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Users' Perception on Knowledge Transfer via Mobile Money Services

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Abstract— Mobile money is an electronic wallet service that allows users to store, send, and receive money. Safe and easy electronic payments make mobile money a popular alternative to bank accounts. Despite the convenient services offered to users, the adoption of mobile money is still low. Due to that, the objective of this study is to assess the perceptions of users on mobile money services as a convenient payment alternative. This study adapted the intra-organizational knowledge transfer (KT) model to understand how users perceive mobile money services. This model has been chosen because it is well accepted and recognized among the researchers. Szulanski's intra-organizational KT model consists of four stages, namely initiation, implementation, ramp-up, and integration. This study adopted interpretive structural modeling (ISM) as the methodology. ISM is a well-established methodology for identifying relationships among specific items, which define a problem or an issue. This approach has been increasingly used by various researchers to represent the interrelationships among various elements related to the issue. The data were collected using the survey. The surveys were randomly distributed via e-mail to users in Malaysia. 481 responses answered the survey. On average 69% of the respondents know about mobile money and 31% of the respondents do not know about it. Having said that, 77% of the respondents have heard of mobile money services whereby only 23% have not heard about it. These results show that around 8% of the respondents heard of mobile money services but they do not find out what it means.

Keywords— mobile money, knowledge, knowledge transfer, knowledge management

I. INTRODUCTION

The management of knowledge, particularly that generated by the organization, is increasingly important, as nations face the challenges of the knowledge economy [4]. The website, however, provides both opportunities and challenges to the organization that provides mobile money services - not merely to mount a website able to deliver knowledge resources, but to ensure that the website delivers in a form that addresses user needs; facilitates the transfer of requisite knowledge and provide users with what might be termed a "self-service" technology that facilitates the relationship between the organization and website users, by allowing users to address their knowledge needs without a requirement for the organizations' agent intervention [34].

The website, however, not only provides opportunities to the mobile money services providers to offer information and services online to users but also provides challenges to the organizations to ensure that the website delivers in a form that addresses user needs and facilitates the transfer of requisite knowledge. It should be noted that the organizations'

the website must meet the information, knowledge, and services needs of both internal and external users of the organizations [12]. The website is also expected to provide users with what might be termed a "self-service" technology that facilitates the relationship between the organizations and website users, by allowing users to address their knowledge needs with a minimal requirement for the organizations' agent intervention. Due to these reasons, this study focuses on mobile money services in Malaysia as a case study. This study eventually will assist the providers who provide the mobile money services to further improve their content of the websites so that the knowledge is successfully transferred to users.

Knowledge is fast becoming a key control mechanism within an organization [25]. An organization that manages its knowledge effectively can improve the functioning of the organization [40]. For this study, knowledge is defined and scoped to include those the organizations' knowledge resources (information and services) made explicit and available for users via websites, which become meaningful to website users when they interpret and apply them in context.

Table 1: Modes of the Knowledge Creation [23]

	Tacit Knowledge	Explicit Knowledge
Tacit Knowledge	SOCIALIZATION	EXTERNALIZATION
Explicit Knowledge	INTERNATIONALIZATION	COMBINATION

Knowledge Management Systems (KMS) are enabling technologies for effective and efficient KM [4]. An effective KMS will result in the employees of an organization being able to access and apply knowledge to improve their business operations [22]. However, in the literature, KMS has been defined in various ways, such as in terms of their use via specific KM tools, as KM platforms, or for tools that are applied with KM in mind [26]. The aim of this study will focus on the use of the organizations' websites to manage and transfer knowledge to users.

In this study, a temporal processual view of KT is needed to decompose the KT process from the organizations to website users. In this study, [37] intra-organizational KT model has been adopted. This model has been chosen given that it is widely recognized and tested. Further, the [37] model, as adopted by [14] and [24], has been validated in the context of web-based self-service (WSS), and so would be recommended for investigation. Although [37] KT model is designed to address internal KT (i.e. within an organization), [14] have adopted it for the external KT in the business-to-business (B2B) WSS context, and [24] have adopted it for the external KT in the government-to-citizens (G2C) WSS context. As such, Szulanski's KT model, adapted as described by [14] and [24] can address both internal and external KT.

Mobile money is an electronic wallet service. This is available in many countries and allows users to store, send, and receive money using their mobile money. Safe and easy electronic payments make mobile money a popular alternative to bank accounts. It can be used on both smartphones and basic feature phones. It is available in a large number of countries and is especially popular in places where people are less likely to have bank accounts.

