



User Acceptance and Transaction Frequency Analysis of Mobile Money Platforms in Microfinance Disbursement to Vulnerable Populations in South Africa's Eastern Cape Province

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Published: 12 October 2010 | **Received:** 28 June 2010 | **Accepted:** 22 September 2010

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DOI: [10.5281/zenodo.18915016](https://doi.org/10.5281/zenodo.18915016)

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Abstract

Mobile money platforms are increasingly used for microfinance disbursement to vulnerable populations in South Africa's Eastern Cape Province, offering a more accessible and efficient method compared to traditional banking systems. Qualitative data was collected through interviews with microfinance beneficiaries in the Eastern Cape Province, focusing on their experiences and perceptions regarding mobile money platforms' usability and effectiveness in facilitating financial services. Users reported a high level of acceptance for mobile money platforms, with over 80% indicating they preferred using these platforms due to convenience and ease of use. Transaction frequency analysis revealed that users conducted an average of three transactions per month, demonstrating moderate engagement. Mobile money platforms have shown promise as a viable alternative for microfinance disbursement in the Eastern Cape Province, particularly among vulnerable populations who value accessibility and efficiency over traditional banking methods. Microfinance institutions should consider integrating mobile money solutions to enhance service delivery and expand their customer base. Additionally, further research is needed to explore long-term user satisfaction and sustained engagement with these platforms.

Keywords: *Sub-Saharan, microfinance, qualitative research, transaction frequency, user behaviour, ethnography, trust models*

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