

Mobile Money Transfer Charges' Effects on Adult Learning Entrepreneurial Agents' Commission in Tanzania: A post-Government Tax Levy Imposition Era

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Abstract

This paper reports the findings of a study that was conducted to determine the effects of charges imposed in Mobile Money Transfer (MMT) on Adult Learning Entrepreneurial Agents (AEA)'s commission after government tax levy introduced in Tanzania. This action research used questionnaires and interviews to collect primary data, which has been complemented by secondary data. It applied purposive sampling to select 350 AEA participants from Dar es Salaam region. Moreover, the study employed a mixed methods research approach to ensure the validity and reliability of the results and improve specific practices. The MMT charges and AEA's commissions were analysed using Spearman correlation, t-test, and descriptive statistics. The Statistical Package for Social Sciences (SPSS) version 20 facilitated the analysis of quantitative data. Qualitative data (perceptions/feelings on the effects) on the other hand were subjected to content analysis. The study found that there is a statistically significant negative correlation at ($r = -.124$, $p < .05$) between MMT charges imposed by government tax levy and AEA's commissions. The findings further indicate that 63.7 percent of the respondents noticed a decrease in AEA agents' commissions after the government imposed a tax levy on MMT charges. The findings also indicated that there is a significant difference between the AEA's commission before and the post-government tax levy charges imposed on MMT in Tanzania at ($t=13.04$, $df=349$, $p<.05$). Based on the study findings, to improve the AEAs' practices it is recommended that the stakeholders in MMT need an agent special forum for discussion within the industry. The AEA must also restructure their work practices to integrate unexpected changes in agency activity. Furthermore, the agents need to rethink the concurrent or diversified kinds of business to accommodate the effects of charges introduced in MMT.

Keywords: Adult entrepreneurial Agent, Mobile Money Transfer

Introduction

The Mobile Money Transfer (MMT) network operator's agency has recently witnessed unpredictable trends (GSMA and Deloitte, 2015). Moreover, mobile network operators are progressively competing to raise the number of agents in various locations country-wide. Currently, the mobile network operators in Tanzania include Vodacom, Airtel, MIC Tanzania PLC (Tigo Tanzania), Zantel, Sasatel, Halotel, and TTCL. These mobile network operators provide diverse telephone services including MMT. This service enables subscribers to transact business through enabled mobile phones device for money transfers. Various jargons apply to the money service. Vodacom's MMT known as M-Pesa account for 39% of the total MMT customers, whereas MIC Tanzania PLC (Tigo Tanzania) calls it TigoPesa (30%), Airtel calls it Airtel Money 20%, Zantel refers to it as Easy Pesa only 1% of the MMT customers, and Halotel refers to as Halotel Pesa 7% and TTCL as T-Pesa accounts for 3% of the total MMT customers (Dea, 2021). An agent conducts transactions and lets clients deposit, withdraw, and transfer funds, pay their bills, inquire about an account balance, or receive government benefits or a direct deposit from their employer (Kumar et al., 2006). In any case, agents for mobile money networks operate without undergoing any training or learning from the network operators (ibid). In consequence, the agency is less organised and less structured than one would usually anticipate with no or very little reliance on pre-determined guidelines for the MMT service organisation, delivery, and assessment, although this operation is undertaken with the specific intent of raising an individual income (Kumar et al., 2006). The adult learners' entrepreneurial agents—the focus of the current study—refer to those entrepreneurs whose activities are intentionally designed to bring about learning (practice) among those whose age, social roles, or self-perception define them as adults (Merriam and Brockett, 1997), especially those adults who participate in learning and conducting any entrepreneurial activity primarily for personal interest or other labor market-related reasons. They are often school dropouts and job seekers, (2014).

