



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

DETERMINANTS OF CUSTOMER ADAPTATION OF MOBILE

BANKING SERVICE AT AWASH BANK:

A CASE STUDY OF GOFFA GEBRIEL BRANCH

FRESENAY DAGNE

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DEC, 2024

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**DETERMINANTS OF CUSTOMER ADAPTATION OF MOBILE
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**A THESIS SUBMITTED TO THE GRADUATE SCHOOL OF ST. MARY'S
UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTERS OF PROJECT MANAGEMENT (MPM).**

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DEC, 2024
ADDIS ABABA, ETHIOPIA

STUDENT’S DECLARATION

I, the undersigned, hereby affirm that the study titled “Determinants Influencing Customer Adaptation of Mobile Banking Service at Awash Bank: A Case Study of Goffa Gebriel Branch” is my original work submitted for the attainment of a Master of Project Management degree at St. Mary University in Addis Ababa. This work has not been presented for a degree at any other institution, and I have appropriately acknowledged all sources of materials utilized in the research.

Place: Addis Ababa

Signature _____

Date: December, 2024

CERTIFICATION

This document is intended to confirm that the research entitled "Determinants Influencing Customer Adaptation of Mobile Banking Service at Awash Bank," authored by Fresenay Dagne, represents an original contribution. This work has been completed to fulfill the requirements for the Master of Project Management (MPM) degree at St. Mary University. It was not presented for any degree at this or any other institution before this submission.

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Signature:  _____

Date: _____

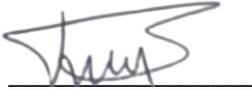
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THE BOARD OF EXAMINERS

As members of the Examining Board of the Final M.A thesis Open Defense, we certify that we have read and evaluated the thesis prepared by Fresenay Dagne, entitled " Determinants Influencing Customer Adaptation Of Mobile Banking Service At Awash Bank: A Case Study Of Goffa Gebriel Branch for the degree of: Master of Art in Project Management.

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ABSTRACT

This thesis explores the key factors influencing customer adaptation of mobile banking services at Awash Bank, specifically focusing on the Goffa Gebriel branch in Addis Ababa, Ethiopia. The rapid advancement in digital banking, particularly mobile banking, presents a transformative opportunity for financial institutions, making it essential to understand the drivers and barriers that affect customer adoption. The research employs a quantitative approach, utilizing a survey of 384 bank customers to gather data on their experiences and perceptions regarding mobile banking. The study examines various determinants of mobile banking adoption, including awareness, convenience, security, users' experiences, and demographic factors such as age, income, and marital status. The study highlights the importance of effective communication and customer education in increasing adoption rates. Recommendations include developing robust marketing strategies that emphasize the security measures and benefits of mobile banking services. Continual improvements in service offerings, alongside initiatives to enhance user trust and minimize perceived risks, are crucial for the successful implementation and growth of mobile banking.

Key words: Mobile Banking, Customer Adaptation, Adoption Factors, Security Concerns, Trust, Technology Acceptance Model (TAM) ,Innovation Adoption, Mobile Payment Systems, Transaction Security, Consumer Trust, Risk Perception

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List of abbreviations

M-Banking	Mobile Banking
TAM.....	Technology Acceptance Mode
E-Banking.....	Electronic Banking
NBE.....	National Bank Of Ethiopia
SPSS.....	Statistical Package For Social Sciences
SMS.....	Short Message Services
WAP.....	Wireless Application Protocols
QR.....	Quick Response
SD.....	Standard Deviations
MPM	Master Of Project Management

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The banking sector is one of the largest financial institutions that are constantly innovating new services for better customer satisfaction and convenience (Sharma Neha, 2015).

Developments in technology have enabled banks to approve new approaches in offering superior banking services while reducing costs and developing customer satisfaction at the same time. To provide efficient and effective services, Banks currently use technology, manpower/human resources, and other materials as basic inputs to achieve their predetermined goals and objectives. According to Lee, and Kim (2007) mobile banking services have managed to provide freedom of time along with cost savings to its users and room for market growth for the service providers.

The evolution of mobile banking has significantly transformed financial services, beginning with basic SMS banking in the late 1990s and early 2000s, which allowed users to check balances and receive alerts via text messages. The introduction of Wireless Application Protocol (WAP) enabled more interactive, albeit limited, services. The smartphone revolution, marked by the launch of the iPhone in 2007 and subsequent Android devices, catalyzed the development of dedicated banking apps, facilitating a wide range of transactions directly from mobile devices. Advances in technology have since expanded mobile banking capabilities to include loan applications, stock investments, and mobile wallets for contactless payments, with improved security through biometric authentication. Looking ahead, the integration of artificial intelligence and machine learning promises to further personalize financial services, improve fraud detection, and enhance user experiences, underscoring the continuous innovation in mobile banking.

The history of modern banking in Ethiopia goes back to 1900 when the settlement was reached in 1905 between Emperor Minilik II and MA Gilivary representative of the British-owned National Bank of Egypt. According to the National Bank of Ethiopia's end-of-2023 report, the number of banks operating in Ethiopia increased to **32**. This includes both private and state-owned banks.

On May 26, 2016, Awash Bank proudly launched its state-of-the-art mobile banking service, marking a significant milestone in its commitment to enhancing customer convenience and accessibility. This innovative service empowers customers to effortlessly perform a wide array of banking activities directly from their mobile devices. Whether it's checking account balances, transferring funds, paying bills, or accessing customer support, the mobile banking platform is designed to provide a seamless and efficient banking experience. By leveraging the latest technology, Awash Bank ensures that its customers can manage their finances anytime, anywhere, making banking more flexible and user-friendly than ever before.

Awash Bank, Ethiopia's pioneering private bank, was established on November 10, 1994, after the downfall of the socialist regime. The Bank was established by 486 founding shareholders with a paid-up capital of Birr 24.2 million and started banking operations on Feb. 13, 1995. Since embarking on operation, the Bank has registered remarkable growth. Notwithstanding global and domestic challenges, Awash Bank has exhibited superior operational and financial performance among private banks operating in Ethiopia. Awash Bank is currently working towards strengthening its capital base, technological capabilities, human resources, and customer base.

Even though similar studies have been done on related topics regarding the usage of mobile banking among customers there is very little information available on Awash Birr Pro mobile banking application's previous attempts. Hence this research is undertaken to fill the knowledge gap. There are limited studies currently available in Ethiopia about Awash Birr Pro mobile banking application which includes new and improved features. Therefore, to address the current gap in the literature, this study is designed to assess the determinants of E-banking adoption in the case of Goffa Gebriel brunch customers in Awash Bank. The research elaborated in more detail and recommended possible ways that showed its determinants in the adoption of the new and improved mobile banking system. It also drew inferences in this regard by using questionnaires distributed to customers of the bank,

Moreover, the researcher also contributes that this study can potentially serve as a stepping stone for further research in the area. Thus, this research filled the gap by integrating the technology acceptance model(TAM), Perceived risk, Trust, and Awareness to examine its actual effect on mobile banking adoption behavior. Since much of the literature is not found related to mobile banking in Ethiopia, this paper is an endeavor to mitigate the research gap in this regard. The

existing research in Ethiopia included mobile banking in electronic banking challenges and barriers (Ayana 2012), (Garedachew 2010). As per the researcher's knowledge, there is no study conducted concerning factors influencing the usage of the Awash Birr Pro mobile banking application in Ethiopia. This study therefore aims to fill that gap by shedding light on the main barriers to mobile banking adoption among customers of awash bank customers of Goffa Gebriel branch, Addis Ababa to create an understanding of this new technology in the banking sector.

1.2 Statement of the Problem

One primary barrier to mobile banking adoption is the perceived security risks associated with online transactions and potential data breaches. Research indicates that concerns over security significantly deter users from engaging with mobile banking platforms (Liu et al., 2018; ADAM et al., 2018). Without sufficient trust in security protocols, potential adopters often remain cautious. Additionally, while many mobile banking applications are designed to be user-friendly, there is often a gap between user experience expectations and actual usability. Complexity in navigation and feature overload can deter potential users, particularly among older demographics (Zhang et al., 2017). A seamless user experience is crucial for converting potential users into active customers.

In recent years, digital payment systems have begun to substitute cash payment methods (Coskun et al, 2022). With the COVID-19 pandemic affecting the entire world in 2020, online purchasing turned out to be more popular, and the demand for succeeding-generation payment methods increased. Recent studies include QR digital payment system adoption (Jiang et al. 2021), e-money (Fabris 2019; Omodero 2021), and central bank digital currencies (Náñez Alonso et al. 2020; Náñez Alonso et al. 2021; Cunha et al. 2021). The adoption of online payment services is measured by attitude, behavioral intention, and actual usage. Attitude is defined as the consumer's degree of positive and negative judgment of the service (Ajzen 2002). Attitude is influenced by the individual's preceding involvements, as well as the state in which he finds himself, which can also change over time(Pazvant 2017).

Furthermore, the influence of demographic factors, such as age, income, education, and technological proficiency, has shown significant variability in customer behavior toward mobile banking adoption. Previous studies (Wang et al., 2015; Kim & Lee, 2018) have found that younger, more educated individuals with higher income levels are more likely to adopt mobile

banking services, highlighting the need for targeted marketing efforts by banks to address the concern of mobile banking adoption across diverse customer segments.

