and concerns about fraud could moderate the relationship between perceived usefulness and actual adoption of the service. This observation aligns with findings by (Gikandi and Bloor, 2010) stressed that while perceived usefulness is a strong predictor of mobile money adoption, external factors such as trust in the platform and transaction costs can influence user decisions.

While MTN MoMo's perceived usefulness makes it attractive to university students, continuous use depends on how well the service meets with their long-term expectations, (Oliveira et al. 2016) pointed out that initial adoption driven by perceived usefulness must be supported by continuous positive experiences for sustained use. Therefore, for university students to stay attracted to the service, the sustained usefulness of MTN MoMo should be tied to its reliability, cost-effectiveness, and the ease with which students can integrate it into their academic and social lives.

perceived usefulness therefore plays a significant role in the adoption of MTN MoMo among university students for peer to peer transactions as it offers convenience, speed, utility in academic environment and reliability.

2.1.2 Examine the effect of perceived ease of use and customer satisfaction with mtn momo among university students

Perceived ease of use refers to the degree to which a user believes that using a particular technology will be free from effort (Davis, 2019). In the context of MTN MoMo, perceived ease of use involves the simplicity and intuitive nature of the platform which allows university students to complete transactions quickly and without frustration or help from another person or customer care support services. The ease with which users can navigate the interface, understand its features, and complete their financial transactions directly affects their overall experience and satisfaction with the service.

In the theory of technology Acceptance Model, perceived ease of use is one of the primary factors influencing technology adoption and user satisfaction (Venkatesh & Davis, 2000) Specifically in relation to mobile money services like MTN MoMo, therefore university students, who often have busy schedules, an easy to use mobile payment platform allows them to perform peer to peer transactions quickly hence saving time and effort.

the ease of use is therefore a significant factor in enhancing customer satisfaction for example, (Alalwan, Dwivedi, and Williams, 2016) on mobile banking adoption states that the perceived ease of use positively influenced both adoption and satisfaction, users who therefore find mobile banking platforms simple and intuitive are more likely to adopt and continue using the services. In the same version, university students would find MTN MoMo easy to operate are more likely to express satisfaction with the platform particularly in terms of speed and simplicity in completing peer to peer transactions.

Ease of use reduces the thoughtful effort required to learn and navigate the system in other words the learning curve which in turn increases the user experience. University students may be deterred from using a mobile money service if it is perceived as complicated or difficult to use. (Luarn and Lin, 2020) states that perceived ease of use is a crucial factor influencing customer satisfaction in the context of mobile banking services. They found out that when users felt comfortable using a platform they are more satisfied with their overall experience. This can therefore be applied to

MTN MoMo where students who find the service easy to use are likely to express higher levels of satisfaction and continued use it.

the perceived ease of use also has an indirect effect on customer satisfaction by influencing perceived usefulness, this is in relation with the theory of technology acceptance model which states that where a system that is easy to use enhances the perception that the system is useful (Davis, 2019). In other words, the easier the MTN MoMo is to navigate, the more likely students are to believe it enhances their financial management which in turn leads to higher satisfaction on the end of the students. For example, if university students can easily complete their financial transactions such as sending money to friends or paying bills without any assistance from a friend or mobile money agent or customer support service, they are more likely to feel that MTN MoMo is a valuable tool for managing their financial needs thus increasing their overall satisfaction with the service.

With the limited time and urgency of students needs for finances to run their activities, perceived ease of use is particularly important for the students who often have little time to spend on complex financial systems, with the development of technology and use of MTN momo app, students would value technologies that allow them to perform necessary tasks with minimal effort and in a timely manner. (Kazi and Mannan, 2013) states that ease of use plays a pivotal role in customer satisfaction, particularly among younger users. University students are part of this study and are likely to prefer platforms that do not require extensive training or learning curves to get to know how they operate

The ease of use also relates to the seamlessness of transactions or the transaction process simplicity, University students often rely on mobile money for urgent transactions such as sending money home or paying for online services or for academic purposes such as printing course works, therefore If MTN MoMo offers a smooth and quick transaction process without errors or delays, students are more likely to be satisfied with the service. (Igbaria et al. 2020) argued that the lower the perceived effort required to use a system, the more positive the user's experience, this seems truth for MTN MoMo users who need efficient and reliable transaction services to be proceed faster. Therefore if the platform minimizes transaction errors, loading times, easy to learn, and complications, it will enhance customer satisfaction among university students. on the other hand, if university students perceive MTN MoMo as difficult to use or the learning

curve is way too long for the student to adapt, it could lead to frustration and dissatisfaction, difficulty in navigating the platform, finding essential functions, or completing transactions may deter students from using the service regularly. (Koenig-Lewis, Palmer, and Moll, 2010) states that ease of use is a critical factor in preventing user dissatisfaction with mobile banking services. If MTN MoMo is perceived as challenging to operate, students may switch to alternative platforms that offer more user-friendly interfaces, leading to a decline in satisfaction and usage of MTN momo.