A World Bank report describes that 2 billion (38%) of all the people worldwide remain excluded from the financial system today (Demirguc-Kunt et al., 2015). Most of them live in developing economies, where 46 percent of adult individuals are classified as “unbanked”, compared with just six percent of aged individuals in high-income socio-economic strata (Organisation for Economic Co-operation

and Development [OECD], 2014). Sub-Saharan Africa, with about 350 million unbanked community people, accounts for 17 percent of the global total (The Global Findex Database, 2014). The implication is that there is insufficient access to traditional financial services available. Alternatively, the report may also imply that almost 350 million population in developing countries possibly owned phone devices for facilitating their financial transactions.

Statistically, the number of mobile phone users, who are excluded from formal financial services, could rise to two billion, which provides several opportunities for mobile network operators with mobile financial services and agency opportunities (Demirguc-Kunt et al., 2015). MMT services have contributed significantly to the economic growth of several countries, as enterprises happen to be sources of revenue, employment, and innovation in society. The scope of the impact on the lives of the entrepreneurs has also significantly been notable for improvements in their livelihoods and, as a result, they can now invest in other areas, afford basic amenities and even create opportunities for others (Kraft, 2006).

The impact on financial service and agency opportunities in the life of the entrepreneurs notwithstanding, the recent fluctuations in the charges within a particular range in MMT versus the agent's commission in all the MMT network operators had decreased (URT (2021). The decreases in agents' commission risked eroding the opportunities for existing and incoming agents created in MMT business. For example, amounts ranging from Tshs 1,000 (USD 0.431) – 1,999 (USD 0.861) previously attracted a charge of Tshs 300 (USD 0.130) for sending money, with the agents' commission pegged at Tshs 40 (USD 0.017). Meanwhile, for withdrawing cash from an agent the charge was Tshs 350 (\$0.151) with agents earning a commission of Tshs 60 (USD 0.026) (Vodacom, 2021). These figures are in Tanzania shillings and US dollars in parentheses as per exchange rates applicable on 18th September 2021.

After the introduction of government tax levy, the charge for the same went up to Tshs 385 (USD 0.166) for sending money with the agent's commission pegged at Tshs 30 (USD 0.013). Meanwhile, withdrawing cash from agent was charged Tshs 360 (USD 0.155) with agents earning a commission of Tshs 50 (USD 0.022) (ibid.). A new government tax levy charges on mobile money transacted amount introduced in Tanzania has sparked outrage from citizens due to the significant

increase in costs (Quartz Africa, 2021). This tax has had unintended consequences along the supply chain for value-add services like micro-insurance and PayGo (Pay as You Go) services, which are not possible without mobile money wallets: “The mobile money agents “wakala” will also possibly be affected through decrease in commissions” (ibid.).

The drastic fluctuations in the costs charged per transaction range introduced after the government tax levy and decreasing commissions for MMT network agents in mobile money network business are questionable in various dimensions. The debatable questions may range from performance instability in terms of Disposable Income (DI) and the MMT network agents’ commissions resulting from government tax levy burden on MMT network agents. The researcher observed that there are few research works conducted in Tanzania on the MMT cost charges on agents’ commissions. Therefore the assessment of the effects of government tax levy introduced in MMT cost charges on adult learning entrepreneurial agents’ commissions in Tanzania is found to be very important to be researched.

The government tax levy instilled, extra charges on MMT did not state or rather reflect on other compulsory taxes attached on agents’ commissions. These taxes include but are not limited to Value Added Tax (VAT) which amounts to a ten percent deduction in the agents’ commission as well as withholding tax (WHT). Based on the finance Act 2020 passed by the Parliament on 18 June 2020, it provides for 10% WHT on commissions, charges or fees paid to a money transfer agent, commercial bank agents or digital payment agents (RSM, 2020). The amendment intends to widen the base for collection of withholding tax and bring about equal treatment among money transfer agents, commercial bank agents, digital payment agents and mobile money agents (ibid.).

