

**IMPACT OF GIVING EXTRA INCENTIVES BY
MOBILE MONEY TRANSFERRING COMPANIES IN
ORDER TO INCREASE TRANSACTIONS IN THEIR
NETWORK**

By

**SAIM ALI DAIMEE
32177**

A thesis presented to the Department of Management Sciences, Bahria University Karachi Campus, in partial fulfillment of the requirements of the MBA degree



FALL, 2014

Bahria University Karachi Campus

Abstract

Purpose of the Study:

The aim of the study was to evaluate the impacts of incentives given by the mobile money transferring companies in Pakistan. And to figure out how successful micro-payment technique is so far. Mobile money transferring companies are giving many incentives such as free minutes, SMS, MMS and MB download against using mobile money transfer. The analysis is based on their impacts on the market. Instead of evaluating all the operators, research was confined to Mobilink's Mobicash only.

Research Method:

A brief questionnaire was made and circulated through electronic media and response of 100 individuals was evaluated. The respondents belonged to different age groups, both genders and different social backgrounds. The sampling technique used is convenience. Convenience sampling is the easiest and economical technique. And the sampling type is non-probability.

Findings:

The analysis clearly suggested that the incentives given by mobile money transferring companies are directly proportional to the number of transactions made. The greater the incentives the more customers will attract towards the money transferring company.

Practical Implication:

Telecommunication industry encounters a strict competition between the operators. So, if an operator wants to survive in this situation, it has to bring continuous innovation in the products offered. Nowadays, one of the most successful product of mobile companies is mobile money transferring which is quite popular worldwide. In order to attract more and more customers different attractive packages should be introduced with time.

Keywords: Mobilink, Mobicash, m-commerce, Mobile financial service, incentives, PTA, Waseela Bank

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ACKNOWLEDGEMENTS

First of all I thank Allah the Almighty, from whom his guidance I can able to complete this thesis.

I would like to extend my gratitude of thanks to my Research Advisor Mr. Asif-ur-Rehman for his constant guidance and support which helped me complete the work as he was present to resolve any query. I sincerely pay my gratitude as he continuously supervised the work done and guided me at every level of the work.

I would also like to thank Mr. Mumtaz Khan for helping me in processing the analysis of the research and explained the way to carry out the task.

I would also like to thank Ms. Sadaf Alam for explaining and guiding as to how to carry out the work and explained the roadmap to thesis with clarity.