the perceived ease of use can influence not only the direct users who are students but also their likelihood of recommending the platform to others, students who have positive experiences with a service are more likely to engage in a word of mouth promotion which is a very powerful tool for increasing the platform's user base for example, most students recommend their friends to send money on their momo which is much easier to navigate with. (Al-Somali et al, 2019), state that the ease of use not only influences satisfaction but also plays a role in determining whether users will recommend the service to others. University students who find MTN MoMo easy to use are more likely to recommend it to their peers to use the same service contributing to its broader adoption within the university student community.

2.1.3 Examine the effect of perceived usefulness and perceived ease of use on overall customer satisfaction with mtn momo among university students.

Perceived usefulness and perceived ease of use are two critical components that collectively influence overall customer satisfaction as detailed in the theory of Technology Acceptance Model (Davis, 1989). These two factors can therefore work together to shape how university students experience and engage with mobile money services like MTN MoMo. When students perceive the platform as both useful and easy to use, it is more likely that they will be satisfied with the service through factors such as trust in the service, value for money, service quality among others hence customer satisfaction.

Truth in service refers to the extent to which the service provider delivers on its promises of service delivery, it contains aspects such as transparency, honesty and fulfilling customer expectations as advertised by the service provider. When students use MTN MoMo, they expect the service to function as described in the advert in terms of speed, security, usefulness and ease of transactions, if the service is consistent and lives up to its promises, users are more likely to trust the service,

thereby enhancing their satisfaction.

In the context of MTN MoMo, truth in service is vital for fostering trust and long term user satisfaction, (Parasuraman, Zeithaml, and Berry 2016) states that the perceived gap between promised and delivered services is one of the most significant contributors to customer dissatisfaction especially among the younger generation who expect everything to be perfect, therefore if MTN MoMo fails to meet user expectations whether due to transaction failures, delays or hidden fees, students may become frustrated which may lead to dissatisfaction, on the other hand when the service provider which is MTN delivers on its promises, students will develop a sense of reliability and trust in the system hence significantly contributing to their overall satisfaction

(Zeithaml, Berry, and Parasuraman, 2016) states that truth in service in other words service consistency is a crucial determinant of customer satisfaction especially in service based industries like that of MTN momo. students who feel the service operates transparently with accurate transaction fees, updates among others and reliably are therefore more likely to be satisfied and continue using the service.

Value for money is another essential determinant of customer satisfaction. It would mean the balance between the quality of the service and the cost incurred to access it. For university students, financial constraints such as hidden transaction fees while using the service often makes them more price sensitive hence making them to evaluate MTN MoMo based on how well the service meets their needs relative to its costs incurred. while using MTN MoMo, value for money can be determined by the efficiency, convenience and reliability of the service relative to the fees charged while using the service, if students feel that the service fees are reasonable and justified by the convenience and security offered by MTN MoMo, their satisfaction is likely to increase. (Bolton and Lemon, 2020) states that perceived value for money significantly influences customer satisfaction especially in industries where services are commoditized and consumers can easily switch providers given the competition involved among them.

For MTN MoMo, the value proposition revolves around the ease of peer to peer transactions, bill payments and financial management for students, if the service offers significant value in terms of saving time, providing convenience and ensuring transaction security at a competitive price, users

are more likely to view it favorably and more satisfied as well. However, On the other hand, if students perceive the costs of transactions, such as service fees or withdrawal charges, as excessive it can lead to dissatisfaction even if the service is efficient (Zeithaml, 2016). Service quality perception refers to how customers evaluate the overall quality of a service based on factors such as reliability, responsiveness, assurance and empathy, perceived service quality therefore encompasses students' evaluation of the platform's reliability, transaction speed, customer support and security features even the ease of use.

The perception of service quality is a significant driver of customer satisfaction in the mobile money sector especially with peer to peer transactions among university students. (Cronin and Taylor, 2018) states that perceived service quality has a direct and substantial effect on customer satisfaction particularly in service industries, students who therefore perceive the service as reliable where transactions are processed quickly and accurately without errors or network disturbances are more likely to feel satisfied while using the service. in addition, the quality and response of customer support plays a crucial role in shaping service quality perception among university students who want responses to be precise and accurate, if students encounter issues such as failed transactions or delays, the responsiveness and helpfulness of customer service will be the determinant of their overall satisfaction of the service. (Zeithaml, Berry, and Parasuraman, 2016), also points out that service quality is the key determinant of customer loyalty and satisfaction. Therefore, the perceived quality of the platform, including its reliability, security and responsiveness of the customer care support is critical in shaping students' satisfaction and continued use of the service, a high quality service experience therefore, where students feel their needs are being met in a timely, secure and efficient manner leads to higher levels of satisfaction and customer loyalty among students.

