

## Explaining customers' agency banking services uptake in Tanzania: A perspective of CRDB Bank PLC customers

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### Abstract

*This study investigated factors influencing agency banking service uptake in Tanzania. It specifically sought to determine influence of customer perceived usefulness of agency banking; agency banking technology ease of use; trust of agency banking, and, facilitating conditions on agency banking services uptake. A multiple regression analysis was done to quantitative data collected from 137 respondents of CRDB Bank customers (a 76.1% response rate of the targeted size) utilizing agency banking service in Dar es Salaam region. It was revealed that, all four hypothesised variables had positive influence on agency banking uptake implying that agency banking uptake is a function of customer perceived usefulness, trust, agency banking technology ease of use, and facilitating conditions. Yet, facilitating conditions influence was revealed insignificant. The variance explained ( $R^2$ ) of prediction was 40%, implying that 60% of it is explained by other factors. The study theorises that close reach of agency banking services, security to the systems and premises satisfactory operations, reference groups of role models, colleges and friends, and good networks are very strong sub-factors that lead to perceived trust, perceived usefulness, agency banking technology ease of use and network coverage facilities that ultimately would lead to agency banking uptake.*

**Keywords:** Agency banking; uptake; trust; ease of use; perceived usefulness; banking services; Tanzania.

### Introduction

According to the Finscope survey (2017, 2023), banks have billions at their disposal yet, most of such money goes to corporate customers and high net worth clients with only 22% of population uptake bank services, while most of the Tanzanian population remains left out with no access to financial services. Evidences indicate that only 54 percent of the country 's population aged more than 18 years were holding bank accounts (Tracker survey, 2017; Finscope, 2023). The evidences (ibid) also revealed that only 8 percent of the Tanzanian population had access to commercial bank services as loan beneficiaries and 5 percent of them remained as active users of normal banking services. This has left most people with no access to financial services. In order to ensure market outreach, several banks in Tanzania adopted the Agency banking service. Agency banking is a retail outlet contracted by commercial banks to process client financial transactions (Hernandez-Coss, 2009). This is in line with Bank led theory by Morgan & Hunt (1994) that state that delivery of financial services can be done through a retail agent through the bank developing financial products and services, but distributes them through retail agents who handle all or most customer interaction (Lyman et al., 2006). This model promises the potential to substantially increase financial services outreach by using a different delivery channel. This is because the trading partners mostly have experience on target markets and service as well. This model offers an alternative to

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conventional branch-based banking in that the customer conducts financial transactions at a whole range of retail agents instead of at bank branches (Lyman et al., 2006).

Agency Banking is typically fitted out with a combination of point-of-sale card reader, mobile phone, barcode scanner to scan bills for bill payment transactions, Personal Identification Number (PIN) and sometimes personal computers that connect with the bank server using personal dial up or other data connection systems (Ombutora and Mugambi, 2013; Hernandez-Coss, 2009; Kumar *et. al.*, 2006). Retail outlet owners perform the transaction and let clients withdraw deposit including money transfer whether to pay for their bills, inquire about an account balance or receive benefits or a direct deposit from their customers. Agency banking can be in supermarkets, pharmacies, food stores, Post offices, bus stands and retail fuel suppliers. Lotto (2022) thus asserts that agency banking has helped to simplify banking service by reducing distance for customers to reach service point. It is a bank service innovation that has not only improved financial inclusion but also enhances efficient of banking services provision because services follow people closer to where they leave and hence reduce the travelling costs and other hassles involved like time wasted in long queues at bank branches (Lotto, 2022).

While demand for the services attracts customers, financial literacy has been a corner stone to accelerate the services (Bhatti, 2007). Agency banking continues to become an important outlet for financial services provision (Rwezaura & Elly, 2014; Finscope, 2017), to overcome barriers that traditional banking pose. This is important banking aspect in services provision as people being served are the most important of all assets in any firm to be a central focus because they are the livelihood of any business firm (King'ang'ai *et. al.*, 2016). Agency banking is merely working to increase financial outreach, customer knowledge and trust (Kithuba, 2012). Thomas and Mwangi (2014) indicated that agency banking can achieve customer needs through face-to-face dealings, being friendly as well as approachable, having a clearly defined customer service policy, anticipating client needs, keeping customers informed and honouring promises. Yet, while, Agency banking work to increase financial outreach, only 8% of the population in Tanzania had up taken the service, with as little as 2 percent of CRDB Bank PLC customers were utilizing Agency banking for payment of bills and other transactions, a number of them are reluctant on using Agency banking services (CRDB Bank PLC, 2019), majority are from urban areas (BOT, 2022).