Mobile money stores funds in a secure electronic account linked to a mobile phone number. In some cases the wallet number will be the same as the phone number, but not always, they can be different. Before sending funds to a mobile money wallet, the sender needs to check the recipient's information to determine the correct number. For more information, we can use the services available via mobile money in our recipient's country.

As mobile money is a similar concept to a bank account, funds held in a mobile money account are protected by local financial regulations. Mobile money providers are required to check the identity of their users, making it much harder for fraudsters and criminals to use these services illegally.

Mobile money services store a record of every transaction and account balance, so even if the phone or sim card is lost or stolen, the user's money is kept safe. Additionally, every transaction requires identification in the form of a secret PIN.

Most mobile money services are offered by local mobile telecommunication operators who have received a license to operate electronic payments services. Some mobile money services are offered by banks or other companies. To register, the customer needs to visit their local mobile money agent and bring a form of identification, such as a valid passport, driver's license, or a government ID.

This study includes six types of mobile money, namely electronic money (e-money), mobile money transfer (MMT), mobile payments, mobile banking, electronic wallet (e-wallet), and electronic vouchers. **Electronic money or e-money** is the electronic alternative to cash. It is a monetary value that is stored electronically on receipt of funds and which is used for making payment transactions. E-money can be held on cards, devices, or on a server. Examples include pre-paid cards, electronic purses, such as m-pesa in Kenya, or web-based services, such as PayPal. As such, e-money can serve as an umbrella term for several more specific electronic value products and services. The European Union has been involved in defining terms related to e-money since 2000, which is much longer than many other countries or regions. **Mobile Money Transfer (MMT)** is a service whereby customers use their mobile device to send and receive monetary value or more simply put to transfer money electronically from one person to another using a mobile phone. Both domestic transfers as well as international, or cross-border, remittances are money transfer services. While MMT addresses person-to-person money transfers, **mobile payments** refer to person-to-business payments that are made with a mobile phone. Such as **mobile proximity payments** involve a mobile phone being used to make payments at a point-of-sale (POS) terminal. In these cases, the mobile phone may communicate with the POS through contactless technologies, such as Near Field Communication (NFC). **Mobile remote payments** involve using the phone as a mechanism to purchase mobile-related services, such as ring tones, or as an alternate payment channel for goods sold online. **Mobile bill payments** tend to require interconnection with the bank account of the receiving business and hence are considered part of mobile banking. **Mobile banking** is a connection between a mobile phone and personnel or business bank account. Mobile banking allows customers to use their mobile phone as another channel for their banking services, such as deposits, withdrawals, account transfer, bill payment, and balance inquiry. Most mobile banking applications are additive in that they provide a new delivery channel to existing bank customers. Transformative models integrate unbanked populations into the formal financial sector. **An electronic wallet (e-wallet)** refers to the cash value that is stored on a card, phone, or other electronic devices. Pre-paid cards are one form of electronic wallets. Electronic wallets can represent a fixed value. In this case, once the value has been spent, the card can no longer be used. Or wallets can be reloaded, be used again and again. The term wallet is used

because the card or phone is considered a substitute for the cash normally carried in a person's wallet.

Unfortunately, as with any new technological advancement, the prevalence and convenience of mobile payments are not without challenges. Mobile network operators, locked in battles with banks and financial service institutions for customers and survival, are also battling each other to attract new users and build customer loyalty. The unregulated, chaotic competition between mobile network operators and financial institutions for dominance in the mobile payments system is quickly becoming a threat to the very system and the strengths that caused the explosive growth in the first place. Regulation, fraud prevention, and standards are virtually non-existent. Interaction between the various mobile providers, merchants, and payment processors is poor if it exists at all. The continued growth of mobile payments will depend on the interchangeability, safety, and functionality of payment processing platforms, as well as merchants' low-cost access to them.

Once, news (and money) traveled at the pace of one person on foot; now it travels at the speed of light. Technology, in the form of mobile payment systems, will underwrite economic development in the majority of African countries, leapfrogging these nations past what was once required: investment and infrastructure. Indeed, a strong, unified, interchangeable system will build the economy to pay for infrastructure and to provide for the investment. The result will be an improved quality of life.