Overall satisfaction reflects the cumulative experience of using a service over time, it incorporates all previous interactions while using the service including perceived usefulness, ease of use, value for money and service quality. The university students' overall satisfaction with MTN momo will therefore depend on how well the platform meets their financial needs consistently and reliably.

Overall satisfaction is the result of multiple factors which may include truth in service, value for money and perceived service quality, (Anderson and Sullivan, 2017) states that overall satisfaction

plays a significant role in determining whether customers will continue using a service or recommend it to others. Students who consistently find the service to be useful, reliable and reasonably priced, are more likely to be satisfied overall than those who don't. The combined effect of perceived usefulness and perceived ease of use highly contributes to a comprehensive evaluation of the service where students weigh the benefits and drawbacks of using MTN MoMo. If the platform consistently delivers on its promises, offers good value for money and maintains a high level of service quality, students are more likely to be satisfied and loyal to the service.

Chapter three

Methodology

3.0 Introduction

This chapter presents the methods employed in data collection and analysis. it describes the research design, study population, sample size, sample design, sample procedure, data collection tools data processing and analysis

3.1 Research design

The research study adopted a cross sectional, non-experimental, descriptive research design. qualitative data was employed to gain an in-depth understanding of the relationship between Mtn momo pay and customer satisfaction. Quantitative data also helped us draw conclusions and recommendations.

3.2 Study population

The study population comprised of 52 students whereby 30% will be post graduate students and the 70% will be under graduate students.

3.3 Sample size

The sample size was deduced from the study population of 40 people with the help of the Yamane (1967) sampling formula. $n = \frac{N}{1 + N(e)^2}$ where

n = The sample size

e = Error term

N = study population

1 = As scientifically given

Therefore, from the Yamane (1967)'s formula, and a confidence interval (CI) of 95%

$$n = \frac{60}{1 + 60 (0.05)^2} = \frac{60}{1 + 60(0.0025)} = \frac{60}{1.15} = 52.17 \approx 52$$

Table 3. 1: Sample size

Classification	Population	Accessible Sample Size	Techniques of Sampling
Students	60	52	Simple random sampling
Total	60	52	

Source: Primary Data 2024

3.4 Sampling technique

The study used simple random technique because it is easy to administer. This was to select samples without bias from the accessible population. It also ensured that each member of the target population has an equal and independent chance of being included in the sample.

3.5 Sources of data

The data collected was both primary and secondary data, primary data collected using questionnaires and interviews while the secondary data was collected using reports, newspapers articles among others.

3.5.1 Primary source

This kind of data was collected by use of questionnaires and interviews by distributing the questionnaires to the clients so as to get feed back

3.5.2 Secondary data

This kind of data was collected using available and accessible literature such as newspaper articles, journals internet among others

3.6 Data collection method

After successful writing of the proposal, the research obtained a letter from the university introducing him/her to the organization with the intention of collecting data from the organization.

3.6.1 Questionnaire method

The respondents were tasked to fill in questionnaire form which contains questions regarding this study. They provided detailed information and expressed their opinions by filling in the questionnaire. This kind of method was preferred because it is economically less draining and can be completed with the absence of the researcher.

3.7 Data collection instruments

These are tools used by the researcher to collect data from the sample size that was selected from the study population.

3.7.1 Self-administered questionnaire

Questionnaires were given to the respondents to answer questions relating to the research study. A closed ended questionnaire designed for students at Uganda Christian University having a five point Likert scale was used to capture quantifiable data. This is because the method is cost effective as well as efficient with simplicity facilitating both broad and detailed data collection through structured responses.

3.8 Validity and Reliability

3.8.1 Validity

The content validity index was helpful in testing the validity of the instruments being used. The application of content validity was used to assess the alignment between the tool's content and the intended concepts to be measured. Content validity was quantified using the Content Validity Index (CVI), calculated using the formula below;

$$\text{CVI} = \frac{\text{No. of items rated relevant}}{\text{Total number of items in the questionnaire}}$$

Studies show that a content validity index of 0.7 or higher is suggestive of validity hence qualifying the tool for use in the study.

3.8.2 Reliability

To ensure that the research instrument or tool used was accurate, consistent, and comprehensive for the collection of data, its reliability was evaluated using Cronbach's Alpha coefficient. Studies show that a coefficient value of 0.7 or above is considered acceptable for the collection of data hence confirming that the instrument was reliable and suitable for the study.