In Ethiopia, the digital payment landscape is rapidly evolving, with several banks, including Awash Bank, implementing mobile banking services. Despite this, there is limited empirical research specifically addressing the adoption of the Awash Birr Pro mobile banking application, which has been redesigned with new, improved features (Arega, 2015). This scarcity of literature is significant given the vital role mobile banking services can play in promoting financial inclusion, particularly for unbanked populations in developing regions.

Therefore, this study aims to investigate the key determinants of mobile banking adoption among customers of Awash Bank at the Goffa Gebriel branch. By highlighting the perceived barriers and drivers of adoption—such as security concerns, user experience, awareness, and demographic factors—this research seeks to provide insights that can guide effective marketing strategies and service enhancements. Ultimately, it aims to facilitate a better understanding of the current landscape of mobile banking services in Ethiopia, thereby contributing to increased adoption and enhanced customer satisfaction.

The complexity of mobile banking platforms presents another substantial barrier. While many mobile banking applications are designed to be user-friendly, there is often a disconnect between user experience expectations and actual usability. Navigation challenges and feature overload can deter potential users, particularly older adults, who may struggle more with digital technology (Zhang et al., 2017). A seamless user experience is crucial for converting potential users into active customers, and the lack of intuitive design can contribute to user frustration and abandonment of mobile banking services.

Many customers lack sufficient information regarding the benefits and functionalities of mobile banking services, which contributes to low adoption rates, especially among demographics that could greatly benefit from these solutions (Fadrique et al., 2014). Furthermore, studies indicate notable differences in mobile banking adoption rates across various demographic groups. Factors such as age, education level, income, and technological proficiency significantly influence customer behavior (Wang et al., 2015; Kim & Lee, 2018), highlighting the need for targeted marketing efforts by financial institutions.

In Ethiopia, commercial banks have inaugurated mobile banking services according to the NBE report (2016). Some of the banks implementing mobile banking technology earlier are Commercial Bank of Ethiopia, United Bank, Bank of Abyssinia, Dashen Bank, Wegagen Bank, and Zemen Bank as per NBE directives, FIS/01/2012 (Arega H.,2015). As per the researcher's knowledge, there isn't much study conducted specifically about the factors influencing the application of Awash Birr Pro mobile banking in Ethiopia. This study therefore aims to fill that gap by shedding light on the main blocks of Awash Birr Pro mobile banking adoption among Awash Bank clients at Goffa Gebriel branch.

To encourage further E-banking adoption in developing countries, a better understanding of the barriers and drivers impacting E-banking adoption is critical (Zhao, AL, 2008). Therefore the study aimed to identify, from the consumer view, the factors influencing the adoption of mobile banking services at Awash Bank, specifically focusing on the Goffa Gebriel branch.

1.3 Objectives of the Study

1.3.1 General Objective

Determinants of customer adaptation of mobile banking service at awash bank

1.3.2 Specific Objectives

1. To assess the level of awareness among customers at Awash Bank's Goffa Gebriel branch regarding mobile banking services.
2. To analyze how the convenience of mobile banking services affects customer adoption.
3. To explore the influence of perceived security and privacy concerns on customers' willingness to adopt mobile banking services.
4. To evaluate the user experience of the mobile banking platform among customers at the Goffa Gebriel branch.

1.4 Research Questions

Based on the objectives, the research provides answers to the following research questions:

1. What are the key determinants influencing customer adaptation of mobile banking services?
2. How do these determinants vary among customers at the Goffa Gebriel branch of Awash Bank?
3. Usage of mobile banking services at the Goffa Gebriel branch of Awash Bank?

4. What are the implications of these determinants on the adoption of mobile banking services at the Goffa Gebriel branch of Awash Bank?

1.5 Significance of the Study

The study aims to provide a comprehensive understanding of the several factors that play a crucial role in influencing the adoption and usage of mobile banking services among customers at Awash Bank. This research specifically focuses on the Goffa Gebriel branch,

1.6 Scope of the Study

This study examines the determinants influencing customer adaptation to mobile banking services at Awash Bank's Goffa Gebriel branch. Conceptually, it is grounded in the Technology Acceptance Model (TAM), focusing on perceived usefulness, perceived ease of use, trust, perceived risks, customer awareness, and user experience as key factors affecting technology adoption.

Methodologically, the research employs a quantitative approach with structured questionnaires distributed to a sample of 384 customers selected through convenience sampling. The data collection aims to gather insights into customers' perceptions and experiences with mobile banking. Statistical analyses, including descriptive statistics and regression analysis using SPSS, will identify relationships among the determinants and customer adaptation, providing a comprehensive understanding of the factors impacting mobile banking adoption.

1.7 Limitations of the Study

While this study offers valuable insights, it is important to acknowledge its limitations. The research was constrained by a small sample size and the available resources for the investigator. To gain a more comprehensive understanding of the issues faced by various organizations, the researcher would have preferred to include a larger pool of participants; however, the time constraints imposed by the study program made this unfeasible. Additionally, the research only includes customers from the Goffa Gebriel branch. Another limitation is the significant dependence on the information provided by respondents. The entire study relies on perceptions, which can fluctuate over time; moreover, employees may not be entirely honest when sharing their competencies, which affects the generalizability of the findings to the sampled sectors.

1.7 Organization of the Study

This study is divided into five chapters. The first chapter includes an introduction, the study's history, the issue statement, its objectives, a research question, a hypothesis, the study's importance, and its scope. The second chapter offers a summary of the most recent analysis of the body of research, complete with the conceptual framework for the study, and theoretical, and empirical literature reviews. The research strategy and the procedures for gathering and analyzing data are covered in Chapter 3's methodology section. The study's results are presented in the fourth chapter, along with a discussion of the results in light of related past research and theoretical frameworks. The fifth and last chapter provides an overview of the conclusions, suggestions, and results from the research. The thesis shall conclude with references and a set of appendices that contain survey questionnaires used to gather primary data for the study as well as other study papers.

1.8 Conclusion

This chapter has provided a comprehensive overview of the research background. It began with a detailed discussion of the statement of the problem, highlighting the key issues that the study aims to address. The objectives of the study were clearly outlined, providing a roadmap for the research. The research questions were formulated to guide the investigation and ensure that the study remains focused on its primary goals.

Additionally, the significance of the study was emphasized, illustrating the potential impact and contributions of the research to the field. The scope of the study was defined, setting the boundaries and limitations within which the research was conducted. The content of the study was also presented, offering a preview of the topics and themes that were to be explored in subsequent chapters.

In summary, this chapter has laid the groundwork for the entire study, establishing a solid foundation for the research. The next chapter presented a thorough review of the related literature, providing context and background information that supported and informed the research process.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

This chapter provides a thorough overview of research conducted by different researchers on the factors influencing customer adoption of mobile banking services, as well as a theoretical appraisal of pertinent literature on factors influencing customer adaptation of mobile banking services. In addition to reviewing related theories on technology adoption, outlining the study's theoretical framework, reviewing empirical research, and presenting the conceptual framework guiding this study, it included important ideas linked to mobile banking.

2.1. Theoretical Review

In the context of customer adaptation of mobile banking services at Awash Bank, several key concepts and definitions are essential. Customer adaptation refers to the process by which customers become accustomed to and start using mobile banking services, influenced by various factors. Mobile banking services are financial services provided by banks that enable customers to conduct transactions and access banking services via mobile devices. Key determinants influencing customer adaptation include perceived ease of use, perceived usefulness, trust, security, and customer satisfaction. These factors play a critical role in shaping customers' decisions to adopt and continue using mobile banking services, thereby impacting the overall success and acceptance of these services at Awash Bank. Understanding these concepts is vital for analyzing how to enhance mobile banking offerings and better meet customer needs.

2.1.1 Technology Infusion in Service Encounters

Bitner, Brown, and Meuter (2000) explored the impact of technology on service encounters in their study titled "Technology Infusion in Service Encounters," published in the Journal of the Academy of Marketing Science. The study examines how the increasing deployment of technology is transforming service encounters, traditionally characterized by a "low-tech, high-touch" approach.

While the study acknowledges that the infusion of technology can lead to negative outcomes and may not be embraced by all customers, it emphasizes the benefits of thoughtfully managed and effectively implemented technology applications. These insights are valuable for understanding the evolving nature of service encounters and the role of technology in enhancing service delivery.

2.1.2 Factors Affecting the Adoption of Electronic Banking

Al-Smadi (2012) conducted a study titled "Factors Affecting the Adoption of Electronic Banking: An Analysis of the Perspectives of Banks' Customers," published in the International Journal of Business and Social Science. The study aims to identify and understand the factors that affect bank customers' use of electronic banking services in Jordan. The research integrates the Technology Acceptance Model (TAM) with the Theory of Planned Behavior (TPB) and incorporates cultural dimensions and perceived risk to propose a theoretical model.

2.1.3 Wireless Communications: Applications and Managerial Issues

Yen and Chou (2000) conducted a study titled "Wireless Communications: Applications and Managerial Issues," published in Industrial Management & Data Systems. The study explores the applications of wireless communications and the managerial issues associated with their implementation. The researchers discuss the impact of wireless technology on various industries and the challenges faced by managers in adopting and integrating these technologies.

