COLLEGE OF BUSINESS AND ECONOMICS

SCHOOL OF COMMERCE

FACTORS AFFECTING THE ADOPTION OF TELEBIRR MOBILE MONEY SERVICE IN ADDIS ABABA.

BY

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This is to certify that this thesis entitles as ‘‘Factor affecting the adoption of telebirr mobile money service in Addis Ababa’’, submitted to the department of Marketing Management in partial fulfillment for the requirement of the MA in Marketing Management done by Yohannes Kibru has been accepted. It complies with university regulations and meets recognized standards for originality and quality.

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DECLARATION

I, Yohannes Kibru declare that this thesis entitled “Factors Affecting the Adoption of Telebirr mobile money service in Addis Ababa” is my original work, prepared under the guidance of Belaynesh Tefera (Ph.D.) All sources of materials used for the thesis have been duly acknowledged. In addition, I certify that all or part of my work has not been submitted to another university to obtain a degree.

By:- Yohannes Kibru

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Date _____

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Yohannes Kibru

ABSTRACT

The main objective of this study is to investigate the factors influencing the adoption of telebirr mobile money service in Addis Ababa. To achieve this, a quantitative research method is used using structured questionnaires. Data were collected from 360 respondents selected using a non-random convenience sampling technique. To test reliability Cronbach alpha was used. Data were processed and analyzed by use of the Statistical Package for Social Sciences software version 26. Collected data were analyzed, interpreted, discussed and presented using descriptive, correlation and multiple linear regression analyses. The descriptive analysis results revealed that perceived risk highly affect adoption of telebirr mobile money service. The correlation result shows that there is a positive and significant relationship between the five independent variables (Awareness, perceived ease of use, prior knowledge, perceived usefulness and perceived trust) and adoption of tele birr mobile money service and perceived risk have negative association and significant. The results of multiple regression analysis revealed that the independent variables (Awareness, perceived ease of use, prior knowledge, perceived usefulness and perceived trust) have a positive influence on adoption of tele birr mobile money service and perceived risk has negative influence on adoption of telebirr mobile money service in Addis Ababa. Perceived trust has a highly significant influence on tele birr mobile money service as compared to other independent variables. Finally, the researchers recommend that in order to have satisfied customers or users of tele birr mobile money service, Ethio telecom should develop the public perception of tele birr mobile money services by highlighting more benefits such as trustworthy, time savings, cost savings, and convenience through various types of media.

Key words: - Adoption of telebirr mobile money service. Ethio Telecom

TABLE OF CONTENT

Contents

LIST OF ACRONYMS

Adopt - Adoption of telebirr mobile money service

AW - Awareness

DFS- digital financial service

GOE- Government of Ethiopia

GSMA- Global System for Mobile Communications Association

MFIs- Micro Finance Institutions

MMS – mobile money service

MNOs- mobile money network operator

NBE- national bank of Ethiopia

PEU - Perceived Ease of Use

PK - Prior technology Knowledge

PR -Perceived Risk

PT -Perceived Trust

PU -Perceived Usefulness

TAM- Technological Acceptance Model

TRA- Theory of Reasoned Action

TPB-theory of planned behavior

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE

1. INTRODUCTION

This part of the study includes background of the study, a statement of the problem, the objective of the study, the significance of the study, the scope of the study, the limitation of the study, definitions of the term, and organization of the study.

1.1. BACKGROUND OF THE STUDY

The intersection of telecommunication and banking services in the world has created opportunities for the emergence of mobile commerce, in particular, mobile money services which provide time independence, convenience, and promptness to customers, along with cost savings (Maitai, James, & Omwenga, Jane., 2016).

Mobile money is a prominent developing service where money is stored on a SIM card for financial transactions, as opposed to the account number given by conventional banking (Ndiwalana, A., Morawczynski, O., & Popov, O. , 2010). The introduction of mobile phone services especially the money transfer system in developing countries offers an alternative means of providing such cash transfers, by allowing the money to be transferred via a mobile phone (Aker, J.C. and Mbiti, I.M., 2010). Mobile money service is a service that is primarily used to transfer money among users without additional exchange of goods or services rather than using their mobile, (Morawczynski, 2008 and 2009).