Mobile money is not a new concept. Then there is no necessity to create new methods to build a modern Islamic economics. This new concept is suitable in an Islamic society. Allah (SWT) said in the Qur'an:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ (275) يَمْحَقُ اللَّهُ الرِّبَا وَيُزْبِقُ الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُجِبُ كُلَّ كَفَّارٍ أَتَمِّم (276)

Allah permitted trade and forbidden usury," (2:276). Imam Malik, on the authority of Abu Sa'id al-Khudri, quoted the Prophet SAW as saying "Do not sell gold for gold, except measure for the same measure; and do not sell silver for silver, except measure for the same measure; and do not exchange for future payment in either gold or silver," (Malik, pp58). From the verses of the Qur'an and the Al-Hadith, we can confirm that trade or commerce is allowed but *riba* (interest) or any unjust transaction is *haram* or forbidden. So there is nothing wrong with mobile money if we can avoid the interest or any unjust transaction. The principle of justice was very strictly applied to various forms of exchange in vogue at the time of the Prophet SAW. The Prophet SAW maintained those forms of transactions which were based on justice and fair play for all and prohibited all those forms of business transactions which were either unjust, or were likely to lead to quarrels and litigation, or resembled gambling, or contained an element of *riba* (interest) or deceit, or where the profit of one was based on loss of another. Abu Huraira narrated that the Prophet SAW said: "A time will come upon the people

when one will not care how one gains one's money, legally or illegally," (Bukhari). It is reported by Jabir that the Prophet SAW said: "The flesh and body that is raised on unlawful sustenance shall not enter paradise. Hell is more deserving to the flesh that grows on one's body out of unlawful sustenance," (Ahmad). Abu Said reported that the Prophet SAW said: "The truthful and trustworthy businessman will be in the company of Prophets SAW, saints and martyrs on the day of judgment," (Darimi, Tirmidhi).

The rules lie in the principles of Islam's shariah law, taken from the Qur'an and the Sunnah, (the way) referring to how the prophet Muhammad SAW lived his life. Central to Islamic finance is the fact that money itself has no intrinsic value, it is simply a medium of exchange. Each unit is 100% equal in value to another unit of the same denomination and you are not allowed to make a profit by exchanging cash with another person. A Muslim is not allowed to benefit from lending money or receiving money from someone. This means that earning interest (*riba*) is not allowed. To comply with these rules, interest is not paid on Islamic savings or current accounts or applied to Islamic mortgages.

Among the benefits of using mobile money services are users can transfer funds between their accounts, to other bank accounts locally and internationally. Users can monitor the transaction logs completed in their accounts. Also, they can see their account balance, credit card transactions, and deposit transactions. Not only that, they can pay credit card dues online, find out the locations of their bank branches, and ATMs through the locations program. They also can request a checkbook online and pay bills. Also, users can pay for prepaid mobile charges. Mobile banking is free and available around the clock. Users can conveniently manage their banking transactions without visiting the branch. They can use the services inside and outside of Malaysia. They can use different devices to sign in to their account. The Mobile Banking App is available on the Apple Store and Google Play Store. Corporate customers can use the service via the app.

Previous studies (Table 2) on mobile money concentrate on diffusion of mobile money [30], business models for mobile money services [1,16], mobile money adoption and usage [10,3,13,18,19,21], advantages of using mobile money [7,9], and case study [6].

Table 2: Findings from related studies

No	Authors	Findings
1.	Acimovic et al. (2019)	Agents give only an explicit recommendation (as opposed to summary statistics or both). Agents in other treatments showed no statistically significant change. The effect is concentrated in those agents who never replenished their money at a bank, and whose money inventory levels were low in the pre-treatment period.