2.1.4 Innovation Adoption: A Review of Theories and Constructs

Wisdom, Chor, Hoagwood, and Horwitz (2013) conducted a comprehensive review titled "Innovation Adoption: A Review of Theories and Constructs," published in the journal Administration and Policy in Mental Health and Mental Health Services Research. The study examines various theoretical frameworks that describe the dynamic process of implementing innovations and identifies factors related to the adoption of innovations.

2.1.5 Innovation Diffusion and Adoption Models

Kamalpreet Kaur and Dr. Mandeep Kaur (2010) conducted a study titled "The Innovation Diffusion and Adoption Models: Foundation and Conceptual Framework," published in the journal *Management and Labour Studies*. The study provides a comprehensive overview of various models that explain the process of technology diffusion and adoption. It highlights the importance of innovation in maintaining the relevance and efficiency of systems across different fields.

2.1.6 The Role of Information in Mobile Banking Resistance

Laukkanen and Kiviniemi (2010) conducted a study titled "The Role of Information in Mobile Banking Resistance," published in the *International Journal of Bank Marketing*. The study investigates the effect of information and guidance offered by banks on consumer resistance to mobile banking. The researchers focused on five adoption barriers: usage, value, risk, tradition, and image.

2.1.7 Consumer Value Creation in Mobile Banking Services

Laukkanen and Lauronen (2005) conducted a study titled "Consumer Value Creation in Mobile Banking Services," published in the *International Journal of Mobile Communication*. The study explores how mobile banking services create value for consumers and examines the factors that influence the adoption and use of these services.

2.1.8 Factors Influencing Adoption of E-Payment Systems

Barkhordari, Nourollah, Mashayekhi, Mashayekhi, and Ahangar (2016) conducted a study titled "Factors Influencing Adoption of E-Payment Systems: An Empirical Study on Iranian Customers," published in the *International Journal of Asian Social Science*. The study investigates the factors that influence the adoption of e-payment systems among customers in Iran. The researchers developed a set of potentially determinant factors of trust and organized them into three major groups: technical and transaction procedures, access to security guidelines, and usability.

2.1.9 Exploring Consumer Adoption of Mobile Payments

Mallat (2014) conducted a qualitative study titled "Exploring Consumer Adoption of Mobile Payments," published by the Helsinki School of Economics. The study examines the factors influencing consumer adoption of mobile payment services through empirical data collected from six focus group sessions.

2.1.10. Assessment of Today's Mobile Banking Applications from the View of Customer Requirements

Pousttchi and Schurig (2007) conducted a study titled "Assessment of Today's Mobile Banking Applications from the View of Customer Requirements," published in the proceedings of the Hawai'i International Conference on System Sciences. The study analyzes customer needs and expectations from the perspective of mobile applications and banking, aiming to derive a defined set of requirements for mobile banking applications.

2.1.11 Diffusion of Innovations

Rogers and Everett M. (1995) in their seminal work "Diffusion of Innovations," provide a comprehensive framework for understanding how new ideas and technologies spread through societies. The book outlines key concepts such as the innovation-decision process, adopter categories, and the role of communication channels in the diffusion process. Rogers identifies five key attributes of innovations that influence their adoption: relative advantage, compatibility, complexity, trialability, and observability. These insights are crucial for understanding the factors that drive the adoption of new technologies and can inform strategies to promote innovation diffusion.

2.1.12 Global Payments Industry

Bansal, Bruno, Denecker, Goparaju, and Niederkorn (2018) in their report "A dynamic industry continues to break new ground," analyze the global payments industry, highlighting its rapid growth and the factors driving this expansion. The report discusses the significant increase in global payments revenue, which reached \$1.9 trillion in 2017, and the expected surpassing of the

\$2 trillion milestone by 2020. The authors emphasize the importance of technological advancements, regulatory changes, and the rise of digital payment methods in shaping the future of the payment industry. These insights are valuable for understanding the current trends and future directions of the global payments landscape.

2.1.13 Relationship Between Customer Satisfaction and Mobile Banking Adoption in Pakistan

Saleem and Rashid (2011) conducted a study titled "Relationship Between Customer Satisfaction and Mobile Banking Adoption in Pakistan," published in the International Journal of Trade, Economics and Finance. The study aims to identify the key factors of mobile technology adoption that influence customer satisfaction in Pakistan. The researchers used questionnaires to collect data and analyzed it using statistical techniques such as regression analysis, correlation, and factor analysis.

2.1.14 Mobile Banking Adoption and Benefits Towards Customer Service

Sunil K. M. and Durga P. S. (2013) conducted a study titled "Mobile Banking Adoption and Benefits towards Customer Service," published in Modern Engineering and Management Studies (MEMS). The study explores the adoption of mobile banking and its benefits for customer service. The researchers highlight the importance of mobile banking as an alternative channel for providing quick and efficient banking services anytime and anywhere.

2.1.15 Internet Banking in Europe

Arnaboldi and Claeys (2008) conducted a comparative analysis of Internet banking across different European countries, specifically Finland, Spain, Italy, and the UK. Their study, published as a working paper by the Research Institute of Applied Economics, investigates the implementation and performance of Internet banking in these regions. The researchers compared two main business models: the "click and mortar" model, which combines traditional branch banking with online facilities, and pure internet banks that operate solely online.

2.1.16 Adoption of Mobile Banking in Finland

Suoranta (2003) conducted a comprehensive study titled "Adoption of Mobile Banking in Finland," published by Jyväskylä University Printing House. The study examines the factors influencing the adoption of mobile banking services in Finland, focusing on consumer behavior patterns. The research draws on traditional theories of innovation diffusion and adoption, as well as literature related to electronic banking and technology-based services.

"Bitner, M. J., Brown, S. W. and Meuter, M. L. (2000) Technology Infusion in Service Encounters. Journal of the Academy of Marketing Science. Vol. 28 (1), 138-149"?

Here's a suggestion for how you can incorporate the study by Bitner, Brown, and Meuter (2000) into your thesis:

Usually, the most common method of conducting banking transactions is through offline retail banking. Wireless technology, however, is rapidly changing the way personal financial services are designed and delivered (Lee Ki Soon et al, 2007).

If a customer chooses to adopt a mobile banking service, Mallat et al (2004) explained that they would be able to obtain and interact with mobile services anytime and anywhere which in turn initiates great value for them. Cruz et al (2010) and Dasgupta et al (2011) similarly suggested that if one adopted this service it had great potential to provide reliable services to anyone in any location even those limited by facilities.

Anderson (2000) indicates that the diffusion of service innovation into the market occurs at a slower pace compared to product innovation. The implementation of change can be challenging, primarily due to customer reluctance to adopt untested services or delivery methods.

Mobile banking enables banks to reduce the cost of courier, communication, paperwork, etc and also it reduces costs in setting up a branch and the resources to process transactions (Sunil and Durga 2013).

2.2. Empirical Review

The empirical literature on mobile banking adoption highlights several key determinants influencing customers' willingness to adapt to these services. A study by Abubakar et al. (2015) in Nigeria demonstrated that perceived usefulness (PU) and perceived ease of use (PEOU) play significant roles as predictors of mobile banking adoption. The researchers utilized the Technology Acceptance Model (TAM) framework and found that demographic factors, such as age and education levels, positively impact customers' perceptions, enhancing their likelihood of adopting mobile banking services.

Alalwan et al. (2017) conducted research among Jordanian customers and emphasized the critical importance of trust in the intention to adopt mobile banking. Their findings indicate that effective communication and demonstrated security can significantly bolster customer trust, counteracting perceived risks that negatively affect users' attitudes toward mobile banking. In another study, Gupta et al. (2017) focused on mobile banking adoption in India and identified user experience as a vital factor influencing customer satisfaction and continued use. The study highlighted that interface design, intuitiveness of navigation, and responsive customer support collectively contribute to a positive user experience, reinforcing the need for banks to prioritize these aspects in their mobile banking services.

Kazi and Muhammad Adeel Mannan (2013) Pakistan inspected those factors that affect Pakistan customers from adopting mobile banking services. Data collection was done by surveying 372 respondents from the two largest cities (Karachi and Hyderabad) of the province of Sindh by use of the judgment sampling method. The researcher used a correlation research design and the analysis was done using multiple regression to come up with the findings. TAM model played a big role in this research, variables such as social influence, perceived risk, perceived usefulness, and perceived ease of use to study whether they affected the adoption of mobile banking in Pakistan.

Laukkanen and Kiviniemi (2010) tested the factors affecting the adoption of mobile banking in their study. They intended to find barriers to the adoption of mobile banking. These factors included use, value, risk, tradition, and image. The findings of this study indicated that providing information and guidance on the part of the bank has a significant effect on reducing the barriers of use, image, value, and risk in mobile banking, but does not reduce the barriers of tradition.

Hanafizadeh et al. (2014) examined the perceived value derived from mobile banking, particularly regarding time-saving and convenience, which were found to substantially influence adoption decisions. Their research advocates for banks to effectively communicate these tangible benefits to potential users. Similarly, Naismith et al. (2014) explored the significance of personal innovativeness in driving mobile financial service adoption, finding that individuals with higher levels of technology readiness are more inclined to embrace mobile banking solutions.

Venkatesh et al. (2012) extended the TAM framework by incorporating behavioral intention and adoption factors, revealing that positive subjective norms and the presence of supportive environments facilitate technology adoption. This research indicates the necessity for banks to create supportive ecosystems, which include customer education initiatives. Meanwhile, Yousafzai et al. (2015) highlighted that customer engagement and feedback mechanisms contribute to the continued use of mobile banking, suggesting that banks benefiting from active user interaction and service adaptation based on customer feedback achieve higher retention rates.