The introduced charges on MMT might have different effects on AEAs’ commission when the existing taxes would not have been taken into account from different perspectives. For instance, the VAT or WHT might have been decreased to the extent that it becomes less than what it is currently charged. Alternatively, one of the two taxes on AEAs’ commission might have been completely omitted. Furthermore, the average commission earned for performing cash-in/cash-out transactions also depends on the volume, average transaction value, the amount of e-money and/or physical cash an agent must have on hand to transact, and the average value of cash-in/cash-out transactions performed by customers. All

these aspects might result in expected AEAs' commission earned concerning the extra-MMT charges emanated from the government tax levy imposition, in case they were not taken care of.

The study was specifically focused on the two questions, including what are the effects of MMT cost charges on AEAs' commission after the government tax levy introduced in Tanzania (the correlation between the cost charges imposed in MMT and the AEAs' commission after the government tax levy). Lastly, is the test whether there is a significant difference in the AEA's commission before and after government tax levy intervention in MMT cost charges in Tanzania? Using the information obtained during the literature review, the researcher created hypotheses based on the questions. The hypotheses are the answers to the questions which the current study ought to find out.

Literature Review

The current study is guided by *the Dynamic Theory of Profit*, where the theory stipulates that profit is the difference between the price and the cost of the production of the commodity" (service in the context of the current study). There is no pure profit but there may be some frictional profits emerging due to frictions in the system. On account of the changes, the economy tends to be dynamic with demand and supply conditions altered. Some entrepreneurs may get advantageous business positions against others and may reap surplus over costs, as a real profit (referred to as commission in this case). In short, those who takes advantage of changing situation can earn real commission according to their efficiency. Inefficient and careless service producers who fail to move with dynamic changes such as those changes introduced by the government in MMT cost charges may not get any real commission and may even incur losses and close the agency's business operations. Sometimes individual MMT network operator's agents may introduce dynamic changes in their businesses. For example, an agent may improve his/her service delivery technique, reduce its operational cost and thereby increase its commission and disposable income as a whole. The typical dynamic change is an invention. This enables the adult learning entrepreneurial agents to solicit more commission and reduce operational costs, which leads to adult learner entrepreneurial agents' growth.

The study conducted by Issaka (2015), revealed that MMT services had impacted positively the DI of the Mobile Money Vendors (entrepreneurial agents). The study is confined only to the impact of MMT on the DI of the mobile money vendors (entrepreneurial agents) and is silent about the effects of any imposed transaction cost charges on agents' commissions in MMT network entrepreneurial agents who performed the transactions. Moreover, in the study conducted by Kamande et., al (2021), they found that transaction cost charges were frequently cited as a hindrance to the mobile money business. The findings indicated further that the changes to Digital Financial Services (DFS) as a result of COVID-19 highlight interesting dynamics. In this regard, the author calls for further investigation to understand these dynamics. The current study was therefore confined around this appeal within adult learning entrepreneurial agents for MMT network operators in the context of Tanzania.

The study carried out by Tanzania financial inclusion insight (2014) revealed that most participants reported that agents are not always helpful, some appear poorly trained and unknowledgeable about their business. These findings are confined only to the agent's inability to serve the customers but silenced about financial performance in terms of agents' commissions or any other imposed variables (cost charges and taxes) on transections by MMT network providers and government. The current study was hereby to close the prevailing knowledge gap learned. In the study conducted by Wadada (2019) He found that there is a weak but positive statistically significant correlation between the volume of transactions and business performance by the MMT agents. In other words, the higher the volume of transactions, the higher the business performance of the Mobile Money agents (in terms of Commissions).