The emergence of mobile money services has a significant role to provide access to financial services for financially excluded and underprivileged populations (Leong, K., & Sung, A., 2018). Mobile money service is a service-based innovation technology that has grown in popularity not only in Africa but also worldwide. The definition of mobile money payment services varies with the industry because it covers an extensive choice of coinciding applications. Mobile money service is a service that entails allowing purchases or sale of services and or goods at merchant shopping stores and shops remotely with the aid of mobile wallets on a cellular phone instead of using cash (Subia, M.P. and Martinez, N. , 2014).

The story of mobile money in Africa famously began in Kenya in 2007 when Safaricom launched its M-PESA solution for peer-to-peer money transfers. M-PESA In Swahili, M means 'mobile' and Pesa means 'money' or 'payment'. M-PESA enables users to take advantage of an

electronic payment and money storage system that can be accessed via mobile phones. Users are required to register at an official M-PESA outlet where they are assigned an account number linked to their SIM card on their phone number. This electronic money account is available through a SIM card application on the cell phones of the users. Users can deposit and withdraw cash from their accounts by exchanging cash for electronic credit at an agent, who is then paid a fee for each exchange. You can also use M-PESA to pay bills and buy airtime from your mobile phone. All transactions are recorded using secure SMS on their cell phone. (Back ground on mobile money, n.d.)

Currently, Mobile money has become a big business for telecommunication providers in Africa. The mobile money service allows users to deposit, withdraw and transfer money from an account stored on their cell phones.

Ethiopia is a country that has embraced this technology and is on its way to providing services to many Ethiopians. Mobile money services are a relatively new phenomenon in Ethiopia. According to NBE directive No FIS/01/2012 the first mobile money regulation was issued on Jan 1st, 2013 and it allowed banks and MFIs to offer the service. The first mobile money service - M-BIRR - was launched, and tested by the Government of Ethiopia (GoE) in 2013 and it was officially launched in 2015. It, and all other mobile money services, are regulated by the National Bank of Ethiopia (NBE), which issues directives and mobile money licenses to financial institutions. The first M-BIRR was initiated by five affiliated Microfinance Institutions (MFIs) in Addis Ababa and four regional states and went into operation in 2013. With the introduction of the M-birr different banks and microfinance in Ethiopia started to launch their mobile money service (Getnet Alemu , Tadele Ferde and Alejandro Fiorito, 2021).

In the 21st Century, the telecommunication industry has evolved to become the fastest-growing, most competitive, and most vibrant industry in Ethiopia. Until 2020 Ethiopia's regulatory framework for digital financial services was a bank-led model; only banks and Micro Finances Institutions (MFIs) had exclusive rights to hold deposits, be licensed as payment service providers, and manage agent networks. The regulation doesn't allow other mobile money operators to use digital financial services. To solve the problem Ethiopia ratified an electronic transaction proclamation No. 1205/2020 to use digital transactions service. The ratification of the

payment instrument issuers‟ directive addresses this and allows for mobile money drivers and fiscal technologies to operate as payment instrument issuers (Ethiopia(NBE), 2021).

Following the above regulation Ethio Telecom introduced a new mobile money service called Telebirr in May 2021. Telebirr mobile money service is a service developed by Huawei that is owned and launched by Ethio Telecom which owned a telecommunication and Internet service provider in Ethiopia. Ethio Telecom's Telebirr mobile money service allows customers to deposit, receive, transfer and pay using their mobile phone number. You can also make cashless transactions and receive international money transfers. It is convenient because you can pay and purchase products with a QR code (Telecom, 2022).

As of September 9, 2021, Ethio Telecom announced that Telebirr has officially partnered with a number of banks to help Telebirr users to make simple bank-to-Telebirr transactions and use the service. Nowadays, Ethio telecom telebirr mobile money service is working with different public and private service-giving sectors.

Nowadays, Ethio Telecom have a total mobile service subscription reach of 66.1 million, the company has 28.2 million telebirr subscriber from total customers is 68.3 million according to January,2023 report. This shows that the adoption rate of telebirr service still needs development when we compare it to its potential. The term "mobile money services" in the context of this study refers to the wide range of tele birr mobile money services. So, the study is on assessing factors affecting the adoption of telebirr mobile money service in Addis Ababa.

1.2. STATEMENT OF THE PROBLEM

The beginning of mobile phone services, especially money transfer systems in developing countries, provides another means of providing such transfers, by allowing money transfers via mobile phones. (Aker J.C. and Mbiti, I. , 2010).

