

Mobile Money Transfer in Kenya: An Ethical Perspective

Donatus Mathenge Githui (corresponding author)

School of Business, Kimathi University College of Technology, P O Box 657-10100, Nyeri -Kenya

Abstract

E-mail: frdonatusmathenge@yahoo.com

The main intent of the research project was to diagnose the ethical and moral issues in mobile money transfer in Kenya. The research seeks identify technical and ethical issues which the mobile money transfer agents and mobile industry operators have been surpassing while pursuing profit motives in Kenya. The research employed various ethical theories, which include; Virtue ethics, Deontological ethics, Teleological ethics and Ethical learning and growth. A survey questionnaire was developed and employed to collect data from 200 Kimathi university College of Technology (KUCT) students in Central region, Kenya and 100 employees of mobile money transfer Vendors operating in Nyeri, Thika, Murang'a, Karatina, Kiambu, Nyahururu, Kerugoya and Naru Moru within Central province of Kenya, as a sample of the entire Country. This was because of the commonality in the use of mobile money transfer services in all parts of the country. The findings were derived from the comments of the focus groups discussion and the vendor employees, which established that ethical theories and values have not been adopted by mobile players in the money transfer technologies, despite having them. Despite a number of researches in this area which have largely focused on mobile money transfer technology and their related benefits, both in Africa and Asia such as Tanzania and Malaysia, only to mention a few, this research project goes on further to contribute to the body of knowledge to engrain ethical and moral values in mobile money Transfer in Kenyan context, as it is becoming a centre of commerce in East and Central Africa. From the diagnosis of the of the responses from the focus groups and vendor employees, supported by ethical theories and values, mobile players should among other recommendations adopt anti-money laundering policy to avoid cases of unethical conduct through money transfer technologies. These are the main recommendations. In conclusion, it is very imperative that mobile players adopt ethical theories and values, implement them and continue to review these technologies of money transfer to avoid potential misuse. This was the achievement of these research objectives.