3.9 Procedure of Data Collection

Following the approval of the research proposal by the supervisor, the researcher secured an introductory letter from the School of Business at Uganda Christian University. This letter served as official authorization to collect data for the study. The researcher then distributed the

questionnaires to the participants, along with the authorization letter and collected the completed questionnaires

3.10 Data analysis

Raw data was processed into meaningful information. The data was validated and accessed through data cleaning process. The data was coded by the use of the IBM-SPSS database software. Summary statistics, such as frequencies and percentages, were generated to provide an overview of the dataset.

Chapter Four

Data Presentation, Analysis and interpretation

4.0 introduction

This chapter presents analyses and interprets the study findings, it specifically presents the response rate, background of the respondents, description of variables and findings of the study objective by objective.

4.1 Response rate

Table 4.1: Response rate

Category	Questionnaires issued	Questionnaires returned	Response rate (%)
Students	52	48	92.3

Source: Primary Data 2024

From table 4.1 above, a total of 52 questionnaires were administered and only 48 were filled in and returned hence resulting in to a response rate of 92.3%, a response rate of more than 50% is to be considered sufficient for representativeness and our response being more than 50%, it can be put into consideration.

4.2 Background of Respondents

This section reflects the distribution of respondents according to gender, age, level of education, level of income, how often respondents use the service, how they got to know about the service and how long they have been using the service.

Table 4.2: Background information of respondents

Category	Details	Frequency	Percentage
Gender	male	28	58.30
	Female	20	41.70
	Total	48	100.00
Age	18-25 years	22	45.80
	26-35 years	15	31.30
	36-45 years	7	14.60
	46-55 years	3	6.30
	Above 55 years	1	2.10
	Total	48	100.00
Level of Education	Diploma	10	20.80
	Bachelor's Degree	25	52.10
	Postgraduate	13	27.10
	Total	48	100.00
Monthly Income	Less than UGX 500,001	15	31.30
	UGX 500,000 - UGX 1,000,000	20	41.70
	More than UGX 1,000,000	13	27.10
	Total	48	100.00
Frequency of use	Daily	16	33.30
	Weekly	20	41.70
	Monthly	12	25
	Total	48	100
How Did You Learn About MoMo Pay?	Advertisements (TV/Radio)	18	37.50
	Word of Mouth	10	20.80
	Social Media	15	31.30
	Other	5	10.40
	Total	48	100.00
Duration of use	Less than 6 months	8	16.70
	6 months to 1 year	15	31.30
	1 to 2 years	25	52.10
	Total	48	100.00

Source: Primary Data 2024

Table 4.2 presents the age distribution of the respondents showing that the largest age group using MTN MoMo Pay is between 18-25 years with a percentage of 45.8% followed by 26 - 35 years having 31.3%. This is consistent with the typical age range of university students indicating that younger individuals are the primary users of the service

Table 4.2 shows that 58.3% of the respondents were males and 41.7% females. This shows that a slightly higher proportion of male university students are using MTN MoMo Pay for transactions, but the difference is not overwhelmingly large. This gender distribution may reflect general trends in mobile money adoption among young people, where both males and females are active participants

Also from the table more than half of the respondents 52.1% were pursuing a bachelor's degree, while 27.1% were postgraduates and 20.8% were diploma holders, this distribution suggests that students at different academic levels are adopting MTN MoMo Pay, with the majority being undergraduate students. The large proportion of bachelor's degree holders could indicate that this group is more likely to conduct regular peer to peer transactions as part of their everyday financial interactions

From the table 4.2, respondents were divided across different income categories, with 41.7% earning between UGX 500,000 - UGX 1,000,000 per month, 31.3% earning less than UGX 500,000 and 27.1% earning more than UGX 1,000,000 especially the postgraduate students. This indicates a relatively balanced spread across income levels, with a slight tilt towards middle income earners. This monthly income data highlights that mobile money services like MTN MoMo Pay are accessible and used by students across various economic brackets especially those in the lower and middle income ranges,

Table 4.2 show the frequency of Use of MTN MoMo Pay that a significant proportion of students use MTN MoMo Pay regularly with 33.3% of respondents using it daily and 41.7% using it weekly only 25.0% of respondents reported using the service on a monthly basis. This frequency suggests that MTN MoMo Pay is an integral part of the students' daily or weekly financial routines likely driven by the convenience it offers for quick and secure peer to peer transactions especially within the university environment

Table 4.2 presents that majority of respondents 37.5% learned about MTN MoMo Pay through advertisements on TV, radio and other mass media platforms, which highlights the role of traditional advertising in reaching the student population. Social media 31.3% also played a significant role in promoting the service, showing that MTN's digital marketing strategies are effective among students.