In a study on the Investigation of Consumer Acceptance of M-Banking, (Wessels, L. and Drennan, J., 2010), identified that perceived usefulness, perceived risk, price, and compatibility influence the adoption of mobile money by consumers. Although several studies have shown the factors influencing the implementation of mobile money services, there are still considerations such as the absence of knowledge and bad technology that hold back mobile banking clients from accepting them, (Nyambura Ndung'u, M., Mwololo Waema, T. and Mitullah, W.V. , 2013).

A study (Maganga, 2019), on an analysis of the Factors Influencing the Adoption of Mobile Money Services in the case of Tanzania, his findings shows that mobile money service was affected by consumer attitudes on perceived usefulness, perceived ease of use, and perceived trust.

According to the study by (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), was carried out to analyze the factors affecting the intention to use the Mobile Money Service in Sri Lanka with the moderating effect of demographic factors concerning the Western Province of Sri Lanka. Their findings found that perceived usefulness, awareness, knowledge, and perceived trust have a positive affecting the intention to the mobile money service.

To encourage further Mobile money service adoption in developing countries, a better understanding of the barriers and drivers impacting Mobile money service adoption is critical (Yan Dong, Moonwon Chung, Chen Zhou, Sriram Venkataraman , 2018), By gaining an in-depth understanding of the challenges and opportunities of Mobile money service and the factors that influence its adaptation process developing countries like Ethiopia be able to fully adopt and realize its benefit.

When we come to Our country in the banking sector and financial companies are increasingly using mobile money services for various services and a number of studies have been carried out on the factors affecting the adoption of this service. For example, a study (Tesfaye Matiwos, 2018), on the factors affecting adoption of mobile banking services in Addis Ababa, the research results indicate that the expectation of effort, the level of usefulness received, perceived cost, perceived ease of use and mobile experience are the main factors influencing the adoption of mobile banking while risk perception and perceived trust had a insignificant influence on mobile banking adoption in Addis Ababa. The Telebirr mobile money service is very important to our country, although this is a recent issue for customers, so this study also adds some value for customers to know about the service.

However, as per the knowledge of the researchers, there are no existing studies that have been done to find out the factors that affecting the adoption of the telebirr mobile money service in Addis Ababa. Although, there is no agreement on the prediction of factors for adopting mobile money service users between some study. For example, a study conducted by (Tesfaye Matiwos, 2018), the study found out Perceived trust has a positive and statically insignificant effect on

adoption of mobile banking service. However, findings by (Marumbwa, J. & Mutsikiwa, M., 2013), (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), who found trust to have a significant influence of the adoption intention of mobile payment system. This has created a research gap that this study seeks to fill by examining the factors influencing the adoption of telebirr mobile money services in the Ethio Telecom industry in Addis Ababa.

1.3.RESEARCH QUESTION

The main research question is

What are the factors that affecting the adoption of telebirr mobile money service in Addis Ababa?

This study attempts to answer the following research questions:

i. Does Awareness, affect the adoption of telebirr mobile money service?
ii. Does Perceived risks associated with telebirr mobile money service influence the adoption of telebirr mobile money service?
iii. Does Perceived usefulness have effect on the adoption of telebirr mobile money service?
iv. Does Perceived ease of use have an effect on the adoption telebirr mobile money service?
v. Does prior Knowledge have an effect on the adoption of telebirr mobile money service?
vi. Does Perceived trust has an effect on the adoption of telebirr mobile money service?

1.4. OBJECTIVE OF THE STUDY

1.4.2. GENERAL OBJECTIVE

The main aim of the study is to examine factors affecting the adoption of Telebirr mobile money service in the case of Ethio telecom in Addis Ababa.

1.4.2. SPECIFIC OBJECTIVE

The study would have the following specific objective.

i. To examine to what extent awareness, affects the adoption of telebirr mobile money service.
ii. To ascertain the extent to which perceived risks associated with telebirr mobile money service affect the adoption of mobile money service.
iii. To assess the effect of perceived usefulness on the adoption of telebirr mobile money service

iv. To determine to what extent convenience that is the perceived ease of usage plays a role in the adoption of telebirr mobile money service.
v. To assess the effect of prior knowledge on adoption of telebirr mobile money service
vi. To examine the effect of perceived trust on adoption of telebirr mobile money service.

1.5. SIGNIFICANCE OF THE STUDY

Telebirr mobile money service is a current phenomenon in Ethiopia. The study was tried to assess the factor affecting the adoption of telebirr mobile money service by measuring effect of independent variables on dependent variables. The finding of the study was important for Ethio telecom company, to know the factor that affects adoption and it enables to take action to fill to satisfy its customers more than any time. The study also important for customers to be well informed about telebirr service. In addition to this, the study also helps as a source of information for future researchers in related areas.

