



ST. MARY UNIVERSITY

SCHOOL OF GRADUATE STUDIES

**ASSESSMENT OF CUSTOMERS' ATTITUDE TOWARD MOBILE
BANKING SERVICE (THE CASE OF ABYSSINIA BANK)**

By: TSEDALE ZEWDU

JULY 2023

ADDIS ABABA, ETHIOPIA

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ATTITUDE TOWARD MOBILE BANKING SERVICE (THE CASE
OF ABYSSINIA BANK)

By TSEDALE ZWDU

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Declarations

I, Tsedale Zewdu, hereby declare that this Thesis ‘Assessment of Customers’ Attitude towards Mobile Banking Service (The Case of Abyssinia Bank)’ is my original work and that it has not been submitted partially or in full, by any other person for an award of a degree in any other university/institution.

Name

Signature

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisor.

Name of Advisor _____

Signature _____

Date _____

Acknowledgement

It is the kindness of the almighty God- Jesus Christ and his Mother that made me still alive, achieve this success and strength and to go through all the difficult times. While there are several people who have helped me in one way or another to achieve the completion of this thesis, I would like to express my special gratitude to my advisor, Dr. Saleamlak Molla for the indispensable comments and constructive ideas he made in this Thesis. Moreover, he has given me the golden opportunity to do this wonderful research study which also helped me know many new things under the topic of interest.

Acronyms

ATM	Automatic Teller Machine
BOA	Bank of Abyssinia
ICT	Information and Communication Technology
IDT	Innovation Diffusion Theory
PDA	Personal Digital Assistant
POS	Point of Sale
TAM	Technology Acceptance Model
TPB	Theory of Planned Behavior

Contents

Declarations	i
ENDORSEMENT	ii
Acknowledgement	iii
Acronyms	iv
Abstract.....	x
CHAPTER ONE	1
1. INTRODUCTION.....	1
1.1 Background of the study	1
1.2 Background of the Organization	2
1.3. Statement of the Problem.....	4
1.4. Research objectives.....	5
1.4.1. General Objective	5
1.4.2. Specific objectives	5
1.5. Research questions.....	5
1.6. Significance of the Study	5
1.7. Scope of the Study	5
1.8. Limitation of the Study	6
1.9. Organization of the Study	6
1.10. Definition of Key Terms	6
CHAPTER TWO	8
2. LITERATURE REVIEW	8
2.1. Theoretical Review	8
2.1.1. Introduction to Mobile banking.....	8
2.1.2. Mobile banking in Ethiopia.	10
2.1.3. Impact and advantages of mobile banking.....	13
2.1.4 Customers' attitude	13

2.1.5 Different Models used for Customers' attitude on Mobile banking service.	14
2.1.6 Factor influencing Customer attitude towards Mobile banking service.....	15
2.2. Empirical studies.....	16
2.3. Conceptual framework.....	19
CHAPTER THREE	20
RESEARCH METHODOLOGY	20
3.1. Introduction	20
3.1.1. Research Approach	20
3.1.2. Research Design.....	20
3.1.3. Source of Data.....	21
3.1.4. Methods Data Collection	21
3.1.5. Target Population of the study.....	21
3.1.6. Sample size.....	21
3.2. Method of Data Presentation and Analysis.....	22
3.3. Validity	22
3.5. Ethical Consideration.....	23
CHAPTER FOUR.....	25
4. RESULTS AND DISCUSSION	25
4.1 Response Rate.....	25
Table 4.1. Response of Respondents	25
4.2. Demographic profile of Respondents	25
4.3. Results of the Study	27
4.3.1. Awareness stages of Mobile banking customers.....	27
4.3.2. Reliability.....	30
4.3.3. Perceived usefulness.....	32
4.3.4. Perceived ease of use	35
4.3.5. Trust	37

4.3.6. Attitude towards Mobile Banking	39
4.4. Regression Analysis	40
4.4.1. Assumption tests of liner regression analysis	41
4.5. Correlation Analysis	43
4.6. Linear regression result	44
CHAPTER FIVE	46
CONCLUSTION AND RECOMMENDATION	46
5.1 Introduction	46
5.2 Conclusions	46
5.3 Recommendations	47
Reference	48
APPENDIX I	50

List of Tables

Table 3.1. Scale Item reliability statistics	24
Table 4.2. Response of Respondents.....	25
Table 4.3 Age level Distribution.....	27
Table 4.4 Mobile banking service offers services other than checking account balances.....	27
Table 4.5 The security system of mobile banking services	28
Table 4.6 Mobile banking service enables to check account balance.....	31
Table 4.7 Mobil banking daily transaction limit for transfer funds.....	31
Table 4.8 The services of the Mobile Bank (withdrawals, account management, payment of utilities....).....	30
Table 4.9 Mobile banking service are satisfactorily resolved by the bank.....	31
Table 4.10 The bank's mobile banking service meets the exact requirements of customers.....	31
Table 4.11 Customers will be notified after each transaction they make	32
Table 4.12 Benefit using the mobile banking service.....	32
Table 4.13 Mobile banking makes it possible to complete banking transactions more quickly. .	34
Table 4.14. The mobile banking service saves transportation costs and time	34
Table 4.15 Mobile banking service helps transfer money to another bank account.....	35
Table 4.19 Multi- co linearity.....	42
Table 4.20 Correlations.....	43
Table 4.21 Model Summary.....	44
Table 4.22 ANOVA.....	44
Table 4.23 Coefficientsa.....	

List of Figures

Figure 1: Conceptual framework of the study	17
Figure 2 Linearity.....	41
Figure 3 Normality.....	42

Abstract

The study assessed Customers' Attitude towards Mobile Banking Service in Abyssinia Bank, Addis Ababa. The main objective of this study was to assess customers' attitude towards mobile banking service in Abyssinia Bank. The study employed a descriptive research design and designed a questionnaire survey instrument to assess customers' attitude towards mobile banking in order to address the research question. The researcher adopts a mixed research approach. The target populations were customers of M-banking service usage of Abyssinia bank. The target populations of the study were 11473 out of which 386 were samples in the study. The researcher had used both probability and non-probability sampling techniques. The researcher used both primary and secondary data collection tools. The refined data was analyzed using descriptive statistics involving percentages and frequency distribution, tables and charts were used to give a summary of data and displayed in a meaningful manner. To analyze the collected data in line with the objective of the research undertaking, statistical procedures were carried out using SPSS software. In light of the present findings, it can be concluded that customers' have positive attitude toward mobile banking is significantly influenced by Perceived usefulness, Perceived ease use, trust and awareness towards mobile banking services. Abyssinia bank should give more attention to the awareness creation about the mobile banking service, especially to those factors reliability, perceived usefulness, perceived ease of use, and Trust, Attention should be given to the risks which could affect day-to-day transactions performed through mobile devices. Thus, in order to enhance customers, trust in the Abyssinia banking services being offered. So creating trust on the customers is having a critical value, the mobile banking authorities should necessary step in to increase the convenience benefits of using mobile banking and other pertinent recommendations were included in the study.

Key words: *Mobile Banking Usage, Customer Attitudes, Perceived usefulness*

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

Commercial banks participate in the economic resource provision of countries where they channel funds from depositor to financiers. They are financial institutions that gather excess fund from depositor and provide loan to those who have fund shortage. Access to banking service will improve the lives of a society Uremadu (2002). National Bank of Ethiopia has designed a strategy that permits commercial banks in our country to increase the number of their branches the they have before for the aim of to address the unbanked population. Currently, in rapidly changing and highly competitive environment achievement of the banking industry not only depends on increasing of branches but also on having use of the suitable technology.

According to Gardachew (2010) new technology plays a vital role in banking industry as generate value for banks and customers, to enable customers to carry out banking activities without visiting branches. Mobile Banking is one of the up-and-coming technologies that have changed the operations of the banking sector using mobile devices. Mobile banking is the current advancement and one of the electronic banking system among the others based on wireless Internet. It is working by the combination of the two most vital development of technology such as the mobile phone and Internet, (Barnes & Corbitt, 2003). Mobile phones create an opportunity for the growth of banking service to contact many people by mobile banking. Mobile banking can be taken a technique for distributing financial services by Information Communication Technology, (Anderson, 2010).

Mobile banking shows the ability to withdraw and transfer cash and deposit money from mobile account regularly and that services are controlled by the expert operation of respective banks, which permit mobile account holder to implement these services and wherever out of the bank offices. The incredible growth of mobile phones all over the world has formed a chance to give financial services. Current competition in the banking industry enabled the banks to move around and find out substitute products to increase competitive advantages; mobile banking service is created because of this reason (Anderson, 2010).

Electronic banking (E-banking) in the Banking industry is applied based on the operation of Information and Communication Technology. And with the implementation of information technology; the form of operation concepts, methods, guidelines, and policies to the banking services is taken as extremely significant to banks. It influences decision and plan of the corporate management of the Bank. It has totally influences the relationship between bank's management and their clients with respect to services offered. E-banking can be practiced in various ways. One of them is Mobile Banking. Arunachalam and Sivasubramanian (2007), suggests that Mobile Banking enhances the capability for a client to perform banking activities by the Internet using mobile phones or computers.

Some the major activities of Mobile Banking are transferring of money, payment of bills, account balances enquiries and making online payments which are accomplished at a significant level of reduced stress as at what used to be before the application Mobile Banking into the banking sector, where Bank customer ought to be physical present at a bank and wait in queues. The ongoing practice of the usage of Internet together with the usage of mobile phones and in association of personal computers had smooth the way for this kind of internet services offered by banks. Consumers of nowadays are not only interested in online transactions; they feel more comfortable to have SMS option and email options to access their account whenever the need arises.

This study tried to assess customers' attitude towards mobile banking service in the case of Abyssinia bank that are using mobile banking system to ascertain their satisfactory levels and their expectations towards the mobile banking service.

1.2 Background of the Organization

The present-day Bank of Abyssinia (BOA) was established on February 1996 (90 years to the day after the first but defunct private bank was established in 1906 during Emperor Menelik II). BOA started its operation with an authorized and paid-up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. In two decades since its establishment Bank of Abyssinia has registered significant growth in paid-up capital and total asset. It also attracted many professional staff members, valuable shareholders, and large

customers from all walks of life. This performance indicates public confidence in the Bank and reliability and satisfaction in its services.

Currently, employing state-of-art banking technology, the Bank provides excellent domestic, international, and special banking services to its esteemed and valuable customers. It also strives to serve all economic and services sectors via its ever-increasing branch networks throughout the country.

Bank of Abyssinia (BOA) Bank of Abyssinia is a share company of private individuals who a mass experience and success in different areas including business, entertainment and education. Such diverse ownership not only reflects the company's determination and willingness to succeed in the sector it operates in, but also signifies its ability to work together towards building a successful business venture and commercial bank service.