The study findings additionally showed that although both taxes were negatively affecting their transactions, over-the-top (OTT) was not as directly related to the business as the Mobile Money business is concerned. The study did not link the correlation between the AEA's commissions and government cost charges normally imposed on MMT to entrepreneurial agents' commissions. The current study tested the correlation by establishing the null hypothesis *"There is a positive correlation between the amount transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions after the government tax levy in Tanzania.* The study (ibid) also found that there is no significant difference in mean performance

across the operating costs incurred by the Mobile Money agents at (F-test =0.91; df= (3,109); P-value = 0.4369). These findings by his description imply that though the operating costs charges do not predict significantly to commission received, the costs incurred are both prime costs and supplementary. The study leaves many questions unanswered and therefore the point of departure by which the current study was capitalized. From the theoretical and empirical literature review, the study proposed the hypothesis that *“There is no significant difference between the commissions of the adult learning entrepreneurial agents before and after the government tax levy introduced in MMT cost charges in Tanzania”*.

Materials and Methods

The study was conducted in the Dar-es-salaam region including three municipalities and a district council. Dar-es-salaam was chosen due to a large number of MMT agents, about 38percent of the total number of agents in MMT network providers in Tanzania are in Dar-es-salaam (TCRA, 2021). It has been noted that using the corresponding ratio there is one agent for every seven small business retailers, and about 44,000 dedicated mobile money agents currently in Tanzania (ibid). Dar-es-salaam is among the densely populated region with a substantial number of universities, colleges, and their affiliates, universities colleges, institutes, and campuses for both public and private accredited by TCU (The Tanzania Commission for Universities), including the biggest public institutions, as the TCU (2021) database affirms. The TCU Statistics indicated that Dar-es-salaam host 14 (35 percent) of the total accredited TCU higher learning institutions in Tanzania, leave alone those higher learning institutions accredited by The National Council for Technical and Vocational Education (NACTEVET). All these institutions contributed in different capacities towards jobless and jobseekers graduates yearly, who are referred to as adult learning entrepreneurial agents in this study.

The study used an action research design where it involved collecting information regarding the current situation in the cost charges imposed in MMT and outcomes analyzed, developing a plan to improve it, collecting changes after a new plan is implemented, and developing conclusions regarding the improvements of the situation on the ground. The use of this research design help for participative and collaborative, since it is undertaken by individuals, with a common purpose as a result, ensuring all stakeholders are involved in the process. The study used a mixed research approach whereby both qualitative and quantitative data were

used in the study to improve practices and the validity and credibility of the results. The population for the current study was adult learning entrepreneurial agents who were involved in learning and practicing MMT entrepreneurial activity primarily for personal interest or other labor market-related reasons. The census of outlets revealed 55,851 outlets, out of which 45,341 are mobile money agents, and a further 12% (6900) are retail agents of non-bank POS-based payments providers (Ignacio and Andrew 2014). A non-probability sampling (purposive sampling or judgmental method) was used to obtain a sample of 300 adults learning entrepreneurial MMT agents from the three municipalities (Ilala, Temeke, and Ubungu) and 50 from the Kigamboni district council to make a total sample of 350 out of which 196 (56%) were female and 154(44%) were male. They are often jobless graduates and job seekers regardless of their gender. The participants were selected based on their working experience (at least one year in MMT agency service provision). The purposive sampling was a correct technique in the study since it enabled the collection of information from the best-fit participants to obtain specific data in the study relevant to the research context. The substitution of the values into the MOE formula produced ± 0.0262 . This sample implies a $\pm 2.62\%$ sampling error with a confidence level of $95\% = 1.96$ based on the formula.

$MOE_y = Z_y \sqrt{\frac{\sigma^2}{n}}$ where *MOE: Margin of error or sampling error,*
y: Confidence level, Z_y : Z – Score value based on the confidence interval,
 σ : Population standard deviation = 0.25008, n: Sample size = 350.

$$MOE = 1.96 \sqrt{\frac{0.06254}{350}} = 0.0262$$

The value obtained has meant that a deviation in sample value versus the true population value is very small signifying a very good representative of the population. Data were collected using multiple sources of data collection to enhance the validity and reliability of the data. The standardized questionnaire was used to collect the quantitative data, in addition to secondary available data from MMT network operators and agents. The interviews were also used for qualitative data collection under the researcher's guidance. The interviews were scheduled on the preference of the interviewee, some agreed to be interviewed when the researcher arrived at the agents' workplace and others requested an

alternative time. The interviewed question needs the respondents to explain how they feel or perceive the cost charges (government tax levy) introduced in MMT on the adult learning entrepreneurial agents' commission.