2.	Asamoah et al. (2019)	Mobile money transfer (MMT) does give an impact on business growth and development.
3.	Boamah & Murshid (2019)	Mobile money is a digital interface to facilitate digital financialization. This interface makes visible, bankable, and taxable the hitherto invisible informal economy. Digital financialization is facilitated by the state and global donors in the name of financial inclusion. Mobile money provides new opportunities for fictional capital creation. If unchecked, mobile money can entrap global South economies in exploitations and dispossessions.
4.	Bongomin & Ntayi (2019)	Trust enhances mobile money adoption and usage to increase the scope of financial inclusions in developing countries. Moreover, when the individual effect was determined, trust also had a significant and positive effect on financial inclusion. Thus, the study implies that trust enhances mobile money adoption and usage to improve the level of financial inclusion in developing countries.
5.	Gbongli et al. (2019)	Perceived ease-of-use is the most significant factor affecting consumers' attitudes to mobile-based money. While perceiving usefulness and personal innovativeness affect adoption decisions, their impact is much lower. Consumer attitudes and intentions were found to have a significant relationship with the technology acceptance model. Self-efficacy and technology anxiety; however, showed mixed results.
6.	Robvan & Liasse (2019)	How the power and interest dynamics of key actors in the innovation system can share the emergence of appropriate technologies that aim to address social issues.
7.	Akileng et al. (2018)	Financial literacy and financial innovation are better determinants of financial inclusion among households. Therefore, financial literate households have a higher potential to make informed

		decisions on innovations of financial products and services.
8.	Apiors & Suzuki (2018)	Participation in mobile money is not dependent on individuals' financial status. Mobile money users are likely to send and receive larger volumes of payments and remittances. Mobile none users are more likely to save higher amounts, invest more in education, microbusinesses, land, and buildings, and also consume more relative to non-users.
9.	Chavda (2018)	Factors affecting the adoption of mobile payments in rural areas are relative advantage, network external, complexity, costs, compatibility, trust, and perceived security risk.
10.	Lonare et al. (2018)	Looking at the user perspective, the majority of the respondents use e-wallets; the proportion of users in the metropolitan cities is more as compared to the tier-2 cities. Besides, the only significant variable for e-wallet adoption that was indicated was 'Simplicity', which implies the ease of use of the wallet payment system. Looking at the vendor perspective, e-wallet adoption is much less than what had been anticipated. One of the unexpected factors was the fact that the vendors are approached by the e-wallet representatives to adopt it. Hence e-wallets have been adopted by the user population and are satisfied with them. The vendor market has not been diffused into yet, and seeing the difficulties and problems they face, it seems difficult that they will be able to penetrate it in the future.
11.	Labuan & Pretorius (2018)	Perceived transaction assurance and perceived innovative future significantly predict the intention to continue using mobile money service among small business owners.
12.	Masocha & Dzomonda (2018)	The subsequent adoption of mobile money services influences the performance of SMEs.

This study adapted [37] the intra-organizational KT model to understand how users perceive mobile money

services. This model has been chosen because it is well accepted and recognized among the researchers. [37] The intra-organizational KT model consists of four stages, namely initiation, implementation, ramp-up, and integration (Figure 1). The initiation stage consists of all events that lead to the decision to transfer knowledge. The stage begins when the user has recognized a need for knowledge and starts a search for knowledge to fulfill that need. Once the need for that information is identified, the feasibility of transferring that knowledge is explored. The implementation stage begins with the decision to proceed. During this stage, the knowledge resources flow between the source and the recipient. The implementation-related activities come to an end after the recipient begins using the transferred knowledge. The ramp-up stage begins when the recipient starts using the received knowledge. During this stage, the recipient will be concerned with identifying and resolving unexpected problems that arise while using the new knowledge.

Finally, the integration stage begins after the recipient achieves satisfactory results with the transferred knowledge. The use of the transferred knowledge becomes routinized. Integration is complete when old knowledge is replaced by new knowledge or practices. [24, 26, 27] have derived CSFs for each stage of KT. Refer to Table 3.

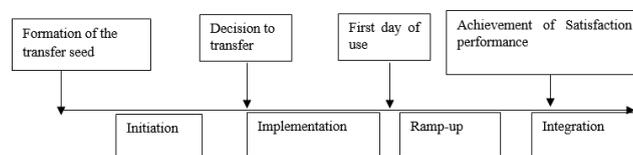


Figure 1: The process of knowledge transfer [37]

Table 3: The factors for each knowledge transfer stages [24, 26, 27, 28]

Initiation stage	Implementation stage	Ramp-up stage	Integration stage
<ol style="list-style-type: none"> Governance Usability specifically on functionality and navigation User focus specifically on understanding the needs of the recipient Employee focus Knowledge storage and retrieval specifically on architecture Search engine 	<ol style="list-style-type: none"> Awareness and notification Presentation of knowledge User ICT literacy specifically on awareness Accessibility ICT infrastructure specifically on availability and functionality ICT infrastructure specifically on awareness of users' technology availability 	<ol style="list-style-type: none"> Education, training, and knowledge sharing Security Attitude and change management 	<ol style="list-style-type: none"> Leadership User positive experience Content Interactive platform