The table 4.2 shows that the majority 52.1% had used the service for between 1 and 2 years, indicating that many students are relatively experienced users, 31.3% had been using the service for 6 months to 1 year and 16.7% had been using it for less than 6 months. This suggests that MTN MoMo Pay has established itself as a trusted and widely adopted service among university students

In this study, responses related to the three objectives were collected from 48 respondents, and the data was analyzed based on perceived usefulness, perceived ease of use, and overall customer satisfaction with MTN MoMo. The findings offer valuable insights into how MTN MoMo's features impact its adoption and satisfaction among university students.

4.3 Perceived usefulness on the adoption of MTN momo for peer to peer transactions among university students

The first objective of the study was to examine the effect of perceived usefulness on the adoption of MTN momo for peer to peer transactions among university students, perceived usefulness was measured using five items and were scored using a scale ranging of 1 to 5, where: (1) = Strongly Disagree, (2) = Disagree, (3) = Neutral (Not Sure), (4) = Agree, and (5) = Strongly Agree. The details of these measurements are therefore presented in Table 4.3.

Table 4.3: descriptive statistics on perceived usefulness on the adoption of MTN momo for peer to peer transactions among university students

		Disagree F(%)		Agree F(%)		Mean	STD
		SDA	DA	A	SA		
	Statement	F(%)	F(%)	F(%)	F(%)		
1	MTN momo helps me quickly send and receive money to friends when needed	4 (8.3)	3 (6.3)	20 (41.7)	21 (43.8)	4.25	0.75
2	MTN momo is useful for making payments like tuition or buying supplies at university	5 (10.4)	2 (4.2)	22 (24.8)	19 (39.6)	4.1	0.7
3	MTN momo helps me to conveniently manage my everyday financial transactions	3 (6.3)	4 (8.3)	23 (47.9)	18 (37.5)	4.3	0.78
4	Using MTN momo reduces the need to carry cash, making transactions safer	2 (4.2)	3 (6.3)	18 (37.5)	25 (52.1)	4.5	0.65
5	MTN momo is the most reliable way to complete peer to peer transactions	4 (8.3)	3 (6.3)	19 (39.6)	22 (45.8)	4.35	0.8

Source: Primary data 2024

Perceived usefulness was a key variable that measured the practicality and benefits of using MTN MoMo for peer to peer transactions, the analysis shows that most respondents found MTN MoMo highly useful for their daily financial transactions:

From the table 4.3 sending and receiving Money has combined a 85.5% of respondents agreeing that MTN MoMo helps them quickly send and receive money, this suggests that MTN MoMo is viewed as an efficient service for transactions as also reflected by having a (mean = 4.25, STD = 0.75)

Table 4.3 reports a mean of 4.1 significant portion of respondents found MTN MoMo useful for payments like tuition or other academic expenses providing a STD 0.7, indicating that students are adopting the service for critical university-related payments.

The table 4.3 reveals (mean = 4.5) the highest in the table that respondents believed that MTN momo reduces the need to carry cash making transactions safer. Although it has a low STD of 0.65, this demonstrates that the perceived security of cashless transactions is a significant motivator for adoption.

The table 4.3 shows a (mean = 4.35) indicating MTN MoMo to be a reliable way to complete peer to peer transactions, with a high (STD = 0.8) it supports that clam that reliability is crucial in ensuring trust in the service for financial transactions.

4.4 Examine the effect of perceived ease of use and customer satisfaction with MTN momo among university students

The second objective of the study was to examine the effect of perceived ease of use on the adoption of MTN momo for peer to peer transactions among university students, perceived ease of use was measured using five items and were scored using a scale ranging of 1 to 5, where: (1) = Strongly Disagree, (2) = Disagree, (3) = Neutral (Not Sure), (4) = Agree, and (5) = Strongly Agree. The details of these measurements are therefore presented in Table 4.4.

Table 4.4: Descriptive statistics on perceived ease of use on the adoption of MTN momo for peer to peer transactions among university students

		Disagree F(%)		Agree F(%)		Mean	STD
		SDA	DA	A	SA		
	statement	F(%)	F(%)	F(%)	F(%)		
1	It is easy for me to learn to use MTN momo especially the app for peer to peer transactions	4 (8.3)	5 (10.4)	22 (45.8)	17 (35.4)	4.2	0.72
2	I find MTN momo simple to navigate for sending and receiving money	3 (6.3)	4 (8.3)	20 (41.17)	21 (43.8)	4.15	0.68
3	I rarely face any challenges when using MTN momo to pay for goods or services	2 (4.2)	6 (12.5)	22 (45.8)	18 (37.5)	4.35	0.74
4	Completing transactions using MTN momo is quick and no need for assistance	5 (10.4)	6 (12.5)	18 (39.6)	19 (39.6)	4.05	0.77
5	The MTN momo interface especially the momo app is user friendly and intuitive	3 (6.3)	4 (8.3)	19 (39.6)	22 (45.8)	4.4	0.62

Source: Primary Data 2024

Perceived ease of use measured the simplicity and user friendliness of the MTN MoMo platform. The results show that most respondents found MTN MoMo easy to use, though a few areas for improvement were highlighted,

Table 4.4 reveals respondents found MTN MoMo easy to learn for peer to peer transactions with (mean = 4.2, STD = 0.72) suggesting that the initial learning curve is relatively low which encourages first time users to adopt the service.