The Bank provides a wide range of financial services including current, savings and checking accounts, time deposits, overdraft facilities, term loans, merchandise loans, letters of credit, guarantees, and money transfer and Women who maintained an outstanding balance of ETB 25,000 at the time of birth will receive gift certificate, Account can be operated by ATM cash withdrawal, mobile banking, internet banking and special debit card.

Bank of Abyssinia provides multiple options for Ethiopian Diasporas. Ethiopians living abroad can open:

1. A Checking Account: It is a non-interest bearing account.
2. A Savings Account: Deposits and withdrawals are made using the Bank's form. It is an interest-bearing account.
3. A Special Saving Account: It can be operated using a special check. It is an interest-bearing account.
4. A Non-Interest Bearing Account: In Foreign Currency will, in the future, be allowed for Ethiopians living abroad.

Electronic Banking of Abyssinia Bank is: E-Commerce, Virtual Banking and BoA 2 FA Mobile App

The mission of Bank of Abyssinia is to provide full-fledged domestic and international banking services through qualified and motivated employees, utilization of modern technology, and through socially and ecologically responsible practice, as well as ensuring profitability and growth.

1.3. Statement of the Problem

European banks started using the service in 1999 following the introduction of smart phones Arunachalam and Sivasubramanian (2007), In Ethiopia, commercial banks begin mobile banking service based on the NBE report (2016). Commercial Bank of Ethiopia, United Bank, Bank of Abyssinia, Dashen Bank, Wegagen Bank and Zemen Bank are the first Banks to implement Mobil Banking as per NBE directives, FIS/01/2012 (Arega H., 2015). As it was explained in the previous section mobile banking is linked with various benefits such as to decrease time of transaction, decrease the need for physically appear in branches for the service.

Mobile banking, refers to ‘a technology where a client is linked with a bank via their mobile devices permitting them to make financial transactions’ Aboelmaged M. G. and Gebba T. R. (2013) supplementing the current channels, for example, automatic teller machine and Internet banking including features of mobile payment capability and mobile wallet capacities .

Today all Ethiopian banks offer the M-banking services that include payment of inward remittances, person to person payments, cperson to business payments, business to person payments, person to government payments and government to person payments Gardachew, 2010).. The best important element of this service is that customers can access it through any brand and model of mobile phones in Ethiopia.

Ethiopia is now seeking in adopting new technologies that will modernize the service industries (banks-Commerce, Shopping, e-Governments, etc.). All these services require a strong banking system, and this cannot now be achieved without adopting new technology. However, traditional branch based retail banking remains the most widespread method for conducting banking transactions in Ethiopia. Ethiopian banking industry is quite underdeveloped in comparison to the rest of the world (Gardachew, 2010).

In Ethiopian mobile banking related researches that are focused on attitude of customers are not sufficient. Instead most of the researches’ focused on the adoption of e-banking for example a research conducted by Garedachw (2010) ,Opportunities and Challenges of e-banking for example a research conducted by Abdulselem, F. (2019). And also on the Factors Affecting the Adoption of E-banking service for example a research conducted by Ayana, G. (2014): Therefore, to address the current gap in the literature, this study will focus on to assess customer’s attitude towards mobile baking service of Abyssinia Bank.

1.4. Research objectives

1.4.1. General Objective

- The main objective of this research is to assess customers' attitude towards mobile banking service in Abyssinia Bank.

1.4.2. Specific objectives

- To analyze the customer's attitude towards mobile banking services in Abyssinia Bank
- To identify the perceived advantages of using mobile banking service in Abyssinia Bank,
- To identify the awareness stage of customers on Mobil Banking service.

1.5. Research questions

- What is the customer's attitude towards mobile banking service in Abyssinia Bank?
- What are the perceived advantages of using mobile banking service in Abyssinia Bank?
- What is the awareness stage of customers on Mobil Banking service

1.6. Significance of the Study

This research paper will have the following practical significance:

In Ethiopia, Mobile banking service is in expansion.. The practice of using Mobile banking for withdrawal of money, balance enquiry and transfer of balance is increasing from time to time. Therefore, identifying the important dimensions from the point of view of the customer will be valuable first degree significance for these banks. Second, customers will be benefited from the result of the study because it is the researchers believe that banks will take the necessary measure to improve their service to the customers. As a third place, this study will benefit academicians and researchers as a benchmark for further

1.7. Scope of the Study

There are various E banking channels like ATM., POS and internet banking, mobile banking and agent banking. Conceptually this research is especially design to assess customers'' attitude towards mobile banking service.

Geographically, the study is restricted to customers of in Abyssinia Bank East district selected branches such as Bank of Abyssinia Ural branch, BOA Tele Medhanialalem branch, BOA Rwanda Mazoria branch, BOA Bole cargo branch and Bole Michael branch.

1.8. Limitation of the Study

The first limitation of the study is its limited scope, which only included data from five selected branches of Abyssinia Bank. This could limit the generalizability of the study's findings to the rest of Abyssinia Bank branches. Another limitation of the study is the possible for bias, as the data was collected through questionnaires.

Therefore the sample should have been expanded by including the rest of Abyssinia Bank districts' and other private and governmental those are found in Addis Ababa in collecting and analysis of data, and Unavoidable in qualitative research that can influence respondents' response. When this study had sufficient time, man power resource, money and if it had been studied in all Banks' of the country, it would have been effective.

1.9. Organization of the Study

The study has five separate chapters. The first chapter is an introduction part including Background of the study, Statement of the problems, Research questions, Objectives of the study, Significance of the study, scope of the story and Limitation of the study. Chapter two presents important literature review. Chapter three is about data presentation, Analysis and Interpretation. Chapter four deals about result and discussion and finally, the fifth chapter will present summary of major findings, conclusions and recommendations.

1.10. Definition of Key Terms

Account: A type of financial property or financial obligation that is held and owned under your name.

ATM (Automated Teller Machine): 'A convenient location for basic banking transactions, such as withdrawing cash, depositing checks or making balance inquiries. Many banks offer access to a network of fee-free ATMs'.

Customer satisfaction: is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire.

Debit card: This is a payment method that's connected to your checking account.

Mobile banking: is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA).

Online bank: Online banks also called digital or internet banks operate primarily via the internet. You can manage your accounts at an online bank from a computer or mobile device from anywhere at any time.

POS: Point of Sale also sometimes referred to as point of purchase (POP) or checkout the location where a transaction occurs.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter presents a reviewed of the related literature on the subject under study presented by different researchers, scholars, analysts and authors. The research drew materials from books, journal, internet, and other dailies books with relevant information which were closely related to the theme and the objectives of the study. This section also presented the conceptual framework and summary of literature and research gap.

2.1. Theoretical Review

2.1.1. Introduction to Mobile banking

Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA). In recent times the industry of banking has been undergoing radical changes and all these things are taking place in every aspects of the banking sector. Among these new changes one thing to be mentioned is the information technology as a system as a whole and it is mainly used by most of the banks to reduce the turnaround time and also to improve business operation in general.

A suitable banking condition is viewed as a key element just as an empowering influence of financial turn of events. Banking through mobile is regarded as a substitute and new way to get services of the bank via a media through which the client communicates and performs bank related activities such as inquiring about the balance of the individual account, getting the current account status, moving a balance from one place to another and exchanging different type of stocks Abdulsalam, F. (2019).

Today, banking activity based on the Internet is getting more popular than traditional banking because of its several merits such as ease of operations, online financial activities and the fact that customers don't need to go bank branches for performing banking Abdulsalam, F. (2019). There is also indication that the fastest growing market in the world is now the mobile industry. The recent innovations in telecommunications have enabled the launch of new access methods for banking services.

Mobile banking technology could be defined as a service which provides the banking services such as balance enquiries, fund transfer, bill payment and transaction history through a user's

mobile devices (Stair and Reynolds, 2008). (Stair and Reynolds, 2008). believes that ‘corner stone of m-commerce is built by m-banking’; many banks are taking advantage of this new technology in order to increase customers’ satisfaction, manage costs, increasing profits and bring about positive transformation of banking payment systems in the economy (Stair and Reynolds, 2008). 2011).

Mobile banking allows customers to receive short text messages (SMS) using their telephone devices, wireless application protocols (WAP) and also Java enabled phones support other banking activities using GPRS(General Packet Radio Services) like direct payments confirmation and funds transfer (Vinayagamoorthy and Sankar, 2012). For example from earlier conducted researches 30% of households in the United Kingdom use their mobile devices to perform banking activities (MMA 2009). Mobile devices show promising path to the future which can reach larger population of customers irrespective of their location and this also can lead to customers’ loyalty. Mobile Banking, also known as M-Banking, can perform various functions like mini statement, checking of account history, SMS alerts, access to card statement, balance check, mobile recharge etc. via mobile phones (Vinayagamoorthy and Sankar, 2012).

Banks are constantly updating their technology and want to increase their customer base by reaching to each and every customer. There are many advantages of using mobile banking, such as people in the rural or remote areas can also get an easy access to mobile banking whenever required. Again Vinayagamoorthy and Sankar, (2012) have also discussed about the mobile banking and according to them it is a term that is used for performing various banking transactions like fund transfer, balance check, payments etc. via mobile phones.

The mobile banking technology has been said to have brought about positive shift in customers’ perception but this couldn’t be true in the case of Ethiopia. There is no much attention which is given to the area and also there is lack of empirical research on the adoption and also the usage of mobile banking in the context of Ethiopia. Therefore this research aims to bridge the gap in the area. In the past years there has been several challenges in which the banks have been facing because of poor information technology systems, but with the introduction of the new technological development like the universal mobile telecommunication system (UMTS), the banks can fully adopt the advantage of this new technology or platform for realistic mobile applications which have been made available (Stair and Reynolds, 2008). 2011). So in general,

by definition mobile banking is one form of banking transaction carried out through mobile phones.

Mobile banking allows bank customers to do banking tasks like checking their account balances, performing credit card transactions and also providing information on the latest transaction made by customers. Mobile banking is also a subset of e-banking in which customers access a range of banking products like savings accounts, credit instruments, and also others via electronic channels.

2.1.2. Mobile banking in Ethiopia.

The history of modern banking in Ethiopia goes back to 1900 when an agreement was reached in 1905 between Emperor Minilik II and Mr.Ma Gillivray, representative of the British owned National Bank of Egypt. Currently as per National Bank of Ethiopia estimates, there are 26 private and 2 state owned banks. Out of these 28 banks, the state owned Commercial Bank of Ethiopia (CBE) is the largest and leading bank in financial operations. Commercial Banks as such provide all the banking services including ATM facility, Internet Banking, Telephone Banking, SMS banking and Mobile Banking beside the traditional banking activities.