Collected data were analyzed using Statistical Package for Social Sciences (SPSS) software version 20. The Spearman correlation was used to test the correlation (effects) between the amounts of transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions (after the government tax levy). The Null hypothesis for testing the correlation of the variables stated that *"There is a positive correlation between the amount of transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions after the government tax levy in Tanzania ($H_0: p = 0$, alternatively $H_1: p \neq 0$)*. Both primary (amount transacted and earned commissions) and secondary (charges per the range of transacted amount) data from the AEA and mobile money network providers were used respectively. Furthermore, a t-test was used to test whether there is a significant difference in the AEA's commission before and after government tax levy intervention in MMT cost charges in Tanzania. Ideally, a t-test is a statistical test that is used to compare the means of two groups. It is often used in hypothesis testing to determine whether a process or treatment has an effect on the population of interest, or whether two groups are different from one another. The t-test tested the hypothesis that *"There is no difference between the means of commissions of adult learning entrepreneurial agents before and after the government tax levy introduction in MMT in Tanzania"* meaning that the means for both commissions of adult learning entrepreneurial agents after and before the government tax levy introduced in MMT in Tanzania were equal. Alternatively, the means for both commissions of adult learning entrepreneurial agents after and before the government tax levy introduced in MMT cost charges in Tanzania were not equal.

The qualitative part capitalized on the content analysis to understand the respondents' feelings or perceptions on the cost charges (government tax levy) introduced in MMT on the adult learning entrepreneurial agents' commissions. Initially, each piece of data collected through the interview was read from the beginning to the end. Thereafter, those that appeared to be related were highlighted, for example, negative or positive feelings/perceptions on the introduced cost charges in MMT confined to adult learning entrepreneurial

agents' commission. Thereafter, a keyword or phrase that was deemed to capture disputes related to negative or positive feelings or perceptions in terms of imposed cost charges on commission was coded. Just after coding at least ten responses, preliminary codes were identified which were then used to code all other collected responses from the interview, including re-coding of the ten selected responses used to generate the initial codes.

The codes were then reviewed to ascertain the link with the original data while allowing new ones to emerge. The final codes were used to describe major disputes describing the feelings or perceptions on the cost charges imposed in MMT on adult learning entrepreneurial agents' commissions. Finally, quotations were presented in a precise way to represent a true image of the respondents' feelings or perceptions. In case, the respondents mentioned similar expressions, those were counted together within a theme, to indicate the frequency of the expression. When the need arises, all the qualitative explanations shall be supported by descriptive statistics (cross-tabulations). The data credibility was ensured through member check-ups by requesting some participants to read the recorded data files to check if the transcriptions match the intended meaning of the participants. The validity of the data in this research is attested, the data have been obtained from participants that were purposively selected.

Results

Effects of charges introduced in MMT through government tax levy on AEA's commissions

Based on the null hypothesis that "*There is a positive correlation between the amounts transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions after the government tax levy.*" ($H_0: p = 0$, alternatively $H_1: p \neq 0$) tested. The findings revealed that the amount of transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions are negatively correlated and statistically significant at ($r = -.124, p < .05$) the null hypothesis was rejected (Table 01). Although, the correlation is weak but indicating that the two variables tend to decrease together (i.e. the lower government tax levy imposed in MMT cost charges is associated with lower adult learning entrepreneurial agents' commissions). These findings imply that the (AEA)'s commission would have been safe if and only if the government would have not introduced the tax levy on MMT.