Table 4.4 also reports that MTN MoMo is simple to navigate when sending and receiving money using a well-designed interface to ensuring smooth user experiences thus scoring (mean = 4.15, STD = 0.68) hence MTN MoMo's ease of navigation appears to enhance satisfaction. the table 4.4 shows a high mean of 4.35 indicating that completing transactions on MTN MoMo is quick and hassle free, although it has a high mean, STD scored 0.74 expressing dissatisfaction thus indicating occasional transaction difficulties that may need to be addressed.

4.5 Examine the effect of perceived usefulness and perceived ease of use on overall customer satisfaction with MTN momo among university students.

The third objective of the study was to examine the effect of perceived usefulness and ease of use on overall customer satisfaction with MTN momo among university students, perceived usefulness and ease of use on overall customer satisfaction was measured using five items and were scored using a scale ranging of 1 to 5, where: (1) = Strongly Disagree, (2) = Disagree, (3) = Neutral (Not Sure), (4) = Agree, and (5) = Strongly Agree. The details of these measurements are therefore presented in Table 4.5

Table 4. 5: Descriptive statistics on perceived usefulness and perceived ease of use on overall customer satisfaction with MTN momo among university students

	Statement	Disagree F(%)		Agree F(%)		Mean	STD
		SDA F(%)	DA F(%)	A F(%)	SA F(%)		
1	I am satisfied with how MTN momo handles my transactions in terms of speed and accuracy	4 (8.3)	3 (6.3)	21 (43.8)	20 (41.7)	4.3	0.7
2	MTN momo meets my expectations for mobile money services	3 (6.3)	6 (12.5)	22 (45.8)	17 (35.4)	4.25	0.73
3	The MTN customer support is helpful when I have issues with my transactions	6 (12.5)	5 (10.4)	18 (37.5)	19 (39.6)	3.9	0.85
4	I feel secure using MTN momo for sending and receiving money	2 (4.2)	3 (6.3)	18 (37.5)	25 (52.1)	4.45	0.66
5	Overall, I am satisfied with the quality of the services provided by MTN	3 (6.3)	4 (8.3)	21 (43.8)	20 (41.7)	4.35	0.71

Source: Primary Data 2024

Customer satisfaction was measured by evaluating how well MTN MoMo met users' expectations and needs. The findings suggest that customer satisfaction with MTN MoMo is generally high but certain areas require improvement,

Table 4.5 reveals that respondents were satisfied with how MTN MoMo handles transactions in terms of speed and accuracy hence scoring a (mean = 4.3, STD = 0.7) making fast and accurate transactions crucial in building trust and satisfaction.

The table 4.5 also reveal that respondents were not satisfied with the customer service they received, indicating a (mean = 3.9, STD = 0.85), this means that customer support is an area that could benefit from improvement to enhance overall satisfaction.

Table 4.5 shows that Overall Satisfaction of respondents reported being overall satisfied with MTN MoMo's service quality scoring a (mean = 4.35, STD = 0.71). Despite this high satisfaction, there is room for improvement in areas such as customer support and aligning service delivery with user expectations.

Chapter Five

Discussion, Conclusion and Recommendation

5.0 introduction

This chapter presents a comprehensive discussion and analysis of the study findings on the adoption of MTN MoMo for peer to peer transactions among university students, the chapter begins by summarizing the research findings in relation to the study objectives. The chapter is organized into sections: summary of the study findings, discussion, conclusions, recommendations, limitations, contributions, and areas for further research.

5.1 Summary of Findings

5.1.1 Perceived Usefulness on the adoption of MTN momo for peer to peer transactions among university students

The findings indicated that perceived usefulness is a significant factor influencing the adoption of MTN MoMo among university students, majority of students found MTN MoMo highly efficient for transferring money between peers, managing tuition payments and handling daily financial needs. students are also able to manage their own finances without reliance on traditional banking systems. This independence was particularly appreciated by students who may have limited access to banks or face difficulties with bank transfers hence reduces the risk of handling physical cash.