A study by (Sripalawat et al. 2011) examined positive and negative factors affecting mobile banking acceptance in Thailand. Subjective norms, perceived usefulness, and perceived ease of use were considered the positive factors, and device barriers, perceived risk, lack of information, and perceived financial cost as the negative factors. They found that the positive factors have more influence than negative factors towards the acceptance of mobile banking.

Wessels and Drennan (2010) conducted a study to identify and test the key factors stimulating and hindering the adoption of mobile banking, as well as the effect of user's attitudes on the intention of use. They found that perceived usefulness, perceived risk, cost, and compatibility have significant effects on the adoption of mobile banking. In this study, attitude toward mobile banking was considered as a moderating variable.

Cheah et al (2011), this was an empirical study that was conducted to investigate the factors that affect Malaysian consumers from adopting mobile banking services. From the study, variables such as perceived ease of use, Perceived usefulness, and relative advantage were found to be positively and significantly related to the intention to adopt mobile banking services while constructs such as perceived risk were found to be negatively correlated with the adoption of mobile banking.

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Zia et al. (2016) focused on the impact of promotional strategies on mobile banking acceptance, concluding that well-crafted campaigns showcasing features and security measures significantly enhance customer awareness and mitigate perceived risks. Together, these studies provide a comprehensive understanding of the determinants influencing the adaptation of mobile banking services, emphasizing the need for Awash Bank to enhance perceived usefulness, address security concerns, and actively engage customers to promote the adoption of its mobile banking platform effectively.

2.3. Conceptual Framework of the Study

The study's conceptual framework focuses on understanding the key determinants that influence customer adaptation of mobile banking services. These determinants may include factors such as perceived usefulness, perceived ease of use, customer trust, customer satisfaction, and customer loyalty. The study aims to investigate the relationships between these factors and their impact on customer adoption of mobile banking services.

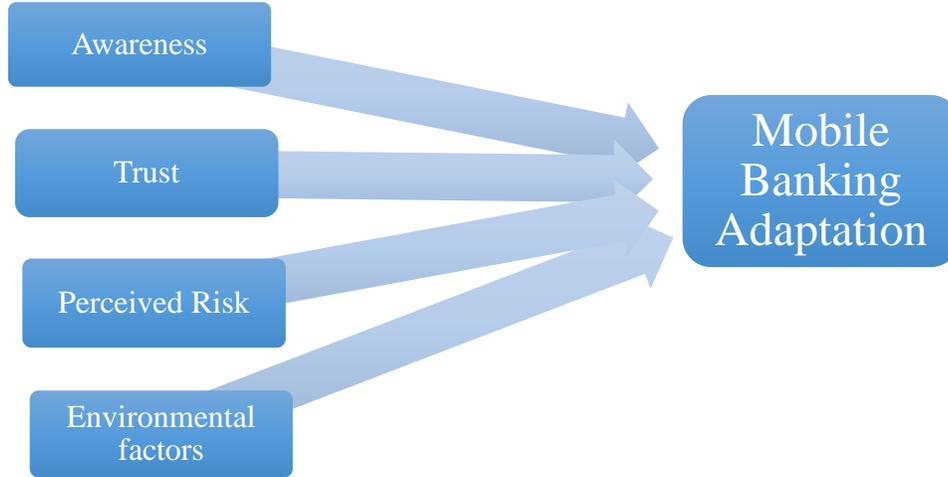


Figure 1 Conceptual Framework

Source: researcher own

2.4. Conclusion

The primary factors impacting the acceptance of mobile banking services were examined in this chapter. Key determinants include usefulness, ease of use, trust, cost, social influence, system quality, risk, and compatibility. Understanding these factors is essential for encouraging more customers to use mobile banking.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter provides a comprehensive overview of the study's methodologies, delving into the intricate details of each aspect. It begins by outlining the Research Approach, and research design, explaining the framework and approach used to conduct the study. Following this, it identifies the target population, specifying the characteristics and criteria for selection. The chapter then elaborates on the sampling techniques employed, describing the methods used to select participants from the target population. Additionally, it discusses the various sources of data, highlighting both primary and secondary sources. The tools of data collection are also detailed, including the instruments and procedures used to gather data. Finally, the chapter concludes with a thorough explanation of the methods of data analysis, describing the techniques and processes used to interpret and analyze the collected data.

3.1. Research Approach

The research approach in this study is chosen based on the purpose and the research questions set out to be addressed, according to Creswell (2003, p.13-15). Thus this study employed a quantitative research approach to explore the key determinants influencing customer adaptation of mobile banking services at Awash Bank. This method involves the use of primary data to answer the research questions and to achieve its research objective deductively. Survey strategy was used, which is usually associated with the deductive approach a popular strategy in business and management research frequently used to answer who, what, where, how much, and how many questions (Saunders Mark, Lewis Philip and Thornhill Adrian, 2009).

3.2. Research Design

The study of mobile banking adoption, particularly in the context of Awash Bank at the Goffa Gebriel branch, is essential for understanding how various factors influence customers' willingness to engage with digital banking services. Mobile banking has become an essential

service in the modern financial landscape, providing convenience and accessibility to users. This research aims to identify and analyze the determinants that affect mobile banking adoption among customers at this specific branch. The main objective of this study is to investigate the determinants of mobile banking adoption in Awash Bank specifically at the Goffa Gebriel branch.

3.3.Sources of Data

To identify the key determinants influencing customer adaptation to mobile banking services specifically at Awash Bank's Goffa Gebriel branch, a single-method approach to data collection is essential. To achieve the study's objectives, the researcher utilized primary data sources, employing survey questionnaires as the primary method of data collection.

3.4.Data Collection Tools

To effectively gather data for analyzing customer adaptation to mobile banking services at Awash Bank's Goffa Gebriel branch, a variety of data collection tools can be employed. Surveys are one of the primary tools, allowing researchers to quantify customer attitudes and behaviors through structured questionnaires that can be distributed online and offline. These surveys include Likert scale questions to measure satisfaction levels in the case of one of perceived trust a self-administrated questionnaire was given to the clients of Goffa Gebriel branch. 384 questionnaires were distributed the data was analyzed using multiple regressions to determine the outcome of the research.

3.5.Population and Sampling

3.5.1. Population

The target population for this study consisted of customers at the Goffa Gebriel branch of Awash Bank, located in the South Addis Ababa district. Awash Bank was selected for this case study because it is the first private bank in Ethiopia and has an inventive role in offering mobile banking services. The Goffa Gebriel branch was specifically chosen to examine customer adaptation to mobile banking within a localized context.

To gather relevant data, questionnaires were distributed to various customers at this branch, including both users and non-users of mobile banking services in order to find out why non-users were still not active in using mobile banking services. These respondents were selected to provide

a comprehensive understanding of the key determinants influencing customer adaptation to mobile banking services at Awash Bank. Their feedback was crucial for identifying the factors that boosted or delayed the adoption of mobile banking.

3.5.2. Sampling

To determine an adequate sample size for this study, Cochran's formula was employed. This formula is particularly useful when planning for sample sizes in infinite populations, ensuring that the overall findings are statistically significant and reliable. The formula is as follows:

$$n_0 = \frac{Z^2 \cdot p \cdot (1-p)}{e^2}$$

Where:

- n_0 is the required sample size.
- Z represents the Z-value, which is 1.96 for a 95% confidence level.
- p is the estimated proportion of the population, typically 0.5 when unknown.
- e is the margin of error, set at 0.05 (5%).

Using these parameters, the calculation yields a sample size of 384 respondents. This sample size ensures a 95% confidence level with a 5% margin of error, making the findings reliable and generalizable to the larger population of bank customers.

Given the practical constraints of this study, convenience sampling was used to contact respondents. Convenience sampling involves selecting participants who are easily accessible and willing to participate. While this method may introduce some bias, it is a common approach in exploratory research and allows for the efficient collection of data.

The process of determining the sample size and selecting respondents is crucial for the validity of the study. By using Cochran's formula, the study ensures that the sample size is statistically significant, which enhances the credibility of the findings. The use of convenience sampling, while not without limitations, provides a practical solution for data collection within the constraints of this research.

3.6.Measurement of Variables

To measure the variables in my study on the adoption of mobile banking services at Awash Bank's Goffa Gebriel branch, I clearly defined and operationalized each variable. The dependent variable, customer adoption of mobile banking, was measured through survey questions assessing the frequency of use, types of transactions performed, and overall satisfaction with the service. Independent variables include perceived usefulness, perceived ease of use, trust, customer support, and demographic factors. Perceived usefulness and ease of use were measured by asking customers to rate statements on a Likert scale, such as "Mobile banking makes my banking tasks easier" and "I find mobile banking easy to use." Trust was gauged by customer agreement with statements like "I trust that my transactions are secure when using mobile banking," while customer support was measured by satisfaction with the support services provided. Demographic factors such as age, income, education level, and occupation were collected through survey questions. Additionally, control variables like the frequency of branch visits were measured by asking customers how often they visit the physical branch. This comprehensive approach provided a robust foundation for analyzing the key determinants influencing customer adoption of mobile banking services at the Goffa Gebriel branch of Awash Bank.