1.6. SCOPE OF THE STUDY

To achieve the goal of the study, the study was limited geographically, theoretically, and methodologically. Geographically the study limited to Addis Ababa telebirr mobile money service customers. Theoretically the study was limited to Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). Methodology the study is limited to the target population to customers of user of telebirr mobile money service from Addis Ababa.

1.7. LIMITATION OF THE STUDY

Limitations are those features that limit the scope and define the boundary of the study. Since it is difficult, costly and time consuming to conduct a census survey on all customers of the telebirr mobile money service in Ethiopia, to see the factors that influence the adoption of adoption of tele birr mobile money service, the researcher limited the scope of the study to only users in Addis Ababa. In addition, the study only looked at six of the variables that could affect the adoption of mobile money service.

1.8. OPERATIONAL DEFINITIONS

- Awareness refers to the level of information customers have about mobile banking (Sathye, 1999).
- Perceived usefulness (Pu) is one of the Concepts in the technology acceptance model-

(TAM) and is defined as the degree to which a person believes that the usage of a particular device could increase his/her process performance (Davis, 1989).

- Perceived Risk refers to the users‟ expectation of suffering a loss in the outcome of using mobile banking (Ali A. and Hayat A., 2014).
- Perceived ease of use is defined as “the degree to which a person believes that using a particular system would be free of energy” (Davis, 1989) .
- Perceived trust is the confidence of the user has in the mobile device being used to conduct the online service” (Leonard, 2016).

1.9. ORGANIZATION OF THE STUDY

The study was divided in to five chapters. The first chapter includes background of study, a statement of the problem, research question, research objective, and significance of the study, scope of the study, limitation of the study, definition of terms, and organization of the study. The second chapter deals with the review of related literature from both theoretical and empirical data, conceptual framework of the study. The third chaptersdeals with the research methodology, research approach, research design, population and sampling, data analysis technique, and data analysis methods. The fourth chapter deals with the results, analyze, and discussion while the fifth chapter deals with summery of findings, conclusion and recommendation of the study.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. INTRODUCTION

This part aimed at selecting an appropriate theory that informed the researcher on the variables to be included in the development of a conceptual model in the process of analyzing the critical factors influencing the adoption of mobile money services from other academics, scholar experts, and authors have come up with as literature of related topic under study.

2.2. THEORETICAL LITERATURE

2.2.1. MOBILE MONEY SERVICE CONCEPT

Mobile money is a digital wallet service that runs through an app that is installed on the phone and it works when the phone is connected to an internet connection. It is a means of storing and managing money in an account linked to phone number. Mobile money is the brand-new generation technology that enables human beings to receive, keep and spend cash via their cellular phones.

Mobile money services refers to the establishment and accessibility of banking and financial services with the help of mobile telecommunication devices (Tiwari, R. & Buse, S. , 2007).

According to the Global System for Mobile Communications Association (Aranda- Jan, 2020) , a service is considered a mobile money service if (a) it allows transferring money and making and receiving payments using the mobile phone; (b) it is available to the unbanked, that is, people who do not have access to a official account at a financial institution; and (c) it offers a network of physical transactional argument that can include agents, outside of bank branches and ATMs, that make the service widely accessible to everyone.

Mobile money services (MMS) are a service that use mobile phones to transfer money (Upadhyay, P., & Jahanyan, S, 2016) . It includes various creativities such as long-distance remittance, micro-payments, and informal air-time battering systems that aim to bring financial services to the unbanked using mobile technology (Tobbin, P., &Kuwornu, J. K., 2011). It helps non-banking tools extend financial services to subscribers that cannot be reached by banks. Mobile money service accelerates the speed of money transfers as funds move in electronic

instead of physical form (Morawczynski, 2008 and 2009). The rise of MMS has increased convenience and access to financial services for the unbanked population (Lonergan N, Dharmapalan J, Price K. Pilorge P. , 2009) .

2.2.2. MOBILE BANKING AND MOBILE MONEY SERVICE

Mobile banking-- Mobile banking can be stated as a set of mobile banking services, linking the use of portable devices connected to telecommunications networks that provide users with access to mobile payments, transactions, and other banking and financial services linked to customer accounts, with or without the direct participation of traditional banking organizations. This concept can also be regarded as the banking channel through which digital mobile services are provided by the institutions to their clients, i.e., by take into part the concepts of service and channel. Mobile banking enables customers and users to carry out various transactions, which may vary depending on the institution.