The appearance of E-banking in Ethiopia goes back to the late 2001, when the largest state owned, Commercial Bank of Ethiopia (CBE) introduced ATM to deliver service to the local users. Electronic banking facilities provided by most Ethiopian Banks are very basic. However e-banking facilities provided are at par (similar) with those in the region. On 1 January 2013, the National Bank of Ethiopia (NBE) issued a long-awaited directive that allows transaction-based mobile banking for the country's unbanked citizens (Elise Jobson (2013).

Four major players: Commercial Bank of Ethiopia, M-BIRR, Bell Cash and Zemen Bank's Z-Birr were expected to begin operations later that year, making Ethiopia the last but one African country to adopt this technology.

The rapidly growing information and communication technology (ICT) is knocking the front door of every organization in the world, where Ethiopian banks would never be exceptional. In the face of rapid expansion of electronic payment (E-payment) systems throughout the developed and the developing world, Ethiopian's financial sector cannot remain an exception in expanding the use of the system (Gardachew, 2010). Though it is true that traditional banking has grown

steadily over the years, in terms of technological based financial service/product, the Ethiopian banking sector didn't fully benefit from ICT in general and M-banking in particular.

Ethiopian banking industry as a whole had a network of 2,323 branches as of September 30, 2014, in which the number of population being served by a single branch was around 37,861.8. Commercial Bank branch (per 100,000 adults) ratio in 2012 was 2.94 which is lower than Sub-Saharan Africa, that is 3.71 (World Bank, 2012). With urban skewed branch network it is hard to ensure efficient flow of financial resources and optimize the contributions of the entire financial system to the development processes.

The mobile banking development in Ethiopia is at its starting stage. Currently m-banking practice in Ethiopia can be considered as accessing the core banking system within the bank.

Five Micro Finance Institutions (MFIs), namely Amhara Credit and Savings Institution, Addis Credit and Savings Institution, Dedebit Credit and Savings Institution S.C, Oromia Credit and Savings and OMO Microfinance render M-Birr mobile money service in their respective regional states.

M-BIRR aims to develop a mobile banking services, allowing people to conduct basic financial transactions from their mobile phone, including sending and receiving money, paying bills, receiving salaries and other government or non-governmental, and repaying loans. According to Directive No FIS/01/2012, a persons' balance in his/her mobile account shall not exceed Birr 25,000 and daily mobile banking transaction shall not exceed Birr 6,000. As mobile money is a new phenomenon in the banking sector development, and hence fear of unknown, and the service heavily rely on ICT, which is vulnerable to hacking, such limit by NBE(national bank of Ethiopia) is considered to minimize the risk associated with money laundering and financing terrorism. Banking operation is still under developed and backed by low level of infrastructural development, lack of suitable legal and regulatory framework, high rates of illiteracy, frequent power interruption and security issues (Gardachew, 2010).

There is no question that the mobile industry accounts for a major portion of the GDP is Sub-Saharan Africa. Africa is now the world's fastest growing mobile phone market and, according to latest research by telecommunications analyst firm informal Telecoms and Media, there are now more than 100 million mobile phones in use on the continent one for every nine Africans. Literature also supports that the level of user's acceptance of electronic banking is largely

determined by their perceptions of its effectiveness in terms of costs and benefits (Olatokun & Igbinedion 2009).

Aboelmaged M. G. and Gebba T. R) argued that the online banking extends the relationship with the customers through providing financial services right into the home or office of customers. The banks may also enjoy the benefits in terms of increased customers loyalty and satisfaction. However, Nancy, Lockett, Aboelmaged M. G. and Gebba T. R viewed the same situation differently and argued that customers like to interact with humans rather than machines. As it is stated in different e-banking literatures some of the problems related with adoption of e-banking are generally: Low level of internet penetration and poorly developed telecommunication infrastructure.

According to Ayana Gemechu (2014), most countries in Africa, except South Africa, have Internet infrastructure only in their major cities. Lack of suitable legal and regulatory framework for e-commerce and electronic payment is another impediment for the adoption of new technology in banking industry. According to Ayana Gemechu (2014), the major barriers that Ethiopian banking industry faces in the adoption of Electronic banking are: security risk, lack of trust, lack of legal and regulatory frame work, Lack of ICT infrastructure and absence of competition between local and foreign banks. Wondwossen & Tsegai (2005) observed the following reasons which may be considered as hindrance factors for the use of electronic payment system in Ethiopia.

The regulatory framework could limit m-banking's progress. Paper receipts will be required for every transaction, necessitating the use of a printer and a consistent electricity supply, both of which may not be easily available in remote rural areas. The transfer limit is 6,000 birr (\$324), other countries have a ceiling of \$1,000. In addition, foreign-owned companies are disqualified from acting as agents. The exclusion of non-domestic players from the m-banking market is consistent with Ethiopia's policy for the sector as a whole.

The government's line is that foreign banks are barred because the country's central bank, the NBE, does not yet have the capacity to deal with sophisticated global institutions. Other analysts say that the NBE could impose whatever regulations it wanted. A second reason given for the prohibition is that the country's nascent financial services industry which was first opened to private ownership in 1994 needs time to mature before being exposed to international

competition. Therefore a study of customers' perception towards mobile banking security here in Ethiopia is relevant since mobile banking is one of the e-banking services.

2.1.3. Impact and advantages of mobile banking

Mobile banking has lot of advantages for both service providers and receivers. It has a multi beneficial, banks do not require much investment and they do not even have to modify their existing infrastructure. Banks can send the message in fewer efforts to huge number of people.

Mobile banking also helps Banks to form good relations with their customers; banks get valuable data about the customers, which help them in effective customer's relationship management practices. It facilities quick feedback and helps in customer retention and customer loyalty (Saleem & Rashid, 2011).

2.1.4 Customers' attitude

It may be defined as an apprising statement of a person's emotion and thinking which could be positive or negative towards certain actions around their surroundings (Robbins and Judge, 2012). The bank customers' tendency towards Mobile Banking based on positive or negative feeling created though time to time. The idea of attitude is inner in nature which can only be created from the mind of a person (Labianca, 2014). According to (Labianca, 2014), the tendency of customers' attitude towards using Mobil Banking can be defined as positive or negative emotion that a person has to certain action. An attitude to behavior can be; positive and negative. Therefore, the banking industry's capability to increase customers' trust in using their products and services can be the cause of increasing positive or negative attitude towards behavior. According to Rose and Fogarty (2006) perceived usefulness and ease of use are factors affecting bank customers' attitude among the others self-service banking service like Mobil Banking. Likewise, (Labianca, 2014), showed that bank customers' loyalty can be indirectly influenced by bank customers' attitude towards automated banking.

Since the service company finances their fund for technology, it is significant that customers have to use the service preference. As service quality influences customer satisfaction, we should to increase enhanced awareness into customer preferences and the significance of service quality through comparing the connection between satisfaction and preferences with the connection between service quality and preferences for Technology-Based Self-Service. Some factors touching the customer's preferences to join the technology-based service systems may be easily clarified through satisfaction. Being a broader attitude and a well forecaster of behavior, and

assumed that we recognize very small about the power of service quality is in appraising and creating preferences for Technology-Based Self-Service options (Foley et al 1990).

2.1.5 Different Models used for Customers' attitude on Mobile banking service.

Researchers have come across many different models that help them in determining the important factors that affect the attitude and intention of the mobile banking users. These models include various attributes that judge the intention of the mobile banking user and their attitude towards it. Some of them are discussed here under:-

2.1.5.1 Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) proposed by Fred Davis in 1986. Davis (1986) defined Perceived usefulness as “The degree to which an individual believes that using the particular system would enhance his or her performance” and Perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of effort”. According to him attitude of the user towards the acceptance of new technology or information system is determined by perceived usefulness and perceived ease of use.

2.1.5.2 Theory of Planned Behavior (TPB)

Theory of Planned Behavior is an extension to TRA, it has taken into account one additional construct i.e. Perceived Behavioral Control (PBC). Perceived behavioral control refers to the people's perceptions of their ability to perform a given behavior in a controlled manner. PBC is further influenced by control beliefs and perceived Power or perceived facilitation. Control beliefs refer to the perceived presence of those factors that may facilitate or impede the performance of behavior. Perceived power specifies the power to have the resources that are required to use a specific system.

2.1.5.3 Innovation Diffusion Theory (IDT)

Davis (1986) described the innovation-diffusion process as “an uncertainty reduction process” and he proposes attributes of innovations that help to decrease uncertainty about the innovation. Attributes of innovations include five characteristics of innovations: Relative advantage, Compatibility, Complexity, Trial ability, Observability. Rogers (2003) stated that “individual's perceptions of these characteristics predict the rate of adoption of innovations”. Rogers (2003) defined the rate of adoption as “the relative speed with which an innovation is adopted by members of a social system”, Relative advantage as “the degree to which an innovation is perceived as being better than the idea it supersedes”

“compatibility is the degree to which an innovation is perceived as consistent with the existing values, past experiences, and needs of potential adopters”, complexity as “the degree to which an innovation is perceived as relatively difficult to understand and use”, “trial ability is the degree to which an innovation may be experimented with on a limited basis”, Observe ability as “the degree to which the results of an innovation are visible to others”.

To summarize, Roger argued that innovations that offer a more relative advantage, compatibility, simplicity, trial ability, and Observe ability will be adopted much faster as compared to others.

2.1.6 Factor influencing Customer attitude towards Mobile banking service

➤ Reliability

Reliability is on time consideration, in the setting of the use of environmental conditions or time conditions, and product or service can reach the required functional standard. In short reliability is a product or services whether in life or cycle process is normal, will be influenced by the reliability of the level of satisfaction on the quality of good or service (Fang et al., 2013).

Internet information search elements reveal a perceptual dichotomy between consumer’s ‘reliability of the information content and reliability control and use of technology’. Information reliability is related with diversity, depth and actuality of information contents, the capacity of internet use and effects consumer’s satisfaction (Alba et al., 1997).

Reliability means the stability of performance and delivery service properly and better than the first time and meets the bank of what has been promised to the client, and this includes:

- The accuracy of the accounts, files, and errors do not occur.
- Providing banking service properly
- Provide service in a timely manner and in time designer.
- The stability of the performance level of service (fang et al, 2013).

➤ Perceived usefulness

It is defined as the level to which a person believes that he or she would be benefited from using mobile banking. According to the Technology Acceptance Model /TAM/, perceived usefulness is the degree to which a person believes that using a particular system would increase his or her job performance (Davis, 1989). The significance of perceived usefulness has been extensively accepted in the field of mobile banking services (Davis, 1989). According to (Davis, 1989).

earlier research has argued that there is a positive relationship between perceived usefulness and attitude toward mobile banking and mobile banking.