In Tanzania, there are a total of forty-one (41) commercial banks, twelve (12) community banks, four (4) microfinance banks, three (3) financial institutions, three (3) financial leasing companies and two (2) private credit reference bureaus (BOT, 2016). The focus of this study concentrated on CRDB customers because the bank has many agents compared to other banks. As of 2017, CRDB Bank had 3,286 agency banks or networks across the country where Dar es Salaam had 1,150 (35%) agency banks. Established in 1996, CRDB is one of the commercial banks, which provide financial services in Tanzania with about 265 branches country wide (CRDB Bank PLC, 2019). To ensure that CRDB utilizes the existing potential financial market, it has gone through an important reform to expand banking services to millions of poor people by enabling third party retail agents as a low-cost distribution alternative to branches. CRDB adopted agency banking for the first time in the year 2013. By 2016, CRDB total assets had grown to up nearly 9 percent while bank deposits increased by 5.3 percent (CRDB Bank PLC, 2017). Yet, like in most other banks in Tanzania, evidence indicates a low uptake of financial services including agency banking services. Only 8 percent of the population had up taken the service (Njogu and Wanyoike, 2014; Finscope, 2017). Yet, the underlying factors of agency banking uptake have not been critically analysed to give the real picture of the situation in

Tanzania. The study had the following specific objectives: To determine influence of customer perceived usefulness of agency banking on agency banking services utilization; To determine influence of trust on agency banking service uptake; To determine influence of agency banking technology ease of use on agency banking services uptake; and, to determine influence of facilitating conditions on agency banking services uptake, in the study area.

### **Theoretical Literature Review**

This study was guided by the UTAUT model by Venkatesh et al. (2003) and Trust theory by Gambetta (1988). The Unified Theory of Acceptance and Use of Technology (UTAUT) model by Venkatesh et al. (2003) is a widely used theory to predict behavioural intention to adopt a technology. Venkatesh *et al.* (2003) illustrated that customers' purchase/usage intention are likely to be predicted by performance expectancy, effort expectancy, agency banking technology ease of use and facilitating conditions. The variables in the model are moderated by age, experience, voluntariness and so forth with several modifications/adoption to the concept highlighted. According to the model, the user's expectation on performance of technology influences her/his intention to adopt the technology (Venkatesh & Davis, 2000). Past researches show evidence of the influence by perceived performance on behavioural intention to adopt agency banking (Brown *et al.*, 2003; Venkatesh *et al.*, 2003) as well as if there are enough facilitating conditions. It is from this fact that this study found the theory useful to guide the study in investigating phenomenon at hand. While three of this study's variables were extracted from the UTAUT model including customer perceived usefulness, agency banking technology ease of use and facilitating conditions, trust theory was added to explain the trust facets in relation to agency banking uptake by the customers.

The Trust Theory on the other hand, is built on the premise that business relationships are based on the expectation that another person's action will be beneficial rather than detrimental (Gambetta, 1988; Gambetta, 2000). Trust is likely to be higher in a relationship when both members believe that their partners will act on what is best for the relationship even when the members' personal self-interests diverge (Simpson, 2007). According to Castelfranchi & Falcone (2005), trust need to be in the environment; infrastructure (system); agent and in mediating agents; potential partners; and, warrantors and authorities (if any). This is true considering the Agency Banking operating environment that is typically fitted out with a combination of point-of-sale card reader, mobile phone, barcode scanner to scan payment transactions, Personal Identification Number (PIN) and sometimes personal computers that connect with the bank server using personal dial up or other data connection systems (Ombutura and Mugambi, 2013; Hernandez-Coss, 2009; Kumar *et al.*, 2006) has to do with numerous infrastructures required, the mediating agents, potential partners and warrantors and authorities involved (Castelfranchi & Falcone, 2005). Gibb (1978) thus listed two primary directives for ensuring trust: 1. Create a high-quality environment—one that supports people to trust, and 2. Choose to trust oneself in a way that lets him/her be authentic and role free.