5.1.2 Perceived Ease of Use on the adoption of MTN momo for peer to peer transactions among university students

Perceived ease of use emerged as another vital factor in the adoption and satisfaction levels of MTN MoMo. The majority of respondents agreed that MTN MoMo is easy to learn hence the easy learning process encourages first time users to quickly adapt to the platform lowering barriers to entry. Respondents also appreciated the straightforward and accessible interface This user friendly design is essential in retaining students who might be deterred by complex or confusing platforms.

5.1.3 perceived usefulness and perceived ease of use on overall customer satisfaction with MTN momo among university students

The finding concluded that respondents were satisfied with the speed and accuracy of transactions making fast transaction processing a critical factor in building user satisfaction, as it ensures that users can trust the service to handle their financial needs efficiently, however there are still concerns and dissatisfaction among students that need to be addressed for example customer support service

5.2 Discussion

5.2.1 Impact of Perceived Usefulness

The research demonstrates that perceived usefulness plays a crucial role in influencing the adoption of MTN MoMo. The findings suggest that perceived usefulness is not only about facilitating transactions but also about offering a level of financial autonomy, convenience and security that is valued by students. The high level of agreement across these variables indicates that MTN MoMo has successfully positioned itself as a practical tool for university students' financial needs. Students rely on the service for its ability to facilitate fast, secure and reliable transactions, which are critical in a fast paced academic environment. The ability to manage financial transactions without relying on physical cash or traditional banking methods gives MTN MoMo a competitive advantage in serving university students.

5.2.2 Impact of Perceived Ease of Use

Perceived ease of use is equally important in driving adoption and customer satisfaction. The study reveals that students appreciate the intuitive design and simplicity of MTN MoMo, which makes it easy for them to adopt and continue using the service. However, the findings also indicate that a small group of users faces challenges, particularly with transaction errors or navigating certain features. Ensuring that these usability issues are addressed will be critical in maintaining high satisfaction levels.

5.2.3 Impact on Overall Satisfaction

Both perceived usefulness and ease of use have a direct impact on overall customer satisfaction. The findings show that students are generally satisfied with MTN MoMo, particularly in terms of transaction efficiency, security, and ease of navigation. However, the lower satisfaction levels in customer support suggest that this is an area where MTN MoMo needs to improve to fully meet

user expectations. Ensuring reliable customer support and addressing occasional usability issues will be essential in enhancing the overall customer experience.

5.3 Conclusions

5.3.1 Role of Perceived Usefulness

Perceived usefulness has a significant positive impact on customer satisfaction with the existence of mobile money services among university students, University students who perceive mobile money services as useful are more likely to be satisfied with the services, the findings therefore suggest that mobile money service providers should prioritize improving the features and functionalities of their services to enhance perceived usefulness and customer satisfaction.

5.3.2 The role of Perceived Ease of Use

The study concludes that perceived ease of use has a significantly positive impact on customer satisfaction, given the user friendly interface of the momo app, university students are more likely to be satisfied with the services. The perceived ease of use is therefore a critical factor in determining customer satisfaction, and the mobile money service providers should focus on simplifying the navigation and transaction processes for university students.

5.3.3 The role of Perceived Usefulness and Perceived Ease of Use on overall customer satisfaction

the study high lights that the combination of perceived usefulness and perceived ease of use has a significantly positive impact on customer satisfaction with mobile money services among university students. The interaction between perceived usefulness and perceived ease of use is critical in determining customer satisfaction and mobile money service providers should focus on delivering services that are both useful and easy to use for university students.

5.4 Recommendations

5.4.1 Improve Customer Support Services

Given the findings related to customer support, MTN MoMo should prioritize improving its customer service operations. This could involve implementing 24/7 customer support services, offering more personalized support for complex issues, and improving the training of support staff to ensure they are knowledgeable and responsive. Having an enhanced customer support will likely lead to higher customer satisfaction and retention.

5.4.2 Streamline the Usability Experience

MTN MoMo should focus on addressing the usability challenges reported by a small but significant number of respondents. Regular updates to the platform's interface and features based on user feedback can help improve the overall experience. Implementing more robust help features within the momo app, such as tutorials or an FAQ section to ease learning of the platform, could further ease navigation and minimize user frustration.

5.4.3 Strengthen Security Features

While security is highly rated, continuously improving the platform's security features will be important in maintaining trust. Enhancing the transparency of how MTN MoMo secures user data and transactions, and implementing additional security options such as two-factor authentication, could help further reassure users about the safety of their transactions.

5.5 Limitations of the study

The study was confined to university students only which may not be representative of the whole population of the university, furthermore the study was specific to peer to peer transactions among university students and customer satisfaction. Further studies should therefore be conducted on other forms of transactions other than peer to peer transactions

5.6 Contribution of the study

This research adds knowledge to the literature on how the adoption of MTN momo for peer to peer transactions can influence customer satisfaction among university, it therefore provides evidence based recommendations that may be helpful in enhancing customer satisfaction.

