



NATIONAL UNIVERSITY OF SCIENCE AND TECHNOLOGY
FACULTY OF APPLIED SCIENCES

Department of Computer Science

TITLE: An Assessment Of Factors Influencing The Adoption Of Zimswitch
Instant Payment Interchange Technology (ZIPIT) services by customers of
Zimbabwe Financial Holdings Companies.

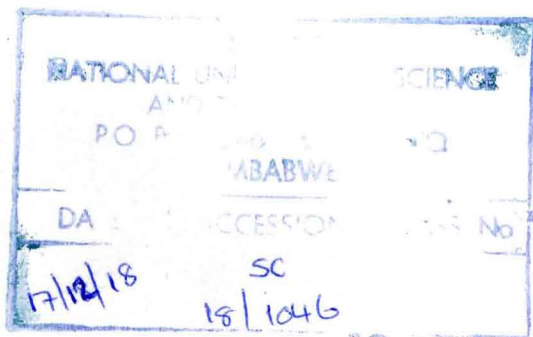
Student Name: PETER GWISAI

Student ID Number: N0166016B

Supervisor: Mr S Ngwenya

This dissertation is submitted in partial fulfillment of the requirements for
the Master of Science Degree in Information Systems.

(July, 2018)



Abstract

With the convergence of banking services and mobile technologies, users are able to conduct banking services at any place and at any time through mobile banking (Gu, Lee & Suh, 2009). This research examines the factors influencing the adoption of ZIPIT services by customers of Zimbabwe Financial Holdings Companies, with a special focus on trust, perceived ease of use, perceived usefulness and perceived cost. The research model includes the original variables of extended technology acceptance model (TAM2) (Venkatesh & Davis, 2000). Data from this study was collected through use of a questionnaire on email, hard copy and via google forms.

The research has found that customers will consider adopting ZIPIT as long as it is perceived to be useful and perceived to be easy to use. But the most critical factor for the customer is cost, the service should be affordable. Furthermore, the ZIPIT service providers, both the banks and mobile network providers, should be trusted. Trust was found to be significantly negatively correlated to perceived risk. Thus, trust plays a role in risk mitigation and in enhancing customer loyalty.