### **Development of Hypotheses**

#### **Customer Perceived Usefulness of Agency Banking and Agency Banking Uptake**

The term perceived usefulness indicates the degree to which an individual believes that using system would enhance his/her job performance. Chen (2013) as well as Laforet and Li (2005) on their study on mobile banking also consider perceived benefit as the factor that can influence acceptance hence adoption of mobile banking. Studies in Kenya (Ombutura & Mugambi, 2013; Mwando, 2013) found that agency banking enhances truncation costs reduction including reduced transport cost to and from banks to deposit and/or withdraw their cash, being easily accessible to the users, and shorter transaction time spent; as compared to traditional banking

in ordinary branches. A study by Nawrin et al. (2020) conducted in Bangladesh revealed that agency banking is an effective and credible means for financial inclusion among the unbanked population through secure access to financial services for the rural poor and generate wholesome development in developing countries. This implies where customers perceive agency banking useful for their transactions, they would uptake it. Thus, this study hypothesizes

*H1: Agency banking perceived usefulness by customers influence their uptake agency banking services.*

### **Customer Trust on Agency Banking and Agency Banking Uptake**

The term customer trust refers to reciprocal behaviour to what customers receive. Trust is often conceptualized and measured in different ways and therefore encompasses diverse aspects such as credibility, confidence, reliability, honesty or benevolence (Sirdeshmukh et al., 2002; Grayson et al., 2008). In their work Kim and Prabhakar (2004) illustrated that trust plays a significant role towards new technologies adoption. That is to say where customers perceived the technology as not risky for their transactions, they would uptake it for their use. Mwando (2013) asserts that agency banking promotes efficiency and confidence in the financial system thus winning public trust. According to Kitali, Chepkulei & Shibairo (2015), a customer who has trust in his service provider is more likely to stay in the relationship and be committed to the relationship and the vice versa is true. The study postulates that customer is more likely to choose the agency banking service which he/she trusted to meet his/her individual financial services' needs. To that extent, this study's second hypothesis states

*H2: Customer Trust positively influences agency banking uptake by customers.*

### **Ease of use of Agency Banking Technology and Agency Banking Uptake**

Ease of use as defined by Davis (1989), is the degree to which a particular system, technology, or innovation is free from effort to use it (Davis, 1989). Studies (Venkatesh et al., 2003; Venkatesh & Davis, 2000) argue that effort expected to use a particular technology-easiness or difficulty affect decision to adopt such technology. As such ease of use is considered to be important predictor of technology adoption intention as it also influences perceived usefulness (Davis et al., 1989). Other studies tested the influence of ease of use in various studies such as e-portfolios (Abdullah et al., 2016), web-based learning platforms usage (Roca et al., 2006; Legramante et al., 2023); mobile technology usage (Joo & Sang, 2013; Fatoki, 2020); Ecommerce adoption (Ruiz-Herrera et al., 2023); online TV/streaming media subscription (Basuki et al., 2022; Masele & Mwita, 2024), and continuance usage of a fitness app (Beldad & Hegner, 2018). Studies (Tefertiller, 2020; Yang & Lee, 2018) revealed that the perceived advantages of online streaming media were also influenced by the perceived ease of use of the technology. Conversely, if the technologies are complex, complicated or difficult to use and navigate, they would not be perceived as useful, enjoyable and there would be no intentions to watch such movies online. The study thus hypothesizes that:

*H3: Agency banking technology ease of use affects positively the choice of agency banking service uptake.*

