

-----  
**DR. TONNY KERAGE OMWANSA**  
-----

BSc-UoN, MSc-USA, PhD-UoN, MCP, CISA

**Personal Details**

---

**Name:** Tonny Kerage Omwansa  
**Address:** P.O. Box 20364 00200. Nairobi  
**Phone:** +254-723-509155  
**E-mail:** [tomwansa@uonbi.ac.ke](mailto:tomwansa@uonbi.ac.ke), [tomwansa@gmail.com](mailto:tomwansa@gmail.com)

**Education**

---

<b>University of Nairobi Kenya (2012)</b>	<b>PhD. Information Systems</b> <b>Thesis:</b> Adoption of mobile money at the base of the pyramid
<b>Wichita State University Kansas USA (2004)</b>	<b>MSc. Computer Science.</b> GPA: 3.82/4.00 <b>Specializations:</b> Information security and data management.
<b>University of Nairobi Kenya (2001)</b>	<b>BSc. Computer Science.</b> 2 <sup>nd</sup> Class Upper Division <b>Specializations:</b> Software engineering and database applications

**Career History**

---

**Lecturer:** University of Nairobi, Nairobi Kenya (April 2010 to Current)

School of Computing and Informatics focusing on ICT4D  
Curriculum development  
Research  
Undergraduate and graduate research supervision

**Coordinator and Trainer:** Training Centre in Communication, Nairobi Kenya (April 2010 to Current)

Designing curricular and training on proposal writing and grants management

**Assistant Lecturer:** Strathmore University, Nairobi Kenya (Jan 2006 to April 2010)

Faculty of Information Technology  
Curriculum development  
Research  
Undergraduate projects supervision

**IT Teaching/Graduate Assistant:** Wichita State University, Wichita USA (Aug 2003 to Aug 2005)  
Kansas State, Fairmount Center for Science and Mathematics Education program, home of Lake Afton Public Observatory, Kansas Science Olympiad, Kansas Junior Academy of Science and JASON Project

**Intranet Support:** FedEx Ground, Wichita USA (Feb 2004 to Feb 2005)

**Programmer/Software Consultant:** G2C Environment, Nairobi Kenya (Aug 2001-Dec 2002)

**Tutor -** Institute of Computer Science - University of Nairobi (Jul 2000 to Sep 2000)

**Core Competencies**

---

- Information Systems design and development
- Programs design and training
- Proposal writing and grants management
- Research design and management
- Data Analysis
- Information Systems audit and control

## **Research & Consultancy Work**

---

2013: Institutional review of use of information systems in healthcare in Kenya in the context of the devolved. Funded by USAID, managed by the Kenya National HMIS Program (AfyaInfo).

2013: Development of case studies to investigate how prepaid airtime model transfers to other goods and services for those with irregular income streams. Funded by Tufts University.

2012 onwards: Academic working group member for the Child and Youth Finance International.

2012 onwards: Senior advisor to the Mobitel mobile operator (Sri Lanka Telecom), on designing and deploying mobile money in Sri Lanka.

2012/2013: Evaluation of the impact of pure mobile phone based micro-financing among the poor in Kenya. Funded by Bill and Melinda Gates foundation

2009/2012: Modeling mobile money adoption among the poor in Kenya using the Unified Theory of Acceptance and Use of Technology (UTAUT). The framework is extended using Structural Equation Modeling (SEM) to explain the adoption drivers and moderating variables.

2012: Assessment of the Sub-Saharan Africa access to mobile financial services. Funded by GSM Association

2011/2012: Vice chair of a mobile money research conference to be held in Nairobi in April 2012. The conference will form a basis for a large research agenda being initiated by the University of Nairobi.

2009/2011: Panel Member in awarding grants to mobile operators across the world to develop mobile phone based financial transactions for the poor. Funded by the Bill and Melinda Gates Foundation and coordinated by GSMA's Mobile Money for the Un-Banked (MMU) program.

2008/2010: Using ICT to streamline supervision. A framework and experimental information system for off-site surveillance to enhance risk-based pension funds supervision. Supported by the Retirement Benefits Authority of Kenya.