3.6.1Measurement of Independent Variables

To measure the independent variables in my study on the adoption of mobile banking services at Awash Bank's Goffa Gebriel branch, I clearly defined and operationalized each variable. Perceived usefulness was measured by asking customers to rate statements such as "Mobile banking makes my banking tasks easier" on a Likert scale. This helps gauge how beneficial customers find the service. Perceived ease of use was assessed similarly, with statements like "I find mobile banking easy to use," allowing me to understand how user-friendly customers perceive the service to be. Trust in mobile banking was measured by customer agreement with statements like "I trust that my transactions are secure when using mobile banking," which help determine the level of confidence customers have in the service's security and reliability. Customer support was evaluated by asking customers to rate their satisfaction with the support services provided for mobile banking issues, giving insight into the quality and availability of assistance. Lastly, demographic factors such as age, income, education level, and occupation were collected through survey questions to understand how these characteristics influence mobile banking adoption. By

using structured surveys with Likert scale questions, I gathered quantitative data that provided a robust foundation for analyzing the key determinants influencing customer adoption of mobile banking services at the Goffa Gebriel branch of Awash Bank.

3.6.2 Measurement of Dependent Variable(S)

To measure the dependent variable in my study on the adoption of mobile banking services at Awash Bank's Goffa Gebriel branch, I focused on customer adoption of mobile banking. This variable was assessed through a series of survey questions designed to capture various aspects of mobile banking usage. Overall satisfaction with the mobile banking service was evaluated by asking customers to rate their satisfaction on a Likert scale, ranging from very dissatisfied to very satisfied. By collecting this data, I can quantitatively analyze the extent of mobile banking adoption among customers at the Goffa Gebriel branch, providing valuable insights into the factors influencing their usage of the service.

3.7. Data Analysis

Wolcott (1994) advised that qualitative research is fundamentally interpretative i.e. the researcher interprets the data. Thus, the data that was collected from the reviews of documents were interpreted qualitatively. To summarize, the analysis of quantitative data and interpretation of qualitative data combine to seek convergence among the results (Creswell, 2003).

3.8 Validity

According to Saunders et al (2000) the concept of validity measures whether the findings in the research are really about what they appear to be about and checks the relationship between variables, A pilot test was used to ensure validity, and a pre-test was sent to five respondents to see if the questionnaire contains anything hard to interpret. Bond (2003) comments that validity is prime of the thoughts of those developing measures and genuine scientific dimension is foremost in the mind of those who seek valid outcomes from valuation.

3.9 Ethical Considerations

Several ethical considerations were accurately addressed to ensure the integrity and credibility of the study. Informed consent was obtained from all participants, ensuring they were fully aware of the study's purpose, procedures, potential risks, and benefits before agreeing to take part.

3.10 Conclusion

In conclusion, This Chapter has outlined the research methodology employed in this study, detailing the design, data collection methods, and analytical procedures. This chapter emphasized the importance of selecting suitable methods to ensure the reliability and validity of the findings. It also highlighted the ethical considerations taken into account to protect the rights and well-being of participants.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the data analysis and discusses the research findings. Out of 384 questionnaires, 384 were valid and usable. The data analysis was made using a statistical package for social science (SPSS).

4.2 Response Rate

Data for the research study was collected using questionnaires. To conduct the research, 100 questionnaires were distributed to the respondents, and the response rate is indicated in Table 4.1 below.

Table 0-1 the response rate of the respondents

Items	Response rate	
	No.	Percent
Sample size	384	100%
Collected	384	100%
Remain uncollected	0	0%

Table 0-2: Source: own survey 2024

4.3 Demographic Characteristics of Respondents

Demographic information of the respondents includes variables such as gender, age, educational level, monthly income, respondent's experience, and marital status. Therefore, the following sections summarize and describe these demographic characteristics.

4.3.1 Gender of Respondents

Table 0-3 Gender of respondents

GENDER				
		Frequency	Percent	Valid Percent
Valid	MALE	184	47.9	47.9
	FEMALE	200	52.1	52.1
	Total	384	100.0	100.0

Table 0-4 Source: field survey 2024

The gender distribution of the sample population consists of 384 respondents, with 184 males and 200 females. This results in males representing approximately 47.9% of the sample and females accounting for about 52.1%. The percentages are calculated by dividing the number of individuals in each gender category by the total sample size and multiplying by 100. The cumulative percentage for males is 47.9%, while for females, it reaches 100%, indicating that all respondents are accounted for. This data shows a slightly higher representation of females in the sample, highlighting their proportion relative to males.

4.3.2 Age of Respondents

Table 0-5 Age of respondents

Age of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	123	32.0	32.0	32.0
	30-40	199	51.8	51.8	83.9
	40-50	45	11.7	11.7	95.6
	50- ABOVE	17	4.4	4.4	100.0
	Total	384	100.0	100.0	

Source: field survey 2024

The dataset presents the age distribution of customers across four distinct age groups within a total of 384 customers. The largest segment is the 30-40 years group, comprising 199 customers, representing approximately 51.8% of the total. This is followed by the 18-30 years group with 123 customers, accounting for about 32.0%. The smaller segments include those aged 40-50 years, with 45 customers or 11.7%, and those aged 50 and above, totaling 17 customers, which is about 4.4%. The cumulative percentages indicate that by the end of the 30-40 age group, approximately 83.9% of all customers have been accounted for.

4.3.3 Education-Level Of Respondents

Table 0-6 The education rate of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HIGH SCHOOL	72	18.8	18.8	18.8
	BACHELOR'S DEGREE	152	39.6	39.6	58.3
	MASTER'S DEGREE	104	27.1	27.1	85.4
	OTHER	56	14.6	14.6	100.0
	Total	384	100.0	100.0	

Source: field survey 2024

The data analysis reveals the educational attainment of a group of 384 individuals categorized into four levels: High School, Bachelor’s Degree, Master’s Degree, and Other. Among the respondents, 72 individuals (18.8%) completed high school, while the majority hold a Bachelor’s Degree, totaling 152 individuals (39.6%). Following this, 104 individuals (27.1%) have attained a Master’s Degree. The “Other” category includes 56 individuals (14.6%). Cumulatively, by the time we reach the Master’s Degree category, over 85% of respondents are accounted for, indicating that higher education levels are prevalent among this group.

Table 0-7 the occupation rate of the respondents

4.3.4 Occupation

		Frequency	Percent	Valid Percent
Valid	BUSINESSMAN	136	35.4	35.4
	EMPLOYEE	145	37.8	37.8
	STUDENT	80	20.8	20.8
	UNEMPLOYED	15	3.9	3.9
	OTHER	8	2.1	2.1
	Total	384	100.0	100.0

Source: field survey 2024

The data outlines the distribution of occupations among a sample of 384 individuals, categorized into five groups: Businessman, Employee, Student, Unemployed, and Other. The largest group is Businessmen, with 136 individuals (35.4%), followed by Employees at 145 individuals (37.8%). Students account for 80 individuals (20.8%), while Unemployed individuals total 15 (3.9%), and others comprise 8 individuals (2.1%). Cumulatively, Businessmen and Employees together represent 73.2%, adding Students brings it to 94%, and the remaining categories complete the total at 100%. This indicates that most respondents are either Employees or Businessmen.

Table 0-8 The marital status rate of the respondents

4.3.5 Marital Status of Respondents

		Frequency	Percent	Valid Percent
Valid	SINGLE	137	35.7	35.7
	MARRIED	205	53.4	53.4
	DIVORCED	22	5.7	5.7
	OTHERS	20	5.2	5.2
	Total	384	100.0	100.0

Source: field survey 2024

Marital Status Data Analysis

The analysis of marital status among a sample of 384 individuals reveals that the majority are married, with 205 individuals (53.4%) identifying as such. A significant portion, 137 individuals (35.7%), are single, indicating a notable number of unmarried respondents. Additionally, 22 individuals (5.7%) are divorced, while 20 individuals (5.2%) fall into other categories of marital status. Cumulatively, by the time we reach the married category, 89.1% of respondents have been accounted for, confirming that most participants identify as either married or single. The total responses add up to 100%, ensuring completeness in the dataset.