### **Facilitating Conditions and Agency Banking Uptake**

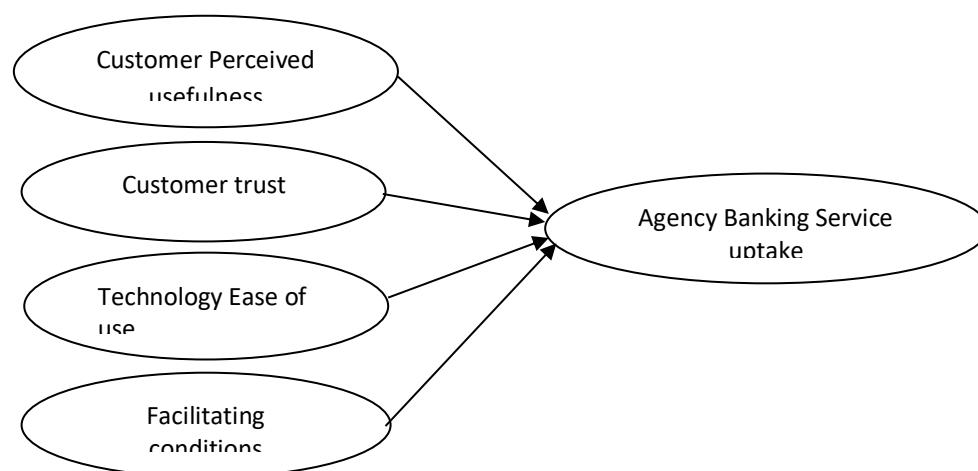
By facilitating condition, it refers to perceptions of individuals that technical and organizational structure required to use and support an intended system are available and thus the intention to adopt new technology should not be an issue (Kasse et al, (2015). Studies such as Kasse et al,

(2015), noted that where there are facilitating conditions the intention to adopt a new technology is not an issue while a study by Ghalandari, (2012) argues that technology uptake may not be smoothly adopted unless the resources and support are available to support use of the system. In this study it is postulated that service might be available only if facilitating conditions including system network, support from bank and resources for agency banking service are available. This is because agency banking is purely electronic service which operates under support of the network and other related facilitating conditions. For example, usually the network may be available but not strong to allow traction to be performed. This study therefore has its fourth hypothesis as;

*H4: Facilitating conditions positively affect customer usage on agency banking.*

### Study Conceptual Model

As results of review, this study conceptualised a model to depict the relationship between hypothesised independent and dependent relationships. The conceptual model presented in Figure 1 below as used in this study has four independent variables, namely, perceived usefulness on Agency banking services, agency banking technology ease of use, Customer Trust and Facilitation condition. They were postulated to influence on Agency Banking Service uptake.



*Figure 1: Study conceptual model*

### Methodology

This study was conducted in Dar es Salaam, the largest business city in Tanzania located 584 kilometres from Dodoma, a capital city of Tanzania. By 2022, Dar es Salaam had a population of more than 5.3million with population growth rate of 5.7% per year (NBS, 2022). The region is considered potential for business including various financial services. Statistically, agency banking services are mostly available and distributed in Dar es Salaam as compared to other regions. Also, CRDB Bank is headquartered in Dar es Salaam and their operations, including strategic decision-making are highly centralised (CRDB Bank PLC, 2018). As of 2017, CRDB Bank had 3,286 agency banks or networks across the country where Dar es Salaam had 1,150 (35%) agency banks. Such services are utilized by more than three million customers the bank has (CRDB Bank, 2018; Elinaza, 2016). The region has a typical trading economy with more than 68 percentage of their population relying on business (Farmburbia, 2011). The business sector alone contributes more than 80 percent of the regional income while other sectors lag and others together share the remaining portion (URT, 2009). However, agency banking has

become an important service in daily life including demand for financial transactions for payment of bills and money transfer. Therefore, conducting the study in Dar es Salaam was thought to be proper to capture reality on the group. The study adopted a positivistic stance and a deductive approach. According to Saunders et al., (2009) the positivistic philosophy and deductive approach are used where a theory supported by literature was used to guide the study. With literature showing low usage of agency banking in CRDB bank, while theories and other studies showing merits and applicability of agency banking, this approach was the most ideal to guide the study in formulating objectives crucial in knowing the factors that would increase the uptake of agency banking before going into the field to investigate on-ground happenings.

The study used simple random sampling procedure to select three districts out of five districts from Dar es Salaam. The selected district include Ilala, Temeke and Ubungu. After districts were randomly selected, within them, the study then proceeded with non-random techniques, namely, purposive and convenience sampling procedures to approach the samples and extract needed data to carry out the study. Purposive sampling procedure was used to select agency bankers or service providers. Convenience sampling procedure was used to get respondents who were customers because they happened to be at the selected agencies during the study. Four supermarkets, three fuel stations, three local markets with agency banking and four mobile outlets in Dar-es-Salaam were non-randomly chosen to provide the sample. Four supermarkets were purposively selected because they operate agency banking services and 50 respondents were conveniently selected. Then at three fuel stations, 15 respondents were conveniently selected, three local markets with 50 respondents as customers who happened to be there were selected and four mobile outlets conveniently furnished 65 participants.