(Davis, 1989). discovered that customers' perceived usefulness matches with the degree to which an individual accepts that using a particular system like mobile banking would increase his/her both social and business activities. Customers' willingness to make a transaction on mobile banking service is taken as perceived usefulness. Customers' perceived usefulness of technological innovations notably contributes in determining its adoption and usage Perceived Ease of Use

According to the Technology Acceptance Model /TAM/, Perceived ease of use is defined as the degree that an individual believes it is simple to use electronic related systems. It is the degree to which a customer agrees with the idea that using electronic systems like mobile banking services for banking transaction is simple Davis, 1989).

Perceived ease of use in e-banking like mobile banking service is more likely to be affected by computer self-efficacy. Self-efficacy' refers to belief in one's capabilities to organize and execute the course of action required to produce given attainments'' (Bandura, 1997).

➤ **Trust**

In business studies, trust has been found to be important for building and maintaining long-term relationships. Electronic exchanges are believed to present numerous risks to customers while trust appears to be especially important for creating loyalty when the perceived level of risk is high. This has been identified as key to customer loyalty especially in the area of e-commerce, because it is crucial wherever risk, uncertainty and interdependence exist. The banking sector is strongly associated with high levels of trust related to security and privacy issues in the physical environment. Therefore, trust is an important consideration in the development and fostering of e-commerce relations in the context of knowledge-based economy. Lowering perceived risks associated with online transactions as well as maintaining transaction trust is vital keys to attracting and retaining customers (Benjamin, 2015).

2.2. Empirical studies

Some related studies are conducted by different researchers in different parts of the world. However, there are limited numbers of studies conducted in Ethiopia on e-banking technology generally and M-banking specifically. Wondwossen and Tsegai (2005) studied on the challenges

and opportunities of E-payments in Ethiopia; their objective was studying of E-payment practices in developing countries, Africa and Ethiopia. The authors employs interview and on site observation to investigate challenges to E-payment in Ethiopia and found that, the main obstacles to the development of E-payments are, lack of customers trust in the initiatives, Unavailability of payment laws and regulations particularly for E-payment, Lack of skilled manpower and Frequent power disruption.

On the other hand the study conducted by Daghfous and Toufaily (2007) on the success and critical factors in adoption of E-banking by Lebanese banks. The research was conducted on the factors that can lead to success the adoption of E-banking and the other factors that can constitute as barrier to its adoption, it focus on the organizational, structural and strategic factors which can accelerate or, on the contrary, slow the adoption of this electronic mode of distribution and communication by the banks, through analyzing the case of the Lebanese market. In order to test the validity of the theoretical framework, structured survey was used, interview questionnaire that was given to E-banking managers or to information technology managers of all the banks on the official list of institutions operating on the Lebanese market, with a total of 57 banks, 31 of them operate internationally and 26 are strictly local were used to gather data. The results of their study shows that the organizational variables (bank size, functional divisions, technical staff, technical infrastructure, perceived risks, decision makers` international experience and mastery of innovation) are variables which exert significant impact on the adoption of E-banking, among the structural characteristics, the result revealed that internal technological environment of the bank is a very important factor in determining the adoption of E-banking, also the result shows that banks which are developing in the international scale are more likely to adopt E-banking innovations. Finally, the result of the study indicated that extent of penetration of E-banking in the growth phase of an emerging market has an important correlation with the improvement of commercial performance.

According to Khalfanet al (2006) on ‘Factors influencing the adoption of internet banking in Oman, aimed to identify the main potential factors or impediments that are currently inhibiting the incorporation or adoption of E-commerce applications in the Omani Banking sector. Data, used in their study were collected using semi structured interviews and survey questionnaire as well as reviewing some bank documents. The results of their study provide a Pragmatic picture about the adoption of E-Commerce applications in the core financial sector domain of Oman.

One of the main findings is that security and data confidentiality issues have been a major barrier. The banking sector was reluctant to use E-commerce applications as they felt that transactions conducted electronically were open to hackers and viruses, which are beyond their control. Lack of top management support is the other inhibiting factor in the adoption of electronic commerce applications as per their finding. Similarly, the study of Ghazi and Khalid (2012), found that, the most important barriers for E-business growth are technological issues, such as, security risk, quality of internet and cost of implementation to be the most prominent.

A research conducted by D'Souza (2002) on the comparative performance of public and private sector banks in the decade of the 1990s shows that though the turnover ratio rose in public sector banks (PSBs), the turnover per employee in private and foreign banks doubled relative to the ratio for PSBs. Also, this is not due to the presence of a large rural and semi-urban concentration of bank branches amongst PSBs but rather due to technological up gradation in the private and foreign banks. Private and foreign banks have changed the structure of their employment towards a higher skilled workforce by increasing the recruitment of officers and reducing clerical and subordinate staff. The combination of higher technology and higher skills have posted a higher turnover for these banks as they have been able to provide better customer support and have managed their assets well.

2.3. Conceptual framework

The study would try to explore the five variables and its effects on the attitude. The conceptual framework of the study will show the dependent variable and independent variable. The dependent variable which known as outcome variable is attitude. On the other hand, the independent variables of the study are Awareness, Reliability, perceived usefulness, perceived easy of use and Trust. Based on the theoretical and empirical reviews presented in the above pages, the following

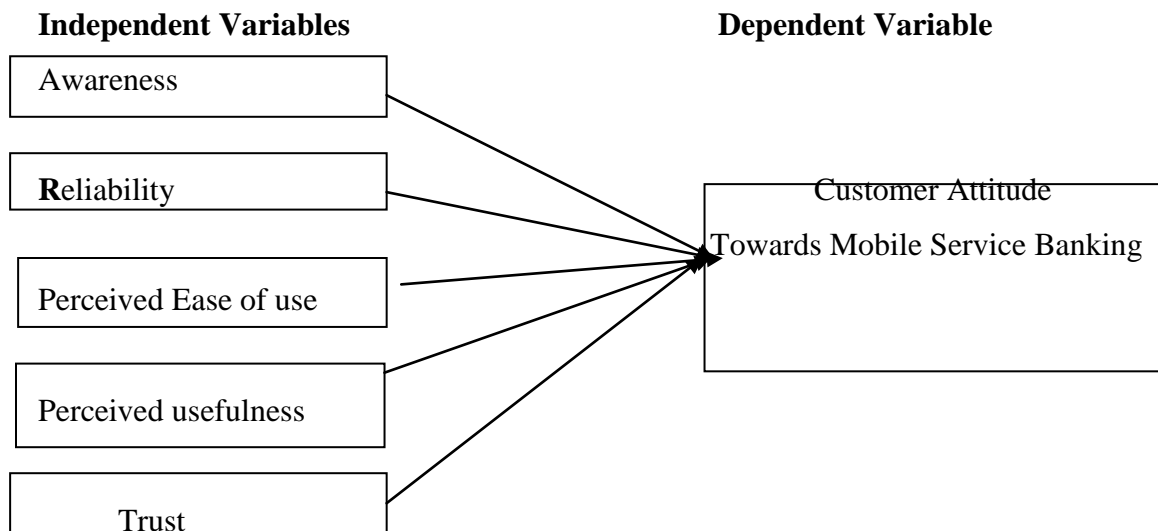


Figure 1: Conceptual framework of the study

Source: Modified by the researcher – adopted from the studies by Zeithaml et al. (2002, 2000).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

Research methodology is the path of finding answers to the research questions (Woldemichael, 2012, p.28). In this chapter, the study will provide a brief explanation on how the study will be conducted and it included: the study design, area of the study, sample size, sampling techniques, data collection methods, data analysis, data reliability and validity and ethical issues.

3.1.1. Research Approach

The study used mixed research approach since the major focus of this study is assessing the customers' attitude towards mobile banking service in Abyssinia Bank. Mixed research approach is adopting a research strategy more than one type of research method. The research method is used to examining the relationship among variables. These variables, in turn, can be measured, typically on instruments, so that numbered data will be analyzed using statistical procedures (Cresswell, 2012, p.25).

And also in order to attain the objective of the study and answers the research questions, the researcher adopted mixed research approach. The rationale of using a mixed approach is to gather data that could not be obtained by adopting a single method (Creswell, 2003). Hence, the basis of such approach helps to reduce the limitations of applying a single approach in connection with the qualitative and quantitative nature of the research questions.

3.1.2. Research Design

This study used descriptive research design and designs a questionnaire survey instrument to assess customers' attitude towards mobile banking service in Abyssinia Bank. Robson (1993) suggests that the term 'survey' is commonly applied to a research methodology designed to collect data from a specific population, or a sample from that population, and typically utilizes a questionnaire as the survey instrument. Descriptive survey research design is a procedure in quantitative research in which a study administers a survey to a sample or to the entire population of people to numerically describe the attitudes, opinions, and characteristics of the population (Cresswell, 2012, p.30). In this procedure, data was collected using questionnaires and statistically analyze the data to describe the trends about responses to the questions and to test research questions and then the meaning of data was present and interpret.

3.1.3. Source of Data

The researcher used both primary and secondary source of data based on a structurally designed questionnaire which includes both closed ended and open-ended questions.

3.1.4. Methods Data Collection

The study used different methods as a means of data collection, Analysis and Report preparation. The researcher used both primary and secondary data collection tools. Primary data was collected using questionnaires. Secondary data was obtained from different manuals, documents, related reports and financial statements, policies, procedures and administrative department of the Bank.

3.1.5. Target Population of the study

The target population is a specified group of people or object for which questions can be asked or observation made to develop the require data structures and information. Therefore, for this study, the target population of the study includes bank of Abyssinia and customers' of east district, in Addis Ababa;

There were 130 branches with a total of 100,000 active mobile banking users of Abyssinia Bank in Addis Ababa. However, the study will focus on specifically on the five selected branches in east district; Bank of Abyssinia Ural branch, BOA Tele Medhanialalem branch, BOA Rwanda Mazoria branch, BOA Bole cargo branch and Bole Michael branch. The total active users of mobile banking as of march 31, 2023 are about 11743 customers in the selected branches. For the purpose of this study random sampling probability was used for customers' from East district, Therefore, for this study, the target populations of the study were Bank of Abyssinia and customers' of the bank.

3.1.6. Sample size

The total population for the sample size was determining with consideration of representativeness. The sample size of the study will be determine based on Taro Yamane's (1967) formula at 95% confidence level with an alpha level of 0.05. The formula is given by:

$$n = \frac{N}{(1+N(e^2))}$$

$$n = 11473 / (1 + 11473(0.05)^2)$$

$$n = 386$$

Where 'n' is the sample size, N is the population size, and e is the level of precision having 95% confidence level and 5% level of precision the sample size. According to the above formula, the sample size of the study is an approximately of 386. Therefore, the researcher used a sample of 386.

