

## Moderation effect on mobile microfinance services in Kenya: An extended UTAUT model

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**Moderation Effect on Mobile Microfinance Services in Kenya: An Extended UTAUT model****Abstract**

The study aims to investigate the impact of M-Shwari financial services on small scale traders in Kenya. A number of hypotheses were developed and tested to find out the role of various moderators; such as age, gender, religious beliefs, trust and social influences on the behavioural intention of these traders. The study has investigated the interaction among various moderators that affect the behavioural intention of this target group.

The study found that gender moderates the effects of performance expectancy and effort expectancy on behaviour intention. Similarly, the impact of religious beliefs was also moderate on behaviour intention. The interaction between behavioural intention, age, and gender affect the use of behaviour of M-Shwari loan services.

The research has made some notable contributions to the provision of mobile-banking and microfinance services to small traders in Kenya.

**Keywords:** Loan Services, Microfinance, Moderation, Mobile banking, M-Shwari, UTAUT

**Article Classification:** Research Paper

**Authors details**

1. Dr.Mohammed Hersi Warsame. University of Sharjah, UAE (**Corresponding author**).

Contact details:

- Email: mwarsame@sharjah.ac.ae or mhwarsame5@hotmail.com
- Postal address:t University of Sharjah, Box 27272, United Arab Emirates

2. Mr. Edward Mughambi Ileri. University of Kabianga, Kenya.

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