4,4Descriptive Results

	N	Min	Max	Mean	Std. Deviation
eager to accept new technological	384	1	5	3.69	.977
receive enough information about mobile banking services	384	1	5	3.90	.976
receive enough information about the benefits of Mobile banking	384	1	5	3.90	.858
The bank has created clear awareness of its service	384	1	5	3.83	.880
Mobile banking makes it easier to do banking activities	384	1	5	3.92	.855
Mobile banking allows one to manage banking activities more efficiently	384	1	5	3.94	.865
Mobile banking enables quicker banking activities	384	3	5	4.08	.757
easy to learn how to use Mobile banking	384	1	5	4.03	.951
Mobile banking has adequate safeguards for user comfort.	384	2	5	3.84	.794
Login / Sign off are not easy.	384	1	34	4.18	3.190
Lack of security in transactions	384	2	5	3.63	.781
Lack of appropriate software.	384	1	5	2.70	.755
Privacy is not guaranteed in mobile banking services	384	2	5	3.44	.675
Mobile banking is =perceived as riskier than other options.	384	3	5	4.35	.645
Money theft is a possibility when using mobile banking	384	2	5	4.15	.763
Valid N (listwise)	384				

Table 0-9 Descriptive statics

The data presents descriptive statistics from a survey of 384 respondents regarding their perceptions and experiences with mobile banking services. Key metrics include means, minimums, and maximums for various statements related to mobile banking. Respondents generally feel positive about the ease of use and efficiency of mobile banking, with mean scores above 4 for statements like “Mobile banking makes it easier to do banking activities” (mean = 4.08) and “I think it is easy to learn how to use Mobile banking” (mean = 4.03). However, concerns about security and privacy are evident, as indicated by lower mean scores for statements such as “Lack of security in transactions” (mean = 3.63) and “I think privacy is not guaranteed when using mobile banking services” (mean = 3.44). Overall, while there is enthusiasm for mobile banking’s convenience, significant apprehensions regarding security persist

4.5 Correlation Results

Correlations				
		Eager to accept new technological	Receive enough information about MB	Receive enough information about the benefits of MB
Eager to accept new technological	Pearson Correlation	1	.271**	.130*
	Sig. (2-tailed)		.000	.011
	N	384	384	384
Receive enough information about MB	Pearson Correlation	.271**	1	.268**
	Sig. (2-tailed)	.000		.000
	N	384	384	384
Rreceive enough information about the benefits of MB	Pearson Correlation	.130*	.268**	1
	Sig. (2-tailed)	.011	.000	
	N	384	384	384
**. Correlation is significant at the 0.01 level (2-tailed).				
*. Correlation is significant at the 0.05 level (2-tailed).				

Figure 2 correlatin results

There are significant positive correlations between eagerness to adopt technology and receiving adequate information about mobile banking services.

Awareness created by banks positively influences users' understanding and acceptance of mobile banking benefits.

Concerns regarding privacy and security negatively impact users' perceptions of ease in learning and using mobile banking services.

Correlations					
		MB has enough safeguards	Login / Sign off are not easy.	Lack of security in transactions	Lack of appropriate software.
MB has enough safeguards	Pearson Correlation	1	.128*	-.049	.065
	Sig. (2-tailed)		.012	.335	.204
	N	384	384	384	384
Login / Sign off are not easy.	Pearson Correlation	.128*	1	-.019	.079
	Sig. (2-tailed)	.012		.708	.124
	N	384	384	384	384
Lack of security in transactions	Pearson Correlation	-.049	-.019	1	-.082
	Sig. (2-tailed)	.335	.708		.110
	N	384	384	384	384
Lack of appropriate software.	Pearson Correlation	.065	.079	-.082	1
	Sig. (2-tailed)	.204	.124	.110	
	N	384	384	384	384

*. Correlation is significant at the 0.05 level (2-tailed).

Figure 3 Correlation Results 2

The correlation analysis examines the relationships between various perceptions of mobile banking and users' comfort levels. Key findings indicate a positive correlation between the perception that mobile banking has sufficient safeguards and the comfort level in using it ($r = 0.128$, $p = 0.012$), suggesting that users who feel safer are more inclined to use mobile banking. Additionally, a significant positive correlation exists between concerns about privacy guarantees and the belief that mobile banking services are riskier than other banking options ($r = 0.140$, $p < 0.001$). There is also a notable correlation between the belief that money could be stolen when using mobile banking and the perception of security in transactions ($r = 0.139$, $p = 0.006$). Moreover, difficulties in login or sign-off processes correlated with perceived safeguards ($r = 0.128$, $p = 0.012$) and privacy concerns ($r = 0.176$, $p < 0.001$). While the perception of lacking security in transactions shows a negligible correlation with comfort in mobile banking ($r = -0.049$, $p = 0.335$), it is

significantly correlated with perceptions of security ($r = -0.124$, $p = 0.015$) and concerns about potential theft ($r = -0.124$, $p = 0.015$). Overall, the analysis highlights the critical role of perceived security features in shaping user comfort and the influence of privacy concerns on attitudes toward mobile banking services.

4.6 Regression

Coefficients						
Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	3.901	.826		4.725	.000
	Gender	-.412	.098	-.211	-4.212	.000
	Age of customers	-.455	.095	-.362	-4.813	.000
	Education level	.344	.069	.334	4.989	.000
	Occupation	-.029	.050	-.028	-.573	.567
	Marital status	-.324	.080	-.254	-4.039	.000
	I receive enough information about mobile banking services	.098	.057	.098	1.716	.087
	Receive enough information about the benefits of Mobile banking	.105	.058	.092	1.825	.069
	The bank has created clear awareness	-.050	.052	-.045	-.960	.338
	MB makes it easier to do banking activities	.049	.054	.043	.909	.364
	MB allows one to manage banking activities more efficiently	.062	.054	.054	1.145	.253
	Mobile banking enables one to do banking activities more quickly	.069	.060	.054	1.145	.253
	Easy to learn how to use Mobile banking	.021	.050	.021	.427	.670
	MB has enough safeguards to make me feel comfortable using it	.155	.057	.126	2.722	.007
	Login / Sign off are not easy.	.000	.014	-.002	-.034	.973
	Lack of security in transactions	.125	.059	.100	2.118	.035
	Lack of appropriate software.	.041	.065	.031	.623	.534
	Privacy is not guaranteed when using mobile banking services	-.077	.070	-.053	-1.100	.272
MB services are more risky than other banking options.	-.274	.074	-.181	-3.718	.000	

a. Dependent Variable: Are you eager to accept new technological services quickly

Table 0-5 regression analysis

The regression analysis investigates the factors influencing customers' eagerness to accept new technological services. Significant predictors include gender, age of customers, education level, and marital status, each demonstrating a substantial impact on the dependent variable. Specifically, higher education levels correlate positively with eagerness, whereas older age and being female are associated with lower levels of eagerness. Among perception-related variables, the belief that mobile banking has sufficient safeguards and concerns about security significantly affect customers' readiness to adopt new technology. Conversely, other perception-related factors, such as ease of use and awareness of mobile banking services, did not show significant effects. Overall, the findings highlight the importance of demographic characteristics and perceived security in shaping customers' willingness to embrace technological advancements.

4.7 Discussion Section

The correlation results reveal several critical insights regarding the determinants influencing customer adaptation of mobile banking services at Awash Bank. In this section, the primary correlation findings were discussed in light of existing literature, providing a comprehensive understanding of the dynamics at play in the context of mobile banking adoption.

The analysis indicates a significant positive correlation between the eagerness to adopt new technological services and the sufficiency of information regarding mobile banking services. This finding underscores the importance of education and communication in influencing customer attitudes towards mobile banking. Previous research, such as that by Laukkanen and Kiviniemi (2010), emphasizes that effective communication reduces barriers to adoption. If customers are provided with adequate information regarding the benefits and functionalities of mobile banking, they are more likely to embrace and utilize these services.

Moreover, the results show that increased awareness created by the bank positively influences customer perceptions regarding the benefits of mobile banking. This finding parallels the work of Al-Smadi (2012), which concluded that enhanced customer awareness significantly impacts the adoption of electronic banking services. Consequently, banks must prioritize awareness campaigns highlighting mobile banking applications' advantages and user-friendliness to foster greater acceptance among customers.

Conversely, the findings also reveal negative correlations related to privacy and security issues. Security concerns significantly deter customers from adopting mobile banking services, aligning

with the findings of Cruz et al. (2009) which identified perceived risk as a significant barrier to mobile banking. Customers who feel that their transactions lack sufficient security are less likely to engage with mobile banking platforms, reflecting a critical area for banks to address.

In light of these concerns, it becomes essential for banks to implement robust security measures and effectively communicate these safeguards to customers. Research by Saleem and Rashid (2011) supports this notion, indicating that customer trust plays a crucial role in the adoption of mobile banking. By proactively informing customers about the security protocols in place, banks can mitigate these apprehensions and foster greater trust in their mobile banking services.

Comparing our findings with existing studies highlights the commonality of concerns associated with mobile banking adoption. For instance, a study by Wessels and Drennan (2010) found that perceived usefulness and perceived ease of use are vital antecedents to the adoption of mobile banking. Our results suggest that while customers appreciate the advantages of mobile banking—such as ease of use and efficiency—their enthusiasm is tempered by significant fears over the security of their data.

The results also suggest that demographic factors, such as age and education, may moderate these relationships. Prior research has posited that younger consumers, who tend to be more tech-savvy, are generally more receptive to mobile banking innovations (Akturan & Tezcan, 2012). Our findings indicate a high representation of younger users among respondents, which may contribute positively to the overall reception of mobile banking services. However, it also indicates that banks must tailor their security messaging to address the fears of older and less tech-savvy customers who may exhibit more resistance.

In conclusion, the correlation results from this study reinforce the concept that fostering customer education and communication alongside addressing security concerns is pivotal in navigating the landscape of mobile banking adoption. The insights drawn from this analysis provide a necessary framework for banks to improve their strategies in promoting mobile banking services, emphasizing the need for robust security measures combined with comprehensive customer education initiatives. Future research could further explore the nuanced roles of demographic variables in affecting these correlations, enhancing the understanding of mobile banking adoption in the context of diverse customer segments.