➤ **Sampling Techniques**

To determine the sample size of the study from the customers of the bank, the study used convenience sampling. Because, this study was conducted by collecting data from the customers of the bank who are available, volunteer and include as a sample in the study area. In the process of selecting the respondents' consideration was made to incorporate reasonable numbers from both male and female customers' of Abyssinia bank.

3.2. Method of Data Presentation and Analysis

Once the data checked for completeness and become ready for analysis, the data from the field was first coded according to the themes researched on the research. This enabled the use of computer in the summarizing of data in tables. Descriptive statistics. Descriptive statistics such as frequency and percentage was used for dummy variables in qualitative way and minimum maximum, mean and standard deviation was used for continuous variables that are used to summarize and present the quantitative data.

3.3. Validity

The face or content validity of the data collection instruments were done based on the expertise suggestions and feedback whereas the reliability was measured using Cronbach Alpha statistical measures. To ensure reliability, the researcher adopted a dynamic sampling and data collection technique ensuring that the study is relevant and measurable throughout the duration of the research. Triangulation techniques of the interview and observation were used to address credibility (Bryman, 2008).

3.4. Reliability

Reliability refers to the consistency or dependability of a measurement technique, and it is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions. If the measurement is reliable, then there is less

chance that the obtained score is due to random factors and measurement error Bisschoff and Koebe (2005:5).

Reliability is defined as the degree to which measures are free from error and therefore yield consistent result (Zikmund, 2003). A reliability coefficient of zero indicates that the test scores are unreliable on the other hand the higher reliability coefficient the more reliable or accurate the test score. The cronbach's alpha test of reliability is used to test of reliability of the instrument used for the study. The reliability test was done on the following five identified constructs (dimensions) scales and the scores are displayed in the table below.

Table 3.1 Scale Item reliability statistics

Dimensions	Cronbach's Alpha	Numbers of Items'
Awareness stages	0.864	4
Reliability	0.840	4
Perceived ease use	0.799	3
Perceived usefulness	0.853	4
Trust	0.898	4

Source: field Survey, 2023 G.C.

To test the reliability of the scale from each variable, a Cronbach's Alpha was used to measure the internal consistency of the variables (items). Cronbach's Coefficient (α) is a reasonable indicator of the internal consistency of instruments that do not have right or wrong marking schemes, thus can be used for questionnaires using scales such as rating (Black & Leslie, 1999). The reliability coefficient is acceptable if it is between 0 and 1 but if it is closer to 1 it is assumed to be better. Therefore, the research reliability values are greater than 0.7, which means that closer to 1. This indicates that result obtained in the above table 3.1 met the requirements and assured that the items were measuring the intended construct.

3.5. Ethical Consideration

According to Cant (2005:11), 'ethics refer to commonly accepted standards of right and wrong behavior. All the participants were selected on a voluntarily basis, and interviewed, and their

names were kept in confidence. The responses provided were held in confidentiality, as the respondents will not be asked to fill in their names or give any identification. The researcher also informed the respondents on how the information collected from them was going to be used.

Curry (2010:56) asserts that as ‘consideration good researchers should observe the right to participation of subjects and participants should never be forced at any given point in time to participate in a study’. During the process of data collection for communication purposes, the researcher used both English and Amharic languages to ensure clarity of issues and questions to participants

CHAPTER FOUR

4. RESULTS AND DISCUSSION

In this chapter, the data collected from respondents were analysed and interpreted using quantitative analysis which involves analysis of the descriptive and inferential statistics employed to investigate the influence of independent variables on dependent variable. To analyse the collected data in line with the overall objective of the research undertaking, statistical procedures were carried out using SPSS version 20.

4.1 Response Rate

Table 4.1. Response of Respondents

No	Description	Respondents	percentage
1	Sample size	386	100
2	Questionnaire Distributed	386	100
3	Questionnaire Returned	350	91
4	Did not Respond	36	9

Source: field Survey, 2023 G.C.

As shown in Table 4.2 above, it can be explained that out of the total 386 distributed sets of questionnaires, 350 of the questions were returned and properly filled and used for analysis purpose and while the remaining 36 questionnaires did not return due to various reasons and yield response rate of $(350/386 \times 100 = 90.67\%)$.

Fincham (2008) says, response rates approximating 60% for most research should be the goal of researchers and certainly are the expectation of the Editor and Associate Editors of the Journal.'

4.2. Demographic profile of Respondents

Under this section the demographic data such as Age, Sex and Educational status of respondents were described as follows.

Table 4.2. Demographic profile

Items	Measurements	Freq.	Percentage%
Gender	Male	200	57.2
	Female	150	42.8
	Total	350	100
Age	18-29	105	30.0
	30-39	146	41
	40-49	62	18
	ABOVE 50	37	11
	Total	350	100
Educational level	primary school	9	2.2
	Diploma/certificate holder	147	42.2
	Bachelor Holder	128	36.7
	maters holder	66	18.9
	Total	350	100

Source: field Survey, 2023 G.C.

As shown in Table 4.3, about the Age of sample respondents, from the sample 105(30%) were the Age between 18-29 years of old, 146(41 %) of them were found between Age of 30-39 years of old,62 (18%) were between 40-49 years old and the remaining 37(11%) were above 50 years of old. Therefore, the findings of the study showed that majority of respondents were middle Age participants.

As shown in figure 4.2, regarding gender proportion of respondents, from the Descriptive analysis shown that out of 350 respondents,200(57.2%) were male and 150 (42.8%) were female respondents. Hence, from the findings of the study one can conclude that majority of the respondents that were male from the clients of Abyssinia bank of Ethiopia.

As can be seen from the figure 4.3, it can be explained that majority of the respondents 42.2% were Diploma /certificate holder, 36.7% of them were Bachelor of Degree and maters holder, 18.9% were secondary school, the rest 2.2% were primary school.

This implies that majority of respondents have an awareness related to mobile banking practice and its platforms. Based on this, researchers conclude that majority of respondents have positive attitude towards mobile banking adoption and usage.

4.3. Results of the Study

Under this section based on the response from the sample respondents, variables such as Awareness, Reliability, Perceived ease of use, Perceived usefulness and Trust respectively was described in the following manner. And this factors, which affects Customer Attitude towards Mobile Banking Service was measured using likert scale instrument being considered as interval scale. The responses of the respondents for the variables indicated below were measured on five-point Likert scale with: 1= strongly disagree, 2= disagree, 3 = neutral, 4= agree and 5= strongly agree.

Descriptive statistics were used to describe the basic features of the data collected from respondents, Frequency, distributions, mean and standard deviation were provided for the characteristics of respondents. The descriptive analysis was made separately for categorical and continuous variables using frequency count and mean (standard deviation) respectively.

4.3.1. Awareness stages of Mobile banking customers

- I know that the mobile banking service offers services other than checking account balance.

Table 4.4 Mobile banking service offers services other than checking account balances

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	19	5.4	5.4	5.4	3.9514	.73429
	Neutral	46	13.1	13.1	18.6		
	Agree	218	62.3	62.3	80.9		
	Strongly Agree	67	19.1	19.1			

Total	350	100.0	100.0	100.0		
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Source: field Survey, 2023 G.C.

As can be seen from the Table 4.4, most of the respondents 218 (62.3%) agreed and 67 (19.1%) strongly agreed that the mobile banking service offers services other than checking account balances .While 46 (13.1%) of the sample respondents were neutral.

Therefore, from the result it can be concluded that, the mobile banking service offers services other than checking account balances

- I have received information about the security system of mobile banking services

Table 4.5 the security system of mobile banking services

Respondents' decision	Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Strongly disagree	11	3.1	3.1	3.1	3.8429	0.90265
Disagree	28	8.0	8.0	11.1		
Neutral	24	6.9	6.9	18.0		
Agree	229	65.4	65.4	83.4		
Strongly Agree	58	16.6	16.6	100.0		
Total	350	100.0	100.0			

Source: field Survey, 2023 G.C.

As Shown in Table 4.5, most of the respondents 229(65.4%) agreed and 58 (16.6%) strongly agreed that they have received information about the security system of mobile banking services. While 28(8 %) disagreed, 11 (3.1 %) strongly disagreed and the remaining 24 (6.9%) of the respondents were neutral. Hence, from the findings of the study we can conclude that, the customers of Abyssinia bank have received information about the security system of mobile banking services.

According to the study by Bamoriya and Singh (2012) found out in their study that ‘security concern’ is a significant barrier in using mobile banking, it means banks should focus on the security aspect and need to create awareness that it is as secured as traditional banking channel.

As this is the main barrier in using mobile banking our research tries to identify this security perception of customers on the mobile banking usage.

- **Mobile banking service enables me to check my account balance, conduct online transactions, transfer funds, and pay bills**

Table 4.6 Mobile banking service enables to check account balance, ...

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent		Std.
Valid	Disagree	17	4.9	4.9	4.9	4.1571	0.67785
	Neutral	6	1.7	1.7	6.6		
	Agree	232	66.3	66.3	72.9		
	Strongly Agree	95	27.1	27.1			
	Total	350	100.0	100.0	100.0		

Source: field Survey, 2023 G.C.

As shown in the Table 4.6, it can be explained that 232 (66.3 %) agreed, 95 (27.1) strongly agreed that mobile banking service enables customers' to check their account balance, conduct online transactions, transfer funds, and pay bills. While 17 (4.9 %) disagreed. Hence, from the findings of the study we can conclude that, Abyssinia mobile banking service enables customers' to check their account balance, conduct online transactions, transfer funds, and pay bills.

4.4.4. I know that Mobil banking daily transaction limit for transfer funds.

Table 4.7 Mobil banking daily transaction limit for transfer funds

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Strongly disagree	21	6.0	6.0	6.0	3.6714	1.11927
	Disagree	46	13.1	13.1	19.1		
	Neutral	31	8.9	8.9	28.0		
	Agree	181	51.7	51.7	79.7		
	Strongly agree	71	20.3	20.3	100.0		
Total		350	100.0	100.0			

Source: field Survey, 2023 G.C.

As shown in the Table 4.7, it can be explained that 181(51.7 %) agreed and 31 (8.9%) strongly agreed that they know that Mobil banking daily transaction limit's for transfer funds. While 46 (13.1 %) disagreed and 21(6%) strongly disagreed and the remaining 31(8.9) of respondents' were neutral. Hence, from the findings of the study we can conclude that, the bank of Abyssinia mobile banking service has imposed restrictions on the number of electronic money transfers to not more than five times from a single bank account per week. The Bank said it supports the use of non-cash payment instrument, but that ensuring safety and efficiency of the payment systems is critical.