Table 4: The themes of the critical success factors [24, 26, 27, 28]

<p>Management Role</p> <ol style="list-style-type: none"> Leadership Governance
<p>User Focus</p> <ol style="list-style-type: none"> Awareness and notification Usability specifically on functionality and navigation User focus specifically on understanding the needs of the recipient Presentation of knowledge User ICT literacy specifically on awareness Education, training, and knowledge sharing

<p>7. User positive experience</p>
<p>Employee Focus</p> <ol style="list-style-type: none"> Employee focus
<p>Content Focus</p> <ol style="list-style-type: none"> Content Knowledge storage and retrieval specifically on architecture
<p>Technology Focus</p> <ol style="list-style-type: none"> Accessibility ICT infrastructure specifically on availability and functionality Interactive platform Security

5. ICT infrastructure specifically on awareness of users' technology availability
6. Search engine

Organizational Culture

1. Attitude and change management

II. RESEARCH METHODOLOGY

Interpretive structural modeling (ISM) is a well-established methodology for identifying relationships among specific items, which define a problem or an issue [41, 8]. This approach has been increasingly used by various researchers to represent the interrelationships among various elements related to the issue. ISM approach starts with an identification of variables, which are relevant to the problem or issue. Then a contextually relevant subordinate relation is chosen. Having decided the contextual relation, a structural self-interaction matrix (SSIM) is developed based on a pairwise comparison of variables. After that, SSIM is converted into a reachability matrix (RM) and its transitivity is checked. Once transitivity embedding is complete, a matrix model is obtained. Then, the partitioning of the elements and extraction of the structural model called ISM is derived. In this paper, the key concept of the ISM approach is discussed in detail. This study will have eight stops in the ISM methodology [20].

Step 1: Generation an ISM implementation group - Identify a group of personnel with related knowledge, skills, experience, and work background related to the study area.

Step 2: Recognition and selection of the key elements - Prepare a list of key elements (factors).

Step 3: Formation of the structural self-interaction matrix (SSIM) - Identify pairs of elements and format the pair-wise relationship between elements. The SSIM based on the contextual relation is selected to evaluate the connection between the varieties of factors. The relationship between two factors, i and j , and the linked direction of this relationship will classified into four alphabets. The alphabets used as the direction of the relationship between any two factors (i and j) are V, A, X, and O, as follows:

- V: factor i will influence on factor j ;
- A: factor j will influence on factor i ;
- X: factors i and j will influence each other;
- O: factors i and j do not correlate with each other.

Step 4: Development the reachability matrix - Develop the reachability matrix (RM) to verify for transitivity of the relation. Transitivity is when factor "A" is related to factor "B" and factor "B" is related to factor "C", the factor "A" is necessarily related to factor "C".

Step 5: Division the reachability matrix (RM) into different levels - Divide reachability matrix to generate the digraph. The transitivity links will be removed. The SSIM is converted into a binary matrix, which is known as the initial reachability matrix. Here, the SSIM alphabets of V, A, X, and O will be

substituted by 1's and 0's as per the case [38]. The reachability matrix follows simple rules as follows:

- If (i, j) value in the SSIM is V, (i, j) value in the reachability matrix will be 1 and (j, i) will be 0
- If (i, j) value in the SSIM is A, (i, j) value in the reachability matrix will be 0 and (j, i) will be 1
- If (i, j) value in the SSIM is X, (i, j) value in the reachability matrix will be 1 and (j, i) will be 1
- If (i, j) value in the SSIM is O, (i, j) value in the reachability matrix will be 0 and (j, i) will be 0.

Step 6: Development of ISM - Convert the digraph into an ISM by replacing element nodes with the statement.

Step 7: Check for consistency - Review the developed ISM model for conceptual inconsistency.

Step 8: Conduct the MICMAC analysis - Classify key elements using MICMAC analysis. MICMAC analysis aims to analyze the driving power and dependence power of elements. The factors will be grouped into four (4) clusters - autonomous, dependent, linkage, and independent.