The study had targeted 180 respondents -CRDB Agent Banking customers in Dar es Salaam. The size was calculated using Cochran (1977) formula  $n = Z^2 pq / e^2$ . Where  $Z$  = Standard normal deviation set at 2.55 as corresponding to 95 confidence level;  $e$  = the desired level of precision or degree of accuracy set at 0.093;  $p$  = the estimated proportion of an attribute that is present in the population; and,  $q = 1 - p$ . However, the response rate to the time of analysis was only 137 respondents, equivalent to 76.1%). A five-point Likert Scale (from strongly disagree to strongly agree) questionnaire was employed to collect data for the study area. Collected data was then analyzed using descriptive statistics and inferential statistics analysis in order to determine relationships between the hypothesised predictor variables (customer perceived usefulness; trust of agency banking; agency banking technology ease of use; and, facilitating conditions) and outcome variable (agency banking uptake). Multiple regression analysis was used for inferential statistics analysis, with the aid of the SPSS 23 program. Both reliability and validity were verified in order to see that the instrument was first able to generate consistent results in repeated trials and secondly to assess the extent to which the instruments measured what it was intended to measure. The instrument for this study was considered reliable after a Cronbach's alpha value of more than 0.7 was obtained (George & Mallery, 2003) from its pilot data administered to 20 respondents. This also ensured the validity of the instrument such that any ambiguity would be handled before subjecting the instrument to wider field work. The study questionnaire was shared to three experts to see that the questions reflected the meanings intended by the study. The study drew its constructs from the literature review and adapted constructs used in past studies, an aspect that ensured for construct validity.

## Results

This study run multiple regression analysis in order to statistically test influence of the hypothesized independent variables (Facilitating Conditions, Ease of use, Perceived Usefulness, Trust) on the dependent variable (Agency banking uptake). According to Hair et

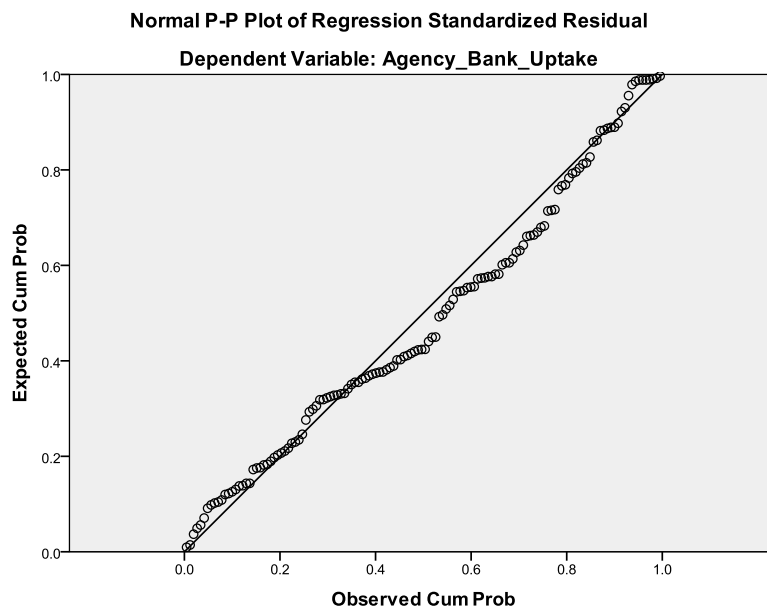
al. (2010) before one run regression analysis, important conditions must be tested including linearity of the correlation, the assumptions of independence, normal distribution of error values and the extent of multicollinearity. A correlation matrix was checked for the independent variable dimensions as presented in Table 2 indicate that, the correlations coefficients were not above 0.7 (which is good) and therefore all variables were retained for subsequent analysis (Sekaran & Bougie, 2010; Hair et al., 2014).