Mobile Money service is the use of a mobile phone device to conduct out financial transactions. The service is provided by some financial institutions, especially banks and Micro Finance Institutions.

2.2.3. BENEFIT OF THE MOBILE MONEY SERVICE

The benefit of mobile money service for society: Allowing people to store and transact money in digital form, hundreds of millions of underserved people are safer, more productive with time and money, and able to take advantage of increased socio-economic opportunities (GSM Association (Global System for Mobile Communications Association), 2016).

Ease of Use: Mobile money benefits people pay for goods and services; transfer money from almost any place even if they are not near to bank workplace. For example, in Kenya, M-Pesa has made it an integral part of the economy and provides mobile experiences that meet consumer expectations.

Increase Economic Growth, the proximity of mobile devices and mobile network operation services scattered everywhere than traditional banks, availability of mobile money services in different strategic locations are crucial for long-term adoption and widespread use of such services, increase economic growth and social development on both the micro and macro level.

For Financial Institutions: - Mobile money has purposely reduced the cost of delivering financial services. For example, the overhead cost of installing and maintaining ATMs and mobile money service. In addition, m-money delivers cost benefits for its users.

2.2.4. TECHNOLOGY ADOPTION THEORIES

Adoption is the act or process of beginning to use something new or different from the existing one. Technology adoption is the process of beginning to use new technology or different technology by customers, organizations, etc. As a result of the dynamism of information and communication technology, innovative technological products are released from time to time. And the growth of nations, organizations, and individuals is highly dependent on how people can accept or adopt technology various models are developed and used. In the following paragraph, some technology acceptance theory was discussed which include:

- ✓ The Theory of Reasoned Action (TRA)
- ✓ Theory of Planned Behavior (TPB)
- ✓ Innovations Diffusion Theory (IDT)
- ✓ Technology Acceptance Model (TAM)

- ❖ **Theory Of Reasoned Action (TRA)**

This theory has extensively studied psychosocial models including of attitude variables, social influence variables, and intention variables for predicting variables, (Fishbein, 2008). It hypothesized that behavioral intention is jointly determined by attitude toward performing the behavior and subjective norm. Attitudes are defined as an individual's negative or positive feelings about performing a particular action, multiplied by an individual's belief that performing that action will have different consequences and subjective appraisals of those consequences. You can decide. Subjective norms refer to a person's perception that most people to whom he or she cares agree that the behavior in question should or should not be performed (Fishbein, 2008).

- ❖ **Theory of planned behavior**

Planned behavior theory (TPB) is an extension of rational behavior theory (TRA). which is widely used in social psychology and marketing research to explain the determinants of intended behaviors (Giles, Melanie, & Cairns, Ed., 1995). Both the Theory of Reasoned Action and the theory of planned behavior said that behavior is directly influenced by behavioral intention. But

the TPB model adds "perceived behavioral control" to the theory of reasoned actions. TPB assumes that attitudes toward the behavior refers to the degree to which people have a positive or negative feeling toward the behaviors. Subjective norms are the normative belief that refers to the perceived social pressure to perform or not perform the behavior (Ajzen, 1991). According to (Ajzen, 1991) perceived behavioral control reflects beliefs regarding access to the resources needed to perform behaviors.

- **Innovation diffusion theory**

(Rogers, 1995) has classified five characteristics of innovation as perceived by individuals. These characteristics are vital in influencing an innovation's rate of adoption. These characteristics are:-

Relative advantage: is the degree to which an innovation appears superior to existing products, Compatibility: is the degree to which an innovation is perceived as being consistent with existing values, past experiences, and needs of potential consumers. Complexity: is the degree to which the new technology is difficult to understand or use it. Trialability implies the level to which an innovation can be considered with on limited source. Communicability: is the extent to which others can comprehend the outcomes of innovation (Kotler, P.T. & Keller, K.L. , 2010). The probability of adoption is said to be higher if innovation is more visible. If the results of the innovation could be openly seen and observed, it stimulates discussion, which leads to a discussion among friends, family, co-workers, or normal users. In diffusion literature, scholars have addressed research questions as to how perceived attributes of an innovation like its relative advantage, compatibility, and related factors affect its adoption rate (be it relatively rapidly or at a slow pace).