1. Autonomous factor: This cluster includes factors that have weak driving power and weak dependence power. They are relatively disconnected from the system, with which they have only a few links, which may be strong. These factors will be represented in quadrant I.
2. Dependent factor: In this quadrant, factors that have weak driving power but strong dependence power. These factors will be classified in quadrant II.
3. Linkage factor: In this cluster, factors that have strong driving power as well as and strong dependence power. These factors will be placed in quadrant III. They are also unstable, so any action on them will influence the others and will affect them.
4. Independent factor: In this quadrant, factors that have strong driving power but weak dependence power. These factors will be categorized in quadrant IV.

III. RESULT

We received 481 responses. On average 69% of the respondents know about mobile money and 31% of the respondents do not know about mobile money. Having said that, 77% of the respondents have heard of mobile money services whereby only 23% have not heard of mobile money services. These results show that around 8% of the respondents heard of mobile money services but they do not find out what it means.

The differences between users who used mobile money services and never used are huge. 35% of the respondents do not use mobile money services compared to 7%

of the respondents who used mobile money services very often. Meanwhile, 24% of the respondents used mobile money services quite often and 34% of the respondents rarely used mobile money services.

Having said that, 96% of the respondents know about money transfer compared to only 4% of the respondents who do not know about the money transfer. In addition to that 79% of the respondents have performed money transfers before while 21% of the respondents have not performed money transfers before.

The majority of users identify Bank Islam as their mobile money services provider. Having said that, almost 100 users declared as never use mobile money services before. Around 60 users used online banking without indicating to a specific bank. Whereas around 50 users used Maybank2u. Nevertheless, around 30 users mentioned they do not know about mobile money services and around 20 users used money transfer services. Around 20 users used CIMB clicks and around 10 users used Touch N Go as the mobile money services. Refer to Table 5 for the full result of the usage of mobile money services

Table 5: Mobile money services used by users

Mobile Money Services	Number
Bank Islam	125
Never use	104
Online banking (no specific)	67
Maybank2u	51
Don't know	32
Money transfer (no specific)	28
CIMB Clicks	20
Mobile payment (no specific)	9
Grab, myBSN	7
Bills payment, Boost, Online shopping	4
ATM (no specific), Bitcoin, Celcom, Hong Leong Connect, JomPay, My Smart Shopper	2
Ambank online, BCA mobile, Cashzine, Credit card, Debit card, Digi, Dropship (no specific), Go Shop, i-Muamalat, iPhone 6, i-Rakyat, Lazada, Maxis, Mudah.my, ONEXOX, Online prepaid reload	1

IV. DISCUSSION

The majority of youth, almost 2/3 of the population, know about mobile money. Having said that, more awareness campaigns and information about mobile money need to be done. Based on the results, around 8% of the respondents heard about money services but they do not know what mobile money is all about. When users care less about something, in this situation is the mobile money, users will be more vulnerable to any harm. For example, users are using mobile money services but they do not know that they are using mobile money services. Therefore, it is easy for them to be cheated by fake mobile money services.

The majority of users have used mobile money to send or receive money. This result supports the studies by [2,

11, 15, 32, 33, 35, 36, 39] where mobile wallets play a significant role in day to day life with the increase in the use of smartphones and access to the Internet. The result on the 35% of the respondents who never used mobile money services does not align with the previous results whereby 31% do not know about mobile money services and 23% have not heard of mobile money services. It shows users are not sure about what is mobile money is all about. The information about mobile money needs to be distributed more. The transferring of knowledge about mobile money needs to be disseminated widely. Having said that, the majority of the respondents that is about 96% know about the money transfer. This shows that majority of users not sure what is mobile money and the services offered. Users also confuse whether they have used mobile money services or not when 21% of responses have not performed money transfer before. This shows the mobile money providers need to maximize the distribution of information and services about mobile money services because users are still confused about it. This result supports the study by Park et al. (2019) that stated the important role of mobile payment service providers to determine benefits on mobile payment services to increase the adoption of mobile money services.

V. CONCLUSION

In a conclusion, mobile money services do provide many advantages to users. Having said that, more information needed so that users are well informed about the advantages and services provided. The governance of the information and services of the service providers' website needs to perform correctly so that the transfer of knowledge via the website is a success. A more thorough study about mobile money needs to be done specifically on what kind of services that users are mostly used. Maybe due to the misunderstanding about what is mobile money makes users confuse whether they are using the services of mobile money or not. Nevertheless, this study provides information to mobile money service providers about the perception of users about mobile money so that providers can improve their mobile money services to users. These can increase the adoption of mobile money services.

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