**Table 1: Correlation Matrix**

		Perceived Usefulness	Trust	Ease of use	Facilitating Condition
Pearson Correlation	Perceived Usefulness	1	.603**	.344**	.502**
	Trust	.603**	1	.433**	.527**
	Ease of use	.344**	.433**	1	.381**
	Facilitating Condition	.502**	.527**	.381**	1

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

Furthermore, normality test was carried out to establish whether properties of best linear unbiased estimators were to be achieved. Thus, the normal P-P plot was generated and shown in the Figure 2. The P-P plot demonstrates that the points of the independent variables lie in a reasonably straight line. This implies that data has no major deviations from normality which is major statistical assumption to be fulfilled.



*Figure. 2: The P-P Plot of Data*

From Table 2, the collinearity diagnostic indicates that VIF ranges between 1.281 and 2.270 values which are well-below 5. On the other hand, the tolerance values range between 0.441 and 0.781 which are values above 0.2. These results thus indicate that there is no evidence of multicollinearity problem in the regression model. Besides, the extent which the regression model fitted the data was tested. As presented in Table 3, the R square ( $R^2$ ), Adjusted R square (Adj  $R^2$ ) and the standard error of estimate indicate the values of 0.400, 0.382 and 0.39996 respectively, demonstrating that the hypothesized independent variables (Facilitating Conditions, technology ease of use, Perceived Usefulness, and Trust) are able to predict agency

banking uptake by 40 percent customer and the remaining (60%) being predicted by other factors. Furthermore, the ANOVA test, show that the overall model was significant and that the independent variables could influence on dependent variables, for  $p\text{-value} = 0.000$ , while the  $F$  value = 21.874.

**Table 2: Regression Analysis Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.094	.271		4.043	.000		
Perceived usefulness	.220	.077	.301	2.852	.003	.481	2.080
Trust	.242	.079	.313	3.074	.003	.441	2.270
Ease of use	.166	.057	.225	2.936	.004	.781	1.281
Facilitating Conditions	.072	.058	.103	1.239	.218	.663	1.507
R <sup>2</sup> =.400; Adj R <sup>2</sup> =.382; Std. Error of the Estimate=.39996; F=21.874; Sig.= .000 <sup>a</sup>							
a. Dependent Variable: Agency Banking Uptake							

In analysing the coefficients, it was observed that although every hypothesised independent variable had a positive influence on dependent variable (agency banking services uptake) only three of them which are “agency banking perceived usefulness”, “ease of use”, trust” and significantly influenced the agency banking services uptake by CRDB bank customers. From the co-efficient Table 3, it indicates that where customers perceived usefulness towards agency banking services goes up by one standard deviation, agency banking services uptake goes up by 0.301 standard deviation. Also, when trust goes up by one standard deviation, agency banking uptake goes up by 0.313 standard deviation. When agency banking technology ease of use goes up by one standard deviation, agency banking uptake goes up by 0.225 standard deviation. And, when facilitating conditions goes up by one standard deviation, agency banking goes up by 0.103 standard deviation. Unlike what other technology adoption theories assert, facilitating conditions in this study had no significant influence on customers’ agency banking services uptake.

## Discussion

Through regression analysis, findings have indicated that agency banking services uptake is positively influenced by customer’s perceived usefulness, trustworthiness, ease of use of agency banking and facilitating conditions (network coverage) as prerequisites for increasing uptake of agency banking in a general sense. However, not all factors (such as facilitating conditions) had significant influence on agency banking uptake. The findings showed that customer’s perceived usefulness, trustworthiness and ease of use positively of agency banking and significantly influence agency banking uptakes. Their predictability power expressed by variance explained ( $R^2$ ) is 40% meaning that 60% of its variance is explained by other factors apart from those hypothesized.

Comparing the regressed factors to theories in the study, findings support Trust Theory where an owner or manager is expected to conduct his/her businesses in the best interest of the customer. From the factors, ensuring stable network, security, and close reach are factors that safeguard customer’s interest by ensuring uninterrupted and peaceful usage of the services. CRDB Bank PLC has invested in agency banking where third-party agents provide financial services to its customers to add better value. It can be seen that, the strongest factor to support



uptake would be mass reach for this to work and be effective. Adoption would be difficult if the services are inadequate or poorly provided in terms of available services against the estimated number of potential customers the bank is targeting or are present in the market for grabs.