- **Technological Acceptance Model (TAM)**

TAM is one of the most extensively used models in information systems research, partly because of its simplicity and understandability (King, W.R. and He, J., 2006). It identifies the impact of technology on human behavior. The model was originally proposed by (Davis, 1989), and has its roots in cognitive psychology. Technology Acceptance Model was first introduced by (Davis, 1989). It is one of the most popular research models to predict user acceptance of technology. The theory was developed by theory of reasoned action and proposed that when users are presented with new technology, a number of factors influence their decisions about how and

when we use the technology (Davis, 1989). TAM is an information system theory displays that how users come to accept and use technology. The model mentions that when users are accessible to new technology, two main factors that affect their decision about how and when they use it. These are:

- Perceived usefulness (Pu) is one of the Concepts in the technology acceptance model (TAM) and is defined as the degree to which a person believes that the usage of a particular device could increase his/her process performance (Davis, 1989).
- Perceived ease of use is defined as ``the degree to which a person trusts that using a particular system saves energy'' (Davis, 1989).

Adoption activity for Telebirr mobile money services was assessed using a combination of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). These models help us better understand the factors driving the adoption of Telebirr mobile money services in Addis Ababa. The reason for using this model is simply to determine if the drivers are Awareness, Perceived risk, Perceived ease of use, Prior knowledge, Perceived usefulness, and Perceived trust.

2.2.5. MOBILE MONEY IN AFRICA

The mobile money services market has flourished on the African continent in recent years in comparison to other parts of the world (taking under consideration among others a number of total mobile money services, mobile money accounts, agents offering mobile money services, and mobile payment users). The story of mobile money in Africa famously began in Kenya in 2007 when Safaricom launched its M-PESA solution for peer-to-peer money transfers. M-PESA M means mobile and Pesa means money or payment in the Swahili language. M-PESA enables users an electronic payment and money storage system that is accessible through mobile telephones. Users are required to register at an official M-PESA outlet where they are assigned an account number linked to their SIM card on their phone number. This electronic money account is accessible through a SIM card application on mobile phones. Users can deposit and withdraw cash from their accounts by exchanging cash for electronic credit at an agent, who is then paid a fee for each exchange. With money in their accounts, users of M-PESA can send and receive money to other M-PESA users as well as to non-registered users through their phones, in

addition to using M-PESA to pay bills and purchase air-time from their cell phones. All transactions are recorded using secure SMS on their cell phone.

2.2.6. MOBILE MONEY SERVICE IN ETHIOPIA

Mobile money service is a relatively new phenomenon in Ethiopia. According to National bank of Ethiopia (NBE) regulation No FIS/01/2012 the first mobile money regulation was issued on Jan 1st, 2013 and it allowed banks and MFIs to offer the service. The first mobile money service - M-BIRR - was launched as a tested by the Government of Ethiopia (GoE) in 2013 and which was officially launched in 2015. It, and all other mobile money services, are regulated by the National Bank of Ethiopia (NBE), which issues directives and mobile money licenses to financial institutions. The first M-BIRR was initiated by five affiliated Microfinance Institutions (MFIs) in Addis Ababa and four regional states and went into operation in 2013. With the introduction of the M-birr different banks and microfinance in Ethiopia started to launch their own mobile money service. (Getnet Alemu , Tadele Ferde and Alejandro Fiorito, 2021)

According to, (Getnet Alemu , Tadele Ferde and Alejandro Fiorito, 2021), stated that following the introduction of M-Birr, Lion International Bank and Somali Micro Finance Institution, in partnership with Belfast, announced a mobile money service called Hello Cash in February 2015. It offers deposits, withdrawals, transfers, and payments. The banks select, train, and authorize agents to provide mobile money services on their behalf. In mid-December 2017, the CBE launched a cell phone-based money transfer.

2.2.7. THE PRACTICE OF TELEBIRR MOBILE SERVICE IN ETHIOPIA

In the 21st Century, the telecommunication industry has evolved to become the fastest-growing, most competitive, and most vibrant industry in Ethiopia. Until, 2020 Ethiopia's regulatory framework for digital financial services was a bank-led model; only banks and Micro Finances Institutions (MFIs) had exclusive rights to hold deposits, be licensed as payment service providers, and manage agent networks. The regulation doesn't allow mobile money operators to use digital financial services. To solve the problem, Ethiopia ratified an electronic transaction proclamation No. 1205/2020 to use digital transactions service. The ratification of the payment instrument issuers directive addresses this and allows for mobile money operators and financial technologies to operate as payment instrument issuers. (Ethiopