

Title: An interoperability framework for systems in Kenya

Author(s): Elyjoy Muthoni Micheni, Geoffrey Muchiri Muketha, and Leonard Wamocho .

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Abstract :

This paper presents a platform level interoperability framework for mobile money transfer systems in Kenya. The proposed interoperability framework is aimed at exploiting the potential of mobile money transfer across different mobile money operators. The study used quantitative data from the four main mobile money providers in Kenya (M-Pesa, Airtel Money, Orange Money, YuCash) to provide empirical evidence for the study. Data was collected from experts using a structured questionnaire. The study used an interpretative exploratory research approach to distribute the questionnaires. Data collected was analyzed using inferential statistics in SPSS and Structural Equation Modeling (SEM). Confirmatory Factor Analysis (CFA) in AMOS was used to validate the research framework. The findings of this study are essential to the government in regulating mobile money and form a basis for future development of interoperability of mobile money transfer systems. Keywords--Interoperability, Mobile Money, Interoperability Framework, Money Transfer Systems

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