4.8 Conclusion

In this chapter, the response rate from the questionnaires is thoroughly explained. This involves detailing how the response rate was calculated and discussing the significance of the results. Furthermore, all the data that was gathered during the study has been carefully analyzed. The analysis employs descriptive statistics, which include calculating the means and standard deviations of the collected data. These statistical measures provide a clear summary of the information. To present these findings in an easily understandable format, the results are structured and showcased in tables. These tables allow readers to quickly understand the key points and trends observed in the data, facilitating a better understanding of the overall results of the study.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS, AND CONCLUSION

5.0 Introduction

The primary aim of this study was to examine the effect of determinants influencing Customer Adaptation of Mobile Banking services at Awash Bank. This chapter provides a summary and discussion of the key findings related to each of the four research questions. Additionally, it addresses the conclusions drawn from the analysis and offers recommendations for practical implementation and future research about each of the main research objectives.

5.1 Summary of Main Findings

The main purpose of this study was to examine the effect of determinants influencing Customer Adaptation Of Mobile Banking services at Awash Bank. The study had the following research objectives:

1. Identifying the key factors influencing customer adoption of mobile banking services, such as awareness, convenience, security, and user experience at Awash Bank's Goffa Gebriel branch.
2. Identify if the income level, marital status, and age of the respondents' number of years of mobile phone usage, influence M-Banking service adoption.
3. To determine whether trust can influence choosing mobile banking at Awash Bank's Goffa Gebriel branch.
4. To determine whether environmental risk can influence choosing mobile banking at Awash Bank's Goffa Gebriel branch.
5. To determine whether perceived risk can influence choosing mobile banking at Awash Bank's Goffa Gebriel branch.

This research study used both quantitative and qualitative research methods descriptive design in particular. The study adopted both quantitative and qualitative approaches to the determinants influencing Customer Adaptation Of Mobile Banking services at Awash Bank. The variables for the research study included social influence, perceived risk, perceived usefulness, and perceived

ease of use. The target population comprised 384 customers of Awash Bank in Goffa Gebriel branch in Addis Ababa. Systematic sampling was used to divide the population. Research findings were analyzed to enable the researcher to understand what the findings from the data collected meant and this was done with the help of the statistical packages for social sciences (SPSS). The demographic profiles of the respondents were analyzed using percentages and frequencies. As for inferential statistics, tools such as correlation, regression, and coefficient were used to analyze and study the nature of effects between independent and dependent variables.

After analyzing the gathered information, the following major findings were identified: The results of the demographic characteristics of the employees indicated that the majority of the total respondents were female (53.%), aged in the range of 18-30 years (32%), 30-40 years (51%), 40-50(12%) and 50 above(5%). with an educational level of high school diploma(18%), bachelor degree (39%), master's degree(28%), with the highest percentage of occupation being a business owner(36% with an almost similar percentage of employment(38%) and with marital status of married (53).

5.2 Recommendations

- It is essential to continue developing and improving their mobile banking services. By doing so, they can provide users with a wider range of options that cater to different needs and preferences. This ongoing innovation is important because it allows customers to take full advantage of the benefits that mobile banking can offer. As more features and services are introduced, users will be able to perform various banking tasks more easily and efficiently. This could include everything from checking account balances and transferring funds to paying bills and applying for loans, all from the convenience of their smartphones. By focusing on these improvements, banks can not only enhance the user experience but also ensure that their services remain relevant and competitive in an ever-evolving market. Ultimately, this strategy will help customers gain greater value from their mobile banking experiences, making it a worthwhile investment for both the institutions and their clientele.
- To change how customers view risk and trust, banks could create a well-thought-out campaign that communicates the safety and reliability of their services. This campaign should include simple messages that highlight the steps the bank takes to protect customer

information and funds. In addition to careful advertising, banks need to engage their staff in this effort. Staff members could be trained to provide clear explanations and answer any questions customers may have about the security of the services offered. Ensuring that employees are knowledgeable and approachable, can further help customers feel more at ease. Overall, the combination of a strong advertising message and effective employee engagement can significantly improve customer confidence in the safety of mobile banking services.

- To enhance customer adaptation of mobile banking services at Awash Bank, it is essential to implement a series of targeted strategies. First and foremost, the bank should enhance customer education and awareness through organized workshops and informative seminars that explain the benefits and functionalities of mobile banking. Additionally, targeted marketing campaigns utilizing clear and accessible language can help convey the advantages of these services. Strengthening security measures is also crucial; the bank should communicate transparently about the protocols in place to protect customer data, and invest in advanced security technologies such as biometric authentication and real-time transaction alerts.
- Moreover, optimizing the user interface of the mobile banking application will improve customer experiences; simplifying navigation and incorporating personalization options can foster a sense of ownership among users. It is vital to establish effective feedback mechanisms that encourage customers to share their experiences, which can be used to make ongoing improvements to services. Addressing demographic-specific needs by developing tailored marketing strategies for different customer segments can help capture the attention of those who may not be utilizing mobile banking services.
- Furthermore, the bank should consider forming partnerships with fintech companies to leverage innovative technologies and enhance service offerings, integrating features such as budgeting tools and financial management systems to add more value for customers. Promoting financial literacy through community outreach programs and creating educational materials in local languages will also help boost confidence and competence among potential users. Lastly, ensuring adherence to national and international regulatory frameworks concerning mobile banking and data privacy is essential. By implementing these recommendations, Awash Bank can significantly improve the adaptation of its

mobile banking services, leading to higher customer satisfaction and increased adoption rates

- To further enhance customer adaptation, Awash Bank should consider implementing a loyalty program that rewards customers for frequent use of mobile banking services. This could include offering discounts, bonuses, or exclusive benefits for loyal customers. Additionally, the bank should invest in omnichannel banking, allowing customers to seamlessly transition between different banking channels, such as online banking, mobile banking, and branch banking. This will provide customers with a consistent and integrated banking experience across all channels.
- The bank should also prioritize customer support and provide multiple channels for customers to seek help, such as phone, email, chat, and social media. Moreover, the bank should leverage data analytics to gain insights into customer behavior and preferences, which can be used to personalize marketing campaigns, improve customer service, and develop targeted products and services. Implementing a referral program that incentivizes customers to refer friends and family to mobile banking services can also help increase adoption rates.
- Furthermore, Awash Bank should consider partnering with other businesses to offer exclusive discounts and promotions to customers who use mobile banking services. This could include partnerships with retail stores, restaurants, or other service providers. The bank should also ensure that its mobile banking application is compatible with a wide range of devices and operating systems, including older models, to cater to a broader customer base. By implementing these strategies, Awash Bank can further enhance customer adaptation of mobile banking services, improve customer satisfaction, and increase adoption rates.
- In terms of technology, the bank should consider implementing emerging technologies such as artificial intelligence, blockchain, and internet of things (IoT) to enhance the security, efficiency, and convenience of mobile banking services. For example, AI-powered chatbots can be used to provide customer support, while blockchain can be used to enhance the security of transactions. The bank should also ensure that its mobile banking application is accessible to customers with disabilities, by incorporating features such as voice commands, screen readers, and high contrast mode.

- Ultimately, the key to successful customer adaptation of mobile banking services is to prioritize customer needs, provide a seamless and integrated banking experience, and continually innovate and improve services to meet evolving customer expectations. By doing so, Awash Bank can establish itself as a leader in the banking industry, drive business growth, and build long-term customer relationships.

5.3 Contribution of the Study

An important function of academic and educational research is to expand the boundaries of knowledge. The researcher posits that the findings, results, discussions, and recommendations contribute to enhancing the existing understanding of employee performance. This research may also inspire further inquiries by other scholars into different aspects of this variable, thereby establishing a foundation for future reference.

5.4 Conclusion

The research findings illustrate a clear and compelling readiness within Ethiopia's banking sector to adopt mobile banking systems as a practical and effective service delivery mechanism for customers. This transformation is not just a reaction to technological advancements; it reflects a deeper understanding of the evolving financial landscape where convenience, efficiency, and accessibility are paramount.

As observed in this study, the key determinants influencing customer adaptation of mobile banking encompass various factors, including perceived usefulness, ease of use, trust, security concerns, and customer awareness. The positive inclination of many customers toward mobile banking signifies a significant opportunity for financial growth and development within the sector. During this period of digital transformation, banks can leverage existing investments in retail agents and technological infrastructures to transition smoothly into mobile platforms, minimizing operational costs while expanding service offerings. This dual strategy not only meets customer expectations for seamless banking experiences but also enhances operational efficiency.

Moreover, the findings highlight the critical role of mobile banking in promoting financial inclusion in Ethiopia. As a country characterized by a significant unbanked population, mobile

banking services provide a unique opportunity to extend financial services to those who have historically been excluded from traditional banking avenues. By facilitating access to banking services via mobile platforms, banks can empower individuals and small businesses, fostering economic growth and resilience.

However, the journey toward widespread mobile banking adoption is fraught with challenges that must be addressed. Security and privacy concerns remain predominant barriers that deter potential users. The study underscores the importance of establishing robust security protocols and effectively communicating these measures to customers to build trust and alleviate fears. Banks must prioritize customer education initiatives that clarify the benefits and functionalities of mobile banking, addressing misconceptions and highlighting security features through targeted marketing campaigns. Workshops and interactive sessions can serve as platforms for educating customers about navigating mobile banking securely, further enhancing user confidence.

Additionally, the study demonstrates that demographic factors such as age, education, and technological proficiency significantly influence adoption disparities. Younger, tech-savvy customers are more inclined to embrace mobile banking, whereas older customers may possess reservations. Consequently, banks should tailor their marketing strategies and product offerings to address the needs of different demographic segments. A segmentation strategy that considers these factors will not only facilitate greater user engagement but also improve customer satisfaction across diverse population groups.