4.3.2. Reliability

- **The Bank undertakes to provide its customers with all the services of the Mobile Bank (withdrawals, account management, payment of utilities, etc.)**

Table 4.8 The services of the Mobile Bank (withdrawals, account management, payment of utilities...)

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	22	6.3	6.3	6.3	3.9829	.79377
	Neutral	47	13.4	13.4	19.7		
	Agree	196	56.0	56.0	75.7		
	Strongly agree	85	24.3	24.3	100.0		
	Total	350	100.0	100.0			

Source: field Survey, 2023 G.C.

From Table 4.8, it can be explained that the Bank of Abyssinia undertakes to provide its customers with all the services of the Mobile Bank (withdrawals, account management, payment of utilities, etc.). Concerning this, 196 (56.0%) and 85 (24.3%) from the sample respondents were agreed and strongly agreed respectively. While 22(6.3%) from the participants were disagreed on the given issue, but 47(13.4%) from the respondents were neutral on the issue. Therefore, from the findings of the study we can conclude that, the Bank of Abyssinia undertakes to provide its customers with all the services of the Mobile Bank (withdrawals, account management, payment of utilities, etc.).

- Customer inquiries, complaints or concerns regarding the mobile banking service are satisfactorily resolved by the bank

Table 4.9 Mobile banking service are satisfactorily resolved by the bank

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Strongly disagree	2	.6	.6	.6	4.0771	.80635
	Disagree	23	6.6	6.6	7.1		
	Neutral	20	5.7	5.7	12.9		
	Agree	206	58.9	58.9	71.7		
	Strongly agree	99	28.3	28.3	100.0		
Total		350	100.0	100.0			

Source: field Survey, 2023 G.C.

As can be seen from the Table 4.9, most of the respondents 305 (87.2%) who are agreed and strongly agreed, that customer inquiries, complaints or concerns regarding the mobile banking service are satisfactorily resolved by the bank of Abyssinia. And 23 (6.6%) of respondents were neutral on the issue.

- **The bank's mobile banking service meets the exact requirements of customers**

Table 4.10 The bank's mobile banking service meets the exact requirements of customers

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	20	5.7	5.7	5.7	3.8657	.61194
	Neutral	32	9.1	9.1	14.9		
	Agree	273	78.0	78.0	92.9		
	Strongly agree	25	7.1	7.1			
	Total	350	100.0	100.0	100.0		

Source: field Survey, 2023 G.C.

From Table 4.10, it can be explained that the bank's mobile banking service meets the exact requirements of customers. Concerning this, 273 (78.0%) and 25 (7.1%) from the sample

respondents were agreed and strongly agreed respectively. While 20 (5.7%) from the participants were dis agreed on the issue, but 32 (9.1%) from the respondents were neutral on the issue. Therefore, from the findings of the study we can conclude that, the banks of Abyssinia mobile banking service meets the exact requirements of customers.

- **Customers will be notified after each transaction they make using the mobile banking services.**

Table 4.11 Customers will be notified after each transaction they make

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	9	2.6	2.6	2.6	3.9886	.62872.
	Neutral	44	12.6	12.6	15.1		
	Agree	239	68.3	68.3	83.4		
	Strongly agree	58	16.6	16.6			
	Total	350	100.0	100.0	100.0		

Source: field Survey, 2023 G.C.

As Shown in the Table 4.11, it can be explained that most of the respondents 239(68.3%) agreed and 58(16.6%) strongly agreed that the customers will be notified after each transaction they make using the mobile banking services. While 44(12.6%) of respondents were neutral on the issue. Therefore, from the findings of the study it can conclude that the customers of the Bank of Abyssinia will be notified after each transaction they make using the mobile banking services.

4.3.3. Perceived usefulness

- **I get much benefit using the mobile banking service because I can use it anytime and anywhere.**

Table 4.12 Benefit using the mobile banking service

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	7	2.0	2.0	2.0	4.0743	.65136
	Neutral	41	11.7	11.7	13.7		
	Agree	221	63.1	63.1	76.9		
	Strongly agree	81	23.1	23.1	100.0		
	Total	350	100.0	100.0			

Source: field Survey, 2023 G.C.

This is derived from the well-known technology acceptance model (TAM) to know whether the usefulness of this technology (mobile banking service) will have an effect on the customer to use and take protection action. As Shown in the Table 4.12, it can be explained that most of the respondents 221(63.1%) agreed and 81(23.1%) strongly agreed that, they get much benefit using the mobile banking service because they can use it anytime and anywhere. While 41(11.7%) of respondents were neutral on the issue. Therefore, from the findings of the study it can conclude that the customers of the Bank of Abyssinia get much benefit using the mobile banking service because they can use it anytime and anywhere.

This idea is also supported by (Davis, 1989; Poon, 2008) in which they said that an innovation perceived to be useful is more likely to be better accepted by customers. If the service is accepted by customers due to its usefulness, so we can apply this into mobile banking security context and protection motivation theory. Others also said that even if the service is useful, still they concerned with security issues, additionally this concern is going to make them to stop being the user of the service rather than to protect themselves, this response of customers' is consistent with that of Mattila (2003), and Luarn and Lin (2005) that the issue of security still have an impact on the perceived usefulness.

It is believed that an innovation perceived to be useful is more likely to be adopted and customers will take advantage of the innovation such as mobile banking which they find useful to them (Luarn & Lin 2005). Perceived usefulness is one of the two most important factors affecting the acceptance of new technologies or information system.

- **Mobile banking makes it possible to complete banking transactions more quickly.**

Table 4.13 Mobile banking makes it possible to complete banking transactions more quickly.

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	31	8.9	8.9	8.9	4.0343	.78960
	Neutral	10	2.9	2.9	11.7		
	Agree	225	64.3	64.3	76.0		
	Strongly agree	84	24.0	24.0			
	Total	350	100.0	100.0	100.0		

Source: field Survey, 2023 G.C.

Customers want to reduce extra time wasted due to unwanted delay of delivery of fund transfer and paying utility bills, and getting of the associated agents to withdraw money. According to their response in the table 4.13, the mean of the respondents' is 4.0343 for M-Banking enabling customers' makes it possible to complete banking transactions more quickly. This shows that majority of the respondents were agreed on M-Banking helped them to accomplish their banking activity within short period of time than conventional banking. Therefore, from the findings of the study it can conclude that the Bank of Abyssinia, M-Banking service enabling customers' makes it possible to complete banking transactions more quickly.

- **The mobile banking service saves me transportation costs and time by enabling self-service banking.**

Table 4.14. The mobile banking service saves transportation costs and time

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Disagree	2	.6	.6	.6	4.3314	.52325
	Neutral	3	.9	.9	1.4		
	Agree	222	63.4	63.4	64.9		
	Strongly agree	123	35.1	35.1	100.0		
	Total	350	100.0	100.0			

Source: field Survey, 2023 G.C.

As Shown in the Table 4.14, it can be explained that most of the respondents 222 (63.4%) agreed and 123(35.1%) strongly agreed that the mobile banking service saves customers' transportation costs and time by enabling self-service banking.

According to data collected through interview this factor affecting M-Banking service arises from insufficient infrastructures (electricity and telecommunication) and poor network signals in the country. This fragile or infrequent appearance of telecommunication leads customers to unsuccessful transaction, delay (time consuming) in m-banking activity, loss of finance and as well as loss of trust and reliability on technology generally and M-Banking specifically.

➤ **Mobile banking service helps me transfer money to another bank account**

Table 4.15 Mobile banking service helps transfer money to another bank account.

Respondents' decision		Frequency	Percent	Valid Percent	Cumulative Percent	Mean	Std.
Valid	Strongly disagree	6	1.7	1.7	1.7	3.8829	.85008
	Disagree	26	7.4	7.4	9.1		
	Neutral	35	10.0	10.0	19.1		
	Agree	219	62.6	62.6	81.7		
	Strongly agree	64	18.3	18.3			
Total		350	100.0	100.0	100.0		

Source: field Survey, 2023 G.C.

As Shown in the Table 4.15, it can be explained that most of the respondents 219(62.6%) agreed and 64(18.3%) strongly agreed that the Mobile banking service helps customers transfer money to another bank account. While 35(10.0%) of the respondents were neutral on the issue. Therefore, from the findings of the study it can conclude that the bank of Abyssinia Mobile banking service helps customers transfer money to another bank account.

4.3.4. Perceived ease of use

Table 4.16 Perceived ease of use

		Level of Agreement											
S.N	Questionnaire item	S.A		A		N		D.A		S.D		Total	
		F	%	F	%	F	%	F	%	F	%	F	%

1	I think it is easy to learn how to use mobile banking.	11	3.1	33	9.4	13	3.7	241	68.85	52	14.85	350	100
2	I think it's easy for me to practice using mobile banking	78	22.3	213	60.9	13	3.7	33	9.4	13	3.7	350	100
3	I think that learning to use mobile banking does not require a lot or mental effort	59	16.9	229	65.4	22	6.3	26	7.4	14	4	350	100

Source: field Survey, 2023 G.C

The construct is derived from the well-known technology acceptance model TAM to test whether this will have impact on the customers to take protection action or not. As shown from the Table 4.16, it can be explained that, 241 (68.85%) disagreed and 52(14.85) strongly disagreed that customers think it is easy to learn how to use mobile banking. While 33(9.4%), 11(3.1) of the respondents were agreed and strongly agreed and the remained 13(3.7%) of the respondents were neutral on this issue.

In light of this finding, it can be concluded that majority of the customers of Abyssinia bank think it is not easy to learn how to use mobile banking.

As Shown in the Table 4.16, it can be explained that majority of the respondents 213(60.9) and 78(22.3 %) of the respondents were agreed and strongly agreed respectively that the customers think that it's easy for them to practice using mobile banking. While 33(9.4%) of respondents were disagreed on the issue.

With respect to learning to use mobile banking does not require a lot or mental effort, from the Table 4.16, showed that majority of respondents 229(65.4%) were agreed and 59(16.9%) were strongly agreed that learning to use mobile banking does not require a lot or mental effort. While 26(7.4%) were neutral on the issue.

In light of this finding, it can be concluded that customers of bank of Abyssinia have learnt easily and use mobile banking service.

This study result is supported by (Davis, 1985), It is believed that a customer will adopt an innovation or a particular system if it is easy to learn and use an innovation perceived to be difficult to use by customers will be less adopted (Rogers, 1983). According to Cooper and Zmud (1997), ease of use of an innovation is one the most important characteristics for adoption of an innovation. Adoption of mobile banking is more likely to occur if the process of usage is easy for customers.

This result is similar with the findings of (Davis, 1989; Poon, 2008) in which they said that an innovation perceived to be easy to use is more likely to be better accepted by customers. When we bring to our construct the easiness of mobile banking will have an effect on the protection action of the customers, if the service is accepted by customers due to its easiness. So we can apply this into mobile banking security context and protection motivation theory.

4.3.5. Trust

Table 4.17 Trust

		Level of Agreement											
S.N	Questionnaire item	S.A		A		N		D.A		S.D		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	Honesty of the service provider has a significant impact on the choice of mobile banking service.	110	31.4	207	59.1	10	2.9	17	4.9	6	1.7	350	100
2	Abyssinia Bank is able to provide mobile banking services effectively	67	19.1	234	66.9	27	7.7	16	4.6	6	1.7	350	100
3	The bank's ability to provide mobile banking services is similar to its ability to provide traditional banking services	4	1.1	20	5.7	36	10.3	156	44.6	134	38.3	350	100
4	Kindness of the service provider	62	17.7	262	74.9	11	3.1	15	4.3	0	0	350	100

	has a great influence on the choice of mobile banking service												
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Source: field Survey, 2023 G.C

As Shown in the Table 4.17, it can be explained that majority of the respondents 207(59.1) and 110(31.4) were agreed and strongly agreed respectively that the honesty of the service provider has a significant impact on the choice of mobile banking service.

With respect to Abyssinia Bank is able to provide mobile banking services effectively, from the Table 4.17, showed that majority of respondents 234(66.9%) were agreed and 67(19.1%) were strongly agreed on the issue. While 16(4.4%) were neutral on the issue.

In light of this finding, it can be concluded that Abyssinia Bank is able to provide mobile banking services effectively to its customers.

With respect to the bank's ability to provide mobile banking services is similar to its ability to provide traditional banking services from the Table 4.17, showed that majority of respondents 156(44.6%) were strongly dis agreed and 134(38.3%) agreed on the issue. While 36(10.3%) were neutral on the issue.

With respect to kindness of the service provider has a great influence on the choice of mobile banking service, from the Table 4.17, showed that majority of respondents 262(74.9), were agreed and 62(17.7%) strongly agreed on the issue. While 11(3.1%) were neutral on the issue.

This result is supported by (S.L. Jarvenpaa, N. Tractinsky. (1999), N.K. Malhotra, S.S. Kim, J. Agarwal (2004)) in which trust belief has been found helpful in explaining how customers may overcome perceived risk and engage in online transactions (in our case mobile banking transactions).

Similarly, with (S.L. Jarvenpaa, N. Tractinsky (1999) in which trust plays a critical role in mitigating perceived risks, especially for transactions involving uncertainty.

Again this is similar with Jansen, (2015), and Luo, Li, Zhang, and Shim (2010), whom also found out that trust plays a vital role in the acceptance of mobile banking adoption.

Prior studies, Jansen, (2015), and Luo, Li, Zhang, & Shim (2010), also found out that trust also play a vital role in the acceptance of mobile banking adoption. In the current study we also claim that trust in mobile banking is likely to decrease the individual perceived risk. This will increase the willingness of the individual to pursuit his transaction using mobile banking.

Trust plays a central role in exchange relationships involving unknown risks (D. Gefen, E. Karahanna, D. Straub (2003), S.L. Jarvenpaa, N. Tractinsky. (1999)).

In case of wireless banking, like mobile banking, customers need to rely on trust to overcome their risk perceptions. The potential risks may come from multiple sources such as the vulnerability of wireless and Internet communication platforms and the technical capability of banks.

4.3.6. Attitude towards Mobile Banking

Table 4.18 Attitude towards Mobile Banking

		Level of Agreement											
S.N	Questionnaire item	S.A		A		N		D.A		S.D		Total	
		F	%	F	%	F	%	F	%	F	%	F	%
1	I think that using mobile banking is a good idea	73	20.9	248	70.9	27	7.7	2	.6	0	0	350	100
2	I think mobile banking is useful for my banking needs	82	23.4	225	64.3	32	9.1	11	3.1	0	0	350	100
3	I have a good feeling to the overall mobile banking services delivered by the bank	85	24.3	242	69.1	15	4.3	8	2.3	0	0	350	100
4	I recommend my families and relatives to use the mobile banking services from	65	18.6	253	72.3	19	5.4	13	3.7	0	0	350	100

	Abyssinia bank												
--	----------------	--	--	--	--	--	--	--	--	--	--	--	--

Source: field Survey, 2023 G.C

As shown from the Table 4.9, that majority of the respondents, 248(70.9%) were agreed and 73(20.9%) were strongly agreed that using mobile banking is a good idea. While 27(7.7%) respondents were neutral on the issue

With respect to mobile banking is useful for the customers banking needs, from the above Table 4.9, showed that majority of respondents 225(64.3%) and 82(23.4%) were agreed and strongly agreed that on the issue.

From Table 4.9, it can be explained that customers recommend their families and relatives to use the mobile banking services, concerning this, 253(72.3%) and 65(18.6%) from the sample respondents were agreed and strongly agreed respectively. While 13(3.7%) from the participants were neutral on the issue.

Besides, some of the disadvantages of mobile banking have been identified. The majority of the respondents consented to the inconveniences they face while using mobile banking. Descriptive statistics showed that mobile banking use in all mobile, few vendors and technological complications are highly problematic to respondents for using mobile banking.

With respect to subjective norm, the overall mean value of 3.97 shows that customers' attitude towards Mobil banking is almost influenced by the people important to them. This means that there is strong social pressure like superiors (parents or teachers) or peers (friends, colleagues, or classmates) use Mobil banking in the country. This result agrees with the findings of research conducted by Yaghoubi and Bahmani (2010) among Iranian Internet banking customers, which found a very strong relationship between subjective norm and customers' attitude towards Internet banking services.

4.4. Regression Analysis

This is the regression analysis part of the research; within this topic the test of linear regression and analysis of estimation result would be conducted. The first section incorporates

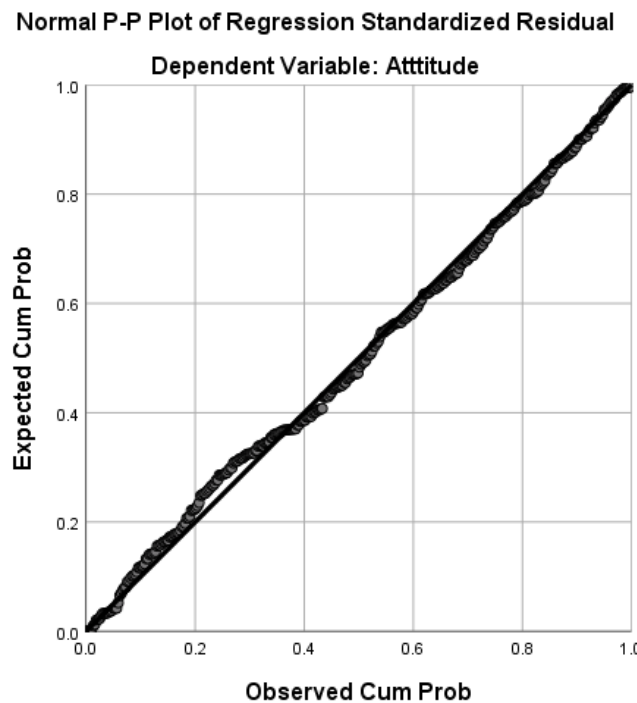
Muticollineariy, Hetro-scedasticiy, Autocorrelation and Normality test. The second part contains the estimation results. Each of the sub-topics is discussed below in details:

4.4.1. Assumption tests of liner regression analysis

Linearity

The relationship between the dependent and independent variable assumed to be linear. In order to test the assumption, generating a scatter plot of X vs Y is the best one. This allows to visually seeing the linearity between the two variables. If it looks like the points in the plot could fall along a straight line, then there exists some type of linear relationship between the two variables

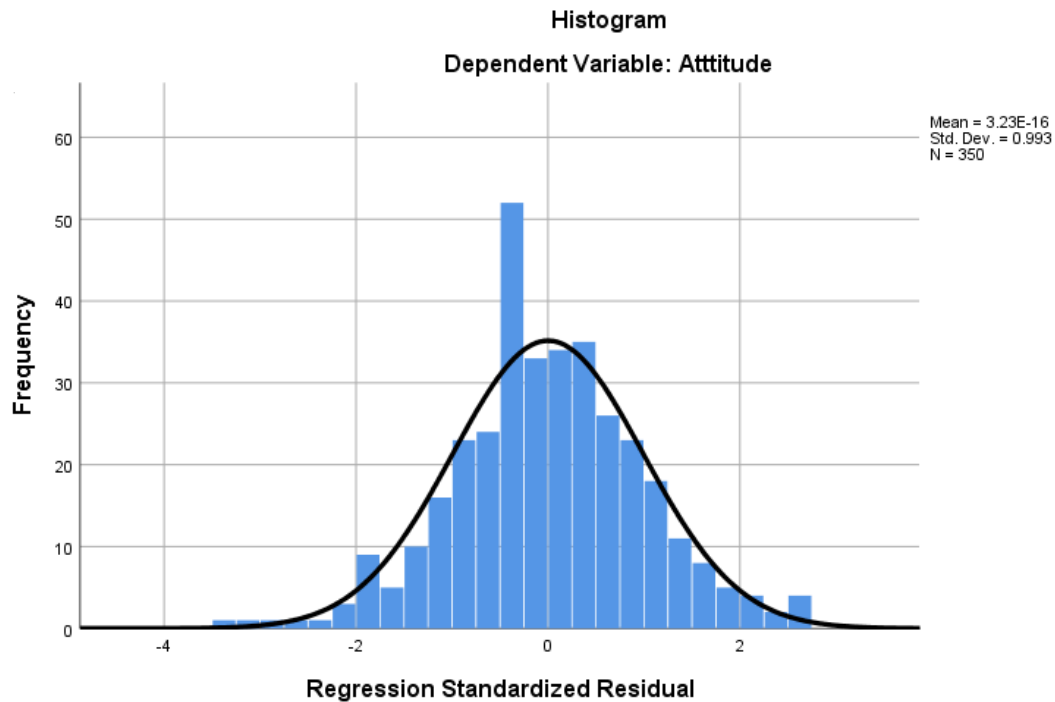
Figure 2 Linearity



Normality

The assumptions of normality states that the error term should be normally distributed; therefore, in order to run the model residuals must be normally distributed; therefore, in order to make the test the normality histogram map was used; the results of the analysis indicated that the residuals are normally distributed

Figure 3 Normality



Multi-co linearity

The problem of multi co linearity happen where the independent variables had correlation. A VIF test was used to test the existence of multi co linearity problem.