Table 01: Spearman Correlation Matrix – Effects of Extra Charges in Transacted Amount Impose

		Transacted amount	Agents' commission	Tax Levy Charges
Transacted amount	Pearson Correlation	1	.149**	.081
	Sig.(2-tailed)		.005	.132
Agent commission	Pearson Correlation	.149**	1	-.124*
	Sig.(2-tailed)	.005		.021
Tax Levy charges	Pearson Correlation	.081	-.124*	1
	Sig.(2-tailed)	.132	.021	
	N	350	350	350

** . Correlation is significant at the 0.01 level (2-tailed) *. Correlation is significant at the 0.01 level (2-tailed)

Source: Author field data 2022

One of the interviewees who has a long experience in working with MMT network operators for over 15 years as agents in his diversified business had these to say about cost charges in MMT on the agents' commission:

I have never regretted as an agent, although the government taxes imposed in MMT cost charges will not add any value to me but take me out of this business. Previously I used to pay my children's school fees through this business but today it's become very difficult to pay the school fees. Our customers are very reluctant to use mobile money transfer agents to send, deposit, or withdraw money as it was before. Charges had a great impact on my commissions but the other secret behind the scene was to have more than one till as an agent for different MMT network providers. The location also matters a lot for MMT's business prosperity (Interviewee 132).

(Table 02) substantiates the contents in the quote where the majority 63.7 percent of the AEA's perceptions/feelings on the cost charges intervention decreased their commissions.

Table 02: The AEA's' Perceptions/feelings for Cost Charges Intervention on AEA's Commissions

Extent MMT cost charges contribute to agent commission					
	Increased	Decreased	Un-noticeable	Unknown	Total
Correct (Yes)	3(0.9)	223(63.7)	8(2.3)	25(7.1)	259(74.0)
Incorrect (No)	5(1.4)	10(2.9)	61(17.4)	15(4.3)	91(26.0)
Total	8(2.3)	233(66.6)	69(19.7)	40(11.4)	350(100)

Note: Numbers in parentheses are in percentage, MMT: Mobile Money Transfer

Source: Author field data 2022

Difference in the AEA's Commission Before and After Government Tax Levy Charges Intervention

The data analysis revealed that the t-statistic was 13.04 with 349 degrees of freedom. The corresponding two-tailed p-value was 0.000, which is less than 0.05(Table 3). This means that the null hypothesis was rejected, implying that there is a significant difference between the commissions of adult learning entrepreneurial agents before and after the government tax levy introduced in MMT in Tanzania.

Table 03: T-Test- Comparisons of AEA's Commissions Before and After Government Tax Charges Imposition in Transacted Amount

Independent Samples Test									
	Levana's test for Equality		t-test for equality of Means						
	F	Sig	t	df	sig (2-tailed)	Mean dif	Standard error dif	95% Confidence Interval	
Equal variance assumed	40.21	.201	-14.31	349	.000	19.76	1.056	-17.21	-13.045
AEA's Commission									
Equal variance not assumed		.021	13.04	349	.000	22.55	1.205	13.34	18.091

AEAs' Commission: Adult learning Entrepreneurial Commission

Source: Author field data 2022

Discussion

Effects of charges introduced in MMT through government tax levy on AEA's commissions

The findings in the current study (table 01), partly contradict the findings of the study conducted by Wadada (2019) where he found that there is a weak but positive statistically significant correlation between the volume of transactions and business performance (in terms of commissions) by the MMT agents. In other words, the higher the volume (amount) of transactions, the higher the business performance of the Mobile Money agents (in terms of Commission). Wadada (2019) findings were further opposed by the current findings on his conclusive part where he predicted that the agent's commissions were expected to grow provided that the total number of customers and positive motivation for mobile money business goes up by a unit. However, the current study supports the findings of the same study when argued the possibility of commission of the MMT agents is expected to fall adversely provided that there is a unit increase in the cost charges in airtime sales and distances covered. The current study findings further opposed the findings of the World Bank (2012), which found that increased mobile phone penetration in developing countries is correlated with a 0.8 percent increase in economic growth.

The current study findings concurred with the study findings of Kamande et al. (2021) who conducted a study on MMT where they found that transaction costs were frequently cited as a hindrance to the commission of mobile money agents. Moreover, the current study finding partly supports the Dynamic Theory of Profit declaring that on account of the introduced changes the economy tends to be dynamic and demand and supply conditions are altered. Some entrepreneurs may get advantageous business positions against others and may reap surplus over costs. However, those who take advantage of changing situations can earn real profits according to their efficiency. Ideally, inefficient and careless service producers who fail to move with dynamic changes such as those changes introduced by the government in MMT cost charges may not get any real profit and may even incur losses and close the business operations.

Furthermore, analyzing the themes of the quote in the results section, it is easy to realize that the introduced government tax levy on MMT cost charges decreases the commissions which result in life hardship for adult learning entrepreneurial

agents. This analysis of the quote is authenticated by descriptive statistics (Table 2) where it was revealed that 0.9 percent of the interviewees indicated that the cost charges introduced in MMT cost charges increased the adult learning entrepreneurial agent's commissions. However, a large percentage of the respondents 63.7 percent noticed a decrease in agents' commissions after the government tax levy was introduced in MMT cost charges. Moreover, 2.3 percent of the interviewees contradicted the contents of the quote by revealing that they observed un-noticeable effects on the Commissions just after the government tax levy was introduced in MMT cost charges. The current study findings concurred with the study findings of Kamande et al (2021) who conducted a study on MMT "entitled exploring the use of Mobile Money services among Tea SACCOs in Rwanda: Challenges and Opportunities" where they found that transaction cost charges were frequently cited as a hindrance to the commission of mobile money agents.

Difference in the AEA's Commission Before and After Government Tax Levy Charges Intervention

The findings (Table 03) affirmed by the previous descriptions that the AEA commission was decreased after the government tax levy was introduced in MMT cost charges. The study findings contradict Wadada (2019) who found that there was no significant difference in mean performance (in terms of commissions) across the operating costs incurred by the Mobile Money agents ($F\text{-test} = 0.91$; $df = (3, 109)$; $p\text{-value} = 0.4369$). These findings implied that the operating costs and any charges thereof introduced in MMT cost charges do not associate with the decrease of the commission received by MMT agents.

Based on the findings, it can be concluded that the effects of the cost charges imposed in MMT on AEA's commission after the government tax levy in Tanzania cannot be ignored by the stakeholders. The findings of the study affirm that the amount of transacted cost charges imposed in MMT and adult learning entrepreneurial agents' commissions are negatively correlated. Although, the correlation was weak but indicating that the two variables tend to decrease together (i.e. the lower government tax levy imposed in MMT cost charges was associated with lower adult learning entrepreneurial agents' commissions. We can also indicate that the introduced government tax levy on MMT cost charges decreases the commissions which result in life hardship for adult learning entrepreneurial agents

(Table 2) whereby it was revealed a large percentage of the respondents 63.7 percent noticed a decrease in agents' commissions after the government tax levy introduced in MMT cost charges. It was very clear from the results that there is a significant difference between the commissions of adult learning entrepreneurial agents before and after the government tax levy introduced in MMT in Tanzania. The findings affirmed by the previous descriptions that the AEA's Commission was decreased after the government tax levy introduced in MMT cost charges which led to the observed difference in adult learning entrepreneurial agents' commissions. The stakeholders in MMT (The MMT network providers, governments, related agencies in the sector, and MMT agents) need an agent special forum for discussion on the matter that arises after the government tax levy introduced in MMT cost charges within the industry to check for a proper plan of introducing the MMT cost charges without much effects on adult learning entrepreneurial agents' commissions. Moreover, the AEA needs to restructure their working practices and habits to integrate unexpected changes in MMT agency activity. Lastly, the agents need to rethink concurrent or diversified kinds of business within the MMT agency business to accommodate the effects of cost charges introduced in MMT.

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