5.7 Future Research

Future research could compare MTN MoMo with other mobile money services to determine what makes one platform more successful or popular among university students, a longitudinal study as well could help assess how perceptions of usefulness, ease of use and customer satisfaction change over time as MTN MoMo introduces new features or as the market evolves..

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Appendices

Appendix I; Questionnaire

Dear respondent, I am Ongodia Kenneth a student of Uganda Christian University pursuing a bachelor in Business Administration, currently conducting research on “customer satisfaction and the adoption of MTN momo for peer to peer transactions among university students”. You have therefore been selected to participate in this study, the purpose of this interview is to gather detailed insights into your experiences and satisfaction with MTN MoMo Pay. Your feedback will help us understand the role of perceived usefulness and perceived ease of use on customer satisfaction and identify areas for improvement. The information you provide will be solely for academic purposes and will be kept confidential.

If you decline, do nothing and return the questionnaire to the researcher

Thank you in advance

Signed

Ongodia Kenneth (Researcher)

Please kindly take some minutes to answer the following questions

Section A: Background data

Please *tick* the most appropriate responses from the following questions

1. Age

18 – 24 years

25 – 34 years

35 – 44 years

45 – 54 years

55 years and above

2. Gender

male

female

3. Level of education

diploma/certificate

bachelor's degree

postgraduate degree

4. Monthly income

below 500,000

500,000–1,000,000

1,000,001 – 2,000,000

above 2,000,000

5. How often do you use MTN MoMo Pay?

Daily

Weekly

Monthly

Rarely

Never

6. For how long have you been using MTN MoMo Pay

less than 6 months

6 months – 1 years

1 -2 years

more than 2 years

7. How did you come to learn about MTN MoMo Pay?

word of mouth

Social media

TV/Radio advertisements

Through work or business

other(specify)

Section B: the role of perceived usefulness on customer satisfaction

Rate your agreement by ticking on the factors that may influence your satisfaction with the following aspects of MTN MoMo Pay using the scale of 5(strongly agree), 4(Agree), 3(Not sure), 2(disagree), 1(strong disagree)

No.	Statement/ Aspect	1	2	3	4	5
1	MTN momo helps me quickly send and receive money to friends when needed					
2	MTN momo is useful for making payments like tuition or buying supplies at university					
3	MTN momo helps me to conveniently manage my everyday financial transactions					
4	Using MTN momo reduces the need to carry cash, making transactions safer					
5	MTN momo is the most reliable way to complete peer to peer transactions					

Section C: the role of perceived ease of use on customer satisfaction

Rate your agreement by ticking on the challenge that you may be facing while using MTN MoMo Pay with the following statements using the scale of 5(strongly agree), 4(Agree), 3(Neutral), 2(disagree), 1(strongly disagree)

No.	Statement/ Aspect	1	2	3	4	5
1	It is easy for me to learn to use MTN momo especially the app for peer to peer transactions					
2	I find MTN momo simple to navigate for sending and receiving money					
3	I rarely face any challenges when using MTN momo to pay for goods or services					
4	Completing transactions using MTN momo is quick and no need for assistance					
5	The MTN momo interface especially the momo app is user friendly and intuitive					

Section D: the role of perceived usefulness and perceived ease of use on overall customer satisfaction.

Rate your agreement by ticking on the challenge that you may be facing while using MTN MoMo Pay with the following statements using the scale of 5(strongly agree), 4(Agree), 3(Neutral), 2(disagree), 1(strongly disagree)

No.	Statement/ Aspect	1	2	3	4	5
1	I am satisfied with how MTN momo handles my transactions in terms of speed and accuracy					
2	MTN momo meets my expectations for mobile money services					
3	The MTN customer support is helpful when I have issues with my transactions					
4	I feel secure using MTN momo for sending and receiving money					
5	Overall, I am satisfied with the quality of the services provided by MTN					

Appendix II: Introductory letter



**UGANDA CHRISTIAN
UNIVERSITY**

A Centre of Excellence in the Heart of Africa

SCHOOL OF BUSINESS

09th Sep, 2024

TO WHOM IT MAY CONCERN

Name: **ONGODIA KENNETH**

Reg. **J23B05/039**

a bachelor's student who is seeking permission from your office to collect data for his dissertation titled

Customer Satisfaction and the Adoption of MTN momo for Peer to Peer Transaction among University Students. A case study of Uganda Christian University

We shall be grateful if you could render assistance to him in collecting the necessary data for his dissertation

The Uganda Christian University School of Business thanks you in advance

Mukisa Simon Peter
Research coordinator