It can be concluded that there is no multi-co linearity among independent variables in the regression model the VIF values are less than 10 tolerance value are greater than 10% indicates that there is no multi-co linearity influence between independent variable (2006 (Robert). All independent variables have a Tolerance value more than 10% and a VIF value less than 10, as shown on the table. There was no multi-co linearity as a result

Table 4.19 Multi- co linearity

Multi- co linearity

Awareness	.889	1.125
Reliability	.852	1.174
Perceived useful	.815	1.228
perceived easy	.956	1.046

Trust	.860	1.163
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Auto-correlation

A test that was invented by Durbin-Watson assures the autocorrelation between observations. The value of the Durbin-Watson statistic from 0 to 4. According to Field (2005), a value close to 2 denotes non-autocorrelation, a value to 0 denotes positive autocorrelation, and a value toward 4 denotes negative autocorrelation. The premise of independent error has most likely been met given the Durbin Watson value of 1895, which is quite near to 2. (Refer to Table 4.19).

4.5. Correlation Analysis

The correlation coefficient which is indicates the strength and direction of relationships. A positive correlation shows that as one variable increases the other variable also increase in a same way. A negative correlation shows that there is an opposite relationship between the two variables, that is, an increase in one variable is related with the decline in the other variable. Correlation analysis a statistical method used to evaluate the strength of relationship between two quantitative variables (Monica Franzese, Antonella iuliano,2019).

The table below shows the relationship between variables. As the below table shows, all the variables have strong or high degree of positive relation each other

Table 4.20 **Correlations**

		Correlations					
		Attitude	awareness	Reliability	Perceived usefulness	Perceived easy of use	Trust
Attitude	Pearson Correlation	1	.062	.018	.186	.017	.194
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	350	350	350	350	350	350
awarness	Pearson Correlation	.062	1	.019	.096	-.085	.311
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	350	350	350	350	350	350
Reliability	Pearson Correlation	.018	.019	1	.374	.094	.154
	Sig. (2-tailed)	.000	.000		.000	.000	.004
	N	350	350	350	350	350	350
Perceived usefulness	Pearson Correlation	.186	.096	.374	1	.174	.212
	Sig. (2-tailed)	.000	.000	.000		.001	.000

	N	350	350	350	350	350	350
Perceived easy of use	Pearson Correlation	.017	.085	.094	.174	1	.056
	Sig. (2-tailed)	.000	.000	.000	.001		.000
	N	350	350	350	350	350	350
Trust	Pearson Correlation	.194	.311	.154	.212	.056	1
	Sig. (2-tailed)	.000	.000	.004	.000	.000	
	N	350	350	350	350	350	350

4.6. Linear regression result

Table 4.21 **Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.798 ^a	.648	.644	.32920	1.895

a. Predictors: (Constant), Trust, perceived easy, Reliability, Awareness, Perceived useful

b. Dependent Variable: Attitude

64% of the changes in attitude could be attributing to the combined effect of the predictor variables. However, 36% of the variance is explained by other factors

Table 4.22 **ANOVA^a**

The ANOVA table shows that the overall significance of the model from a statistical perspective. As the significance value of F statistics shows a value of (.000), which is less than $p < 0.05$ it shows that the model is significant.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	160.74	5	40.05	127.08	.000 ^b
	Residual	96.53	344	.108		
	Total	257.27	349			

a. Dependent Variable: Attitude

b. Predictors: (Constant), Trust, perceived easy, Reliability, Awareness, Perceived useful

Table 4.23 **Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	3.691	.290		12.724	.000
	Awareness	133	.048	150	2.760	.006
	Reliability	107	.049	123	2.200	.028
	Perceived useful	.186	.051	.206	3.619	.000
	perceived easy	019	.031	.032	2.610	.000
	Trust	.181	.046	.218	3.935	.000

Awareness of Mobile Banking had a positive and significant effect ($p < 0.05$) on customer attitude, the positive number and coefficient of Awareness suggested that, as the awareness of customers towards Mobile Banking increases the positive attitudes of customers towards Mobile Banking also increases.

The other variable was the perceived usefulness of Mobile Banking, perceived usefulness had positive and significant ($p < 0.05$) the positive coefficients of this variable suggested that the more customers understanding the usefulness of Mobile Banking their attitude would be more positive.

Reliability and Trust had also a positive and significant ($p < 0.005$) effect on customer attitude towards Mobile Banking service.

At last, perceived ease of use of the service also shows a significant relationship with customer's attitude towards Mobile Banking service.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents a summary of the results, regarding the main objectives of the study. And based on these findings conclusions were drawn and recommendations were also forward. The main objective of the study was to assess customers' attitude towards mobile banking service in Abyssinia Bank, Addi Ababa. In order to attain the objective of the study and answers the research questions, the researcher adopted a mixed research approach. Both quantitative and qualitative approach were used the data collected from respondents were analyzed and interpreted using quantitative analysis which involves analysis of the descriptive and inferential statistics. To arrive at the percentages and tabulations, the researcher has used SPSS as a tool in order to incorporate into a document or research presentation.

5.2 Conclusions

Today, transactions through mobile banking have become easier than traditional banking because customers don't need to go to branches of physical banks for banking transactions.

The prevalence of mobile banking usage starts with young people from the lower-middle classes, and the perceived advantages of mobile banking are the same for all people. There is a positive attitude toward such technological adoption of sustainable banking system. People don't need to waste their valuable time by going to physical bank branches, as they can do all the banking activities through a mobile phone.

Based on the major findings, the following conclusion has drawn:

It can be concluded that customers' have positive attitude toward mobile banking is significantly influenced by Perceived usefulness, Perceived ease use, trust and awareness towards mobile banking services.

The distribution and performance of infrastructures like ICT, telecommunications and electricity's are priorities to Abyssinia bank to provide an effective Mobil Banking service.

In light of this finding, it can be concluded that Abyssinia Bank is able to provide mobile banking services effectively to its customers, the bank of Abyssinia Mobile banking service helps customers transfer money to another bank account.

The Bank of Abyssinia, M-Banking service enabling customers' to make it possible to complete banking transactions more quickly.

The bank of Abyssinia mobile banking service has imposed restrictions on the number of electronic money transfers to not more than five times from a single bank account per week. The Bank said it supports the use of non-cash payment instrument, but that ensuring safety and efficiency of the payment systems is critical.

5.3 Recommendations

Based on the major findings, conclusions were drawn and the researcher forwards the following possible suggestion:

- ✓ For comprehensive development, the benefits of portable managing an account ought to reach to the common man at the remotest areas within the country. For this all stakeholders like the government, the banks have to make endeavors, so that infiltration of portable managing an account comes to from high-end to low-end customers.
- ✓ The bank should give more attention to the awareness creation about the mobile banking service, especially to those factors reliability, perceived usefulness, perceived ease of use, and Trust.
- ✓ Attention should be given to the risks which could affect day-to-day transactions performed through mobile devices. Thus, in order to enhance customers trust in the banking services being offered. So creating trust on the customers is having a critical value.
- ✓ Technical infrastructure of mobile banking services should be developed in order to ensure reliable and timely offering of services to customers.
- ✓ The mobile banking authorities should necessary step in to increase the convenience benefits of using mobile banking.

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APPENDIX I
ST. MARY UNIVERSITY SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF MARKETING MANAGEMENT
A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES IN
PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF ARTS IN MARKETING MANAGEMENT

Dear respondents,

This is an academic survey questionnaire prepared to collect data, which is aimed to assess customers' attitude towards mobile banking service in Abyssinia Bank East district, Addis Ababa. Thus, your free will and cooperation in giving the reliable information is very important and the information you provide is totally used for academic purposes and shall be kept strictly confidential.

This Questionnaire has two parts, Part one contains: Personal profile (Demographic characteristics of respondents) and Part Two enclosed specific questions related to customers' attitude towards mobile banking service in Abyssinia Bank.

Thank you in advance for your kind cooperation!

Yours Sincerely,

Part 1: General Information

1. Gender: Male ☐ Female ☐
2. Your Age: ☐ 18-29 years ☐ 30- 39 years ☐ 40- 49 years ☐ above 50 years
3. Educational background: primary school ☐ secondary school ☐ Diploma ☐ BA/MSC ☐ other ☐
4. How many years you have used the mobile banking service in Abyssinia Bank?
 - A) Less than 1 Year
 - B) 1 – 3 Years
 - C) 3 – 5 Years
 - D) Above 5 year

Part 2: Research Questions to be filled by the clients used mobile banking service in Abyssinia Bank.

Directions: Please read the following questions and rate your level of agreement by ticking (√) on the spaces provided under each option.

Level of Agreement: 1= strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree

No	Questions	Level of Agreement				
		1	2	3	4	5
	Awareness stage of Mobile Banking Customers					
1	I know that the mobile banking service offers services other than checking account balances.					
2	I have received information about the security system of mobile banking services					
3	Mobile banking service enables me to check my account balance, conduct online transactions, transfer funds, and pay bills.					
4	I know the Mobil banking daily transaction limit for transfer funds.					
	Reliability					
5	The Bank undertakes to provide its customers with all the services of the Mobile Bank (withdrawals, account management, payment of utilities, etc.)					
6	Customer inquiries, complaints or concerns regarding the mobile banking service are satisfactorily resolved by the bank					

7	Customers will be notified after each transaction they make using the mobile banking services.					
8	The bank's mobile banking service meets the exact requirements of customers					
	Perceived usefulness					
9	I get much benefit using the mobile banking service because I can use it anytime and anywhere.					
10	.The mobile banking service saves me transportation costs and time by enabling self-service banking.					
11	Mobile banking makes it possible to complete banking transactions more quickly.					
12	Mobile banking service helps me transfer money to another bank account.					
13	Mobile Baking service gives greater control over finance					
	Perceived ease of use					
14	I think it is easy to learn how to use mobile banking.					
15	I think it's easy for me to practice using mobile banking					
16	I think that learning to use mobile banking does not require a lot or mental effort					
	Trust					
17	Honesty of the service provider has a significant impact on the					

	choice of mobile banking service.					
18	Abyssinia Bank is able to provide mobile banking services effectively					
19	The bank's ability to provide mobile banking services is similar to its ability to provide traditional banking services					
20	Kindness of the service provider has a great influence on the choice of mobile banking service					
	Attitude towards Mobile Banking					
21	I think that using mobile banking is a good idea					
22	I think mobile banking is useful for my banking needs					
23	I have a good feeling to the overall mobile banking services delivered by the bank					
24	I recommend my families and relatives to use the mobile banking services from Abyssinia bank					