Policy implications also arise from this research. Governmental and regulatory bodies must establish frameworks that encourage innovation in mobile banking while ensuring consumer protection. Collaborative efforts between banks, fintech companies, and regulators can foster a conducive environment for technological innovation, enhancing service delivery while mitigating the inherent risks associated with digital banking. Establishing regulatory guidelines for secure mobile banking frameworks can enhance customer confidence and stimulate adoption rates.

Looking towards the future, the prospects for mobile banking in Ethiopia appear promising, provided that the banking sector continues to innovate while prioritizing customer needs. The integration of emerging technologies such as artificial intelligence, blockchain, and Big Data

analytics can enhance the security, efficiency, and personalization of mobile banking services. For instance, AI can be utilized to provide tailored financial advice and predictive analytics to anticipate customer needs, while blockchain technology can secure transactions and enhance trust through transparency.

In conclusion, the findings of this research reinforce the notion that mobile banking is more than just a trend; it represents a paradigm shift in how banking services are delivered and consumed in Ethiopia. By focusing on enhancing security measures, educating customers, and fostering inclusivity, the banking sector can harness the full potential of mobile banking. This commitment to service innovation and customer engagement will not only drive the adoption of mobile banking but also position Ethiopia's banking sector as a leader in the digital finance landscape, ultimately contributing to the country's broader economic development and financial stability.

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Appendices

APPENDIX- A

QUESTIONNAIRE

Dear Sir/Madam

I am a Master's student at St. Mary's University, School of Graduate Studies, I am currently conducting a research study entitled "Determinants Influencing Customer Adaptation Of Mobile Banking Service At Awash Bank". I have designed this questionnaire to collect data from customers of Awash Bank specifically focusing on the study of the Goffa Gebriel Branch.

The questionnaire is used to collect the primary data needed for a research study. Therefore, I seek your assistance to be as open, fair, and honest in terms of responding to your response to each question as much as possible you can. The researcher assures you that no individuals will be identified from their responses and no requests for confidential information are included in the questionnaire. The researchers will strictly use the results of the analysis for study purposes only.

The questionnaire comprises two parts:

- ❖ Part one: General information questionnaire
- ❖ Part two: Technology usage

Instructions

- ❖ There is no need to write your name on this questionnaire
- ❖ Read each statement carefully and give the corresponding answer correctly.
- ❖ Please Tick one box for the part 1 questionnaire. For general information questions circle in line with the selected number in the table from 1 to 5 for the part 2 questionnaire

“True information is crucial to the correct outcome”

Part one: General information questionnaire

Instructions: Make a "√" in the appropriate box.

1. Sex

Male

Female

2. Age

18 to 30 years 30 to 40 years 40 to 50 years 50 and above

3. Educational Level

High school Bachelor's Degree Master's Degree Other

4. Occupation

Businessman Employee Student Unemployed Other _____

5. Marital status

Single Married Divorced Others

PART TWO: - Technology usage

NB. Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4= Agree (A),

And, 5 = Strongly Agree (SA).

No	Mobile Banking Problems	SD	D	N	A	SA
1	Are you eager to accept new technological services quickly?					
2	I receive enough information about Mobile banking services.					
3	I receive enough information about the benefits of Mobile banking.					
4	The bank has created a clear awareness of its service.					
5	Mobile banking makes it easier to do banking activities.					

6	Mobile banking allows one to manage banking activities more efficiently.					
7	Mobile banking enables one to do banking activities more quickly.					
8	I think it is easy to learn how to use Mobile banking.					
9	Mobile banking has enough safeguards to make me feel comfortable using it.					
10	Login / Sign off are not easy.					
11	Lack of security in transactions.					
12	Lack of appropriate software.					
13	I think that privacy is not guaranteed when using mobile banking services.					
14	I think mobile banking services are more risky than other banking options.					
15	I think money can be stolen when using Mobile banking.					

ተጨማሪማጣቀሻዎች

ጥያቄ

ክቡር አቶ/እመቤት

በቅድስት ማርያም ዩኒቨርሲቲ የማስተርስ ተማሪ ስሆን በአሁኑ ወቅት "Exploring Key Determinants Enhancing Customer Adaptation Of Mobile Banking Service At Awash Bank" በሚል ርዕስ የምርምር ጥናት በማካሄድ ላይ እገኛለሁ።

በመሆኑም ይህንን ጥያቄ የሂደቱት በተለይ በጎፋገብርኤል ቅርንጫፍ ጥናት ላይ ትኩረት በማድረግ ከአዋሽ ባንክ ደንበኞች መረጃ ለመሰብሰብ ነው።

ጥያቄው ለምርምር ጥናት የሚያስፈልጉትን ዋናዎና መረጃዎች ለመሰብሰብ ስለሚያገለግል በተቻለ መጠን እርሶ ለእያንዳንዱ ጥያቄ የሚሰጡትን ምላሽ በተቻለ መጠን ግልጽ፣ ፍትሃዊ እና ሐቀኛ እንዲሆን የእርሶን ትብብር እሻለሁ። የሚሰጡትም ለሙሉ ለሙሉ በሚስጥር የሚያዝ፣ በማንም ግለሰብ የማይታወቅና እንዲሁም በጥያቄው ውስጥ የእርሶን የግል ምሥጢራዊ መረጃ ለማግኘት ምንም ዓይነት ጥያቄ እንዳልተከተቱ አረጋግጣለሁ።

ጥያቄው ሁለት ክፍሎችን ያካትታል፡-

- ❖ ክፍል አንድ፡ አጠቃላይ የመረጃ መጠይቅ
- ❖ ክፍል ሁለት፡- የቴክኖሎጂ አጠቃቀም

መመሪያዎች

- በዚህ ጥያቄ ላይ ስምዎን መጻፍ አያስፈልግም
- እያንዳንዱን ሐሳብ በጥሞና ያንብቡና ተመጣጣኝ መልስ በትክክል ይስጡበት።
- እባክዎ ለክፍል 1 ጥያቄ የመጀመሪያውን ሳጥን ይመልከቱ። ለአጠቃላይ መረጃ ጥያቄዎች በጠረጴዛው ውስጥ ከ1 እስከ 5
- ለክፍል 2 ከተመረጠው ቁጥር ጋር በመሰረት ይከበራሉ።

"እውነተኛ መረጃ ለትክክለኛው ውጤት ወሳኝ ነው"

ክፍል አንድ አጠቃላይ የመረጃ ጥያቄ

መመሪያ:-ተስማሚ በሆነው ሣጥን ውስጥ " $\sqrt{\quad}$ " አድርግ።

1. ያታ

ወንድ ሴት

2. ዕድሜ

ከ18 እስከ 30 ዓመት ከ30 እስከ 40 ዓመት

ከ40 እስከ 50 ዓመት 50 እና ከዚያ በላይ

3. የትምህርት ደረጃ

ሁለተኛ ደረጃ ትምህርት ቤት የመጀመሪያ ዲግሪ ማስተርስ ሌላ

4. ሥራ

የንግድ ሠራተኛ ተማሪ ሥራ አጥየሁኑ ሌሎች _____

5. የጋብቻ ሁኔታ

ያለገባ ባለትዳር የተፋቱ ሌሎች

ክፍል ሁለት - የቴክኖሎጂ አጠቃቀም

ማስታወሻ 1=በጥብቅ አልስማማም፣ 2= አልስማማም፣ 3= ገለልተኛ፣ 4= እስማማለሁ፣ እና 5 = አጥብቄ እስማማለሁ።

	የሞባይል ባንክ ችግር የለም	1	2	3	4	5
1	አዳዲስ የቴክኖሎጂ አገልግሎቶችን በፍጥነት ለመቀበል ትጻጋለህ?					
2	ስለ ሞባይል ባንክ አገልግሎት በቂ መረጃ ይደርስኛል					
3	ስለ ሞባይል ባንክ ኪንግጥ ቅጥቶች በቂ መረጃ ይደርስኛል					

4	ባንኩስለአገልግሎቱግልጽግንዘቤፈጥሯል					
5	የሞባይልባንኪንግየባንክሥራዎችንበቀላሉለማከናወንያስችላል					
6	የሞባይልባንኪንግአንድሰውየባንክእንቅስቃሴዎችንይበልጥበብቃትእንዲያስተዳድርያስችለዋል					
7	የሞባይልባንኪንግአንድሰውየባንክሥራዎችንበፍጥነትእንዲያከናውንያስችለዋል					
8	ሞባይልባንኪንግእንዲትመጠቀምእንደሚቻልመማርቀላልይመስለኛል					
9	የሞባይልባንኪንግንበመጠቀምዎችእንዲሰማኝየሚያደርጉበቂመከላከያዎች/ጥበቃአሉት					
10	መግቢያ/መውጫቀላልአይደሉም።					
11	የግብይትዋስትናማጣት					
12	ተስማሚሰፍትዌርእጥረት.					
13	የሞባይልባንኪንግአገልግሎቶችንሲጠቀሙየግላዊነትዋስትናየለውምብዬአስባለሁ					
14	ተንቀሳቃሽየባንክአገልግሎትከሌሎችየባንክአማራጮችየበለጠአይገኛኝውብዬአስባለሁ።					
15	ሞባይልባንኪንግንበምትጠቀምበትጊዜገንዘብሊሰረቅየሚችልይመስለኛል					