2010/2011: General readership book on M-Pesa and mobile money focusing on the innovation, implementation and impact the transformative product has had on Kenya. The book was co-authored with Nicholas Sullivan, with a grant from Rockefeller Foundation and logistical support from GSMA. Published by Gurdian, the book, titled "Money, Real Quick: Kenya's Disruptive Mobile Money Innovation" is released in February 2012. Print version launched in October 2012 during the Mobile Money Summit.

2008/2009: Socio-economic impact of HSPA enabled internet cafés in Tanzania. A case of Arusha, Dar-es-Salaam and Dodoma. Commissioned by GSMA Development Fund (UK) and Qualcomm Wireless Reach (USA) in collaboration with Vodacom Tanzania, available at GSMA.

2008: M-Banking status in Kenya commissioned by Economic Commission of Africa (ECA) and coordinated by Prof. Meoli Kashorda of the United States International University.

2008: Extent to which airtime replaces and complements cash in Africa. A research paper based on the household research on use of ICT in Africa from 17 countries based on Research ICT Africa data.

2007: Mobile technologies as a catalyst for financial and economic integration, a literature review paper for Kenya and the region presented at the Africa resource bank meeting on positioning Africa in the 21st century, in Arusha Tanzania, November 2007.

2006: ICT Business Incubation and outsourcing, a status report for Kenya – funded by I Choose Life, an NGO based in Nairobi.

---

**Books Published**

---

2013: A proposal is a promise: A detailed guide to proposal writing. Expected publication April 2013

2012: Money, Real Quick: Kenya's disruptive mobile money innovation. Balloon View Publishing

2012: Money, Real Quick: The story of M-Pesa. Guardian Publishing (E-Book)

---

**Research Papers**

---

Lule I., Omwansa T., Waema T., 2012. *Application of Technology Acceptance Model (TAM) in M-Banking Adoption in Kenya*. International journal of computing and ICT research. Presented during the Africa mobile money research conference. Nairobi, Kenya, 2-4 April 2012

Omwansa, T. 2010. *M-Money in Kenya: Connecting People*. E-Finance & Payments Law & Policy. November 2010. Volume 4: Issue 11.

Omwansa, T. 2009. *M-Pesa: Progress and Prospects*. Innovations/ Mobile World Congress 2009

*Opportunities presented by Mobile & Wireless Banking for Technology Driven Delivery Channels*. Presented during the Financial Inclusion Advisors Program focusing on Poverty Eradication through Human Capital Development & Capacity Building in Lusaka, Zambia, 6 – 9 April 2009

*Scaling up M-Transactions in East Africa*. Conference on advancing mobile applications development in East Africa. Kampala 5-6th November, 2008.

*From un-banked to m-banked: Preview of usage of m-transactions for social impact*. MobileActive08, 13-16 Oct 2008. South Africa.

*Modeling low-cost mobile commerce in Kenya*. Annual Strathmore University ICT conference, in Nairobi, Sept 2008.

*Increasing access to financial services using innovative virtual banking solutions*. Annual Strathmore University ICT conference, Sept 2007.

---

**MSC Research Supervised**

---

Student	Research Topic	Completion Period
Ndungu, K. Boniface	Dynamic load balancing middle-ware for heterogeneous database partitions	May 2012
Alubia N. Moyi	Adoption influencing factors for mobile money transfer service adoption	April 2012
Muchemi P. Muchiri	XML based user driven web forms	September 2011
Mbakaya J. Ekutu	A truck scheduling framework for sugarcane transportation	August 2011
Gichuhi J. Nderitu	A framework for mobile content business	July 2011
Isaiah Lule	Application of technology acceptance model in mobile banking adoption in Kenya	April 2011

---

**Professional Referees**

---

Prof. Timothy Mwololo Waema  
School of Computing and Informatics,  
College of Biological and Physical Sciences  
University of Nairobi

P. O. Box 15742,  
00100 Nairobi, Kenya  
Mobile: +254 722517323  
E-mail: waema@uonbi.ac.ke

-----  
**DR. TONNY KERAGE OMWANSA**  
-----

BSc-UoN, MSc-USA, PhD-UoN, MCP, CISA

Dr. Christoph Stork  
Senior Researcher  
Research ICT Africa (RIA), South Africa  
P. O. Box 601, WITS, 2050

Office Number: +27117173914  
Fax: +27117173910  
Mobile: +27 833276547  
E-mail: [cstork@researchictafrica.net](mailto:cstork@researchictafrica.net)