With trust worthiness, respondents showed that security is the most important of all aspects to make customer uptake the service above everything else and it is not just transactions and physical location is important as well. Agents should provide trustworthy financial services to add value. Barasa (2013) stressed the need for security to be given priorities both physically and in the digital space. Mas (2009) reiterates on importance of security and adds that it should also include personal ethics and conduct of the agents in safe-guarding customer details that could bring about serious consequences to the bank. Therefore, CRDB Bank, in this regard, ensuring security goes beyond safe-guarding the customers' transactions through the systems, but also should ensure agency banks are located together for screening and background check mechanisms of its agents to create safety to clients. So, if anything happens to clients on the agency's watch, it is reflected badly to the bank. Besides, adherence and enforcement of laws, regulations and principles guarantee trust to agency banking services.

On perceived usefulness, the study findings unveiled that close reach had the strongest relationship with the overall objective of the study signifying that it is important considering investing in reach. Also, it is great in ensuring that the target markets are reached and that the service is conveniently available and not having to walk for long distance for a service that is easily accessible at a nearby branch, which can reduce usage if security is factored in as discussed previously. Lotto (2016) asserted that agency banking is very crucial in enhancing financial inclusion and efficiency, however, reach is important, for customers always want convenience, especially on sensitive matters such as finance.

Good network was the strongest of all factors falling under facilitating conditions thereby influencing agency banking uptake with regards to infrastructure. Tanzania Invest (2019) released a report about the banking industry in Tanzania and asserted the importance of stable network and how disruption can anger customers as well as make them look for alternatives. While, literature supporting the importance of facilitating conditions (that includes network coverage), inferential statistics – regression analysis - run to identify its influence on agency banking uptake, had insignificant influence results. The findings are unlike the other three variables- trust, perceived usefulness and agency banking technology ease of use that all showed significant influence. In other words, such attributes are of great importance that the CRDB Bank PLC management should take much into considerable account if they want to improve customer-base in the third-party retail banking or simply put, agency banking.

The study is of opinion that the number of years in operations plus the milestones achieved by the bank makes facilitating conditions measured by infrastructure, network coverage and the like is not a significant concern when it comes to agency banking uptake. This might explain why, unlike what other technology adoption theories assert, facilitating conditions in this study had no significant influence on customers' agency banking uptake. However, the field data still had a faction of respondents seeing infrastructure and networks as important influencers that is why its influence though was not significant revealed positive. Thus, the bank should also consider it important, without a reliable banking infrastructure, such as a good network and infl, other influencers; trust, agency banking technology ease of use and perceived usefulness, are of little value.

## Conclusion and Implication of the Study

The aim of this study was to assess factors influencing agency banking service uptake in Tanzania. Findings from the study offer important insights to the policy makers, in the pursuit to increase customer agency banking services uptake in Tanzania. The findings also have implications to theory and to the firms. Based on findings from this study, the recommendations are as follows:

The Tanzania Communication Regulatory Authority (TCRA) should ensure that service providers continue to service customer based on formulated laws, regulations and principles. Likewise, customers should ensure that they play their role to ensure they provide true information and report to TCRA as well as other authorities, in any case, any misconduct by service providers or customers. This is to ensure agency banking service becomes reliable and accessible financial services with assured security to all players. While trust is important for Agency banking service uptake, service providers should not let customers down by any means. The government as one of the stakeholders should ensure that customers and service providers play their roles as per regulation and existing laws. In terms of theory, the study observed that for agency banking uptake to increase, several conditions must be met. The study has observed that close reach of agency banking services, security to the systems and premises, satisfactory operations, reference groups of role models, colleges and friends, and good networks are very strong sub-factors that lead to perceived trust, perceived usefulness, agency banking technology ease of use and network coverage facilities that ultimately lead to agency banking uptake.

However, the study observed through an overall regression analysis, facilitating conditions though had positive influence, its influence on agency banking service uptake was insignificant. Yet network coverage featured important. The study's further contribution to theory is that as banks should still invest and ensure customers are satisfied with a service, good network coverage was a sub-factor necessary to determine agency banking uptake. In practice, the theoretical implications can be drafted into policy to ensure the banking industry is well regulated with laws addressing key issues that would enable ample investment and service improvement to the public. With narrowed factors to bring about agency banking service uptake, it would bring efficiency for resource allocation to bring about agency banking service uptake. The study assists the practicing banks to understand where to invest in order to bring increased use of agency banking that would ultimately bring value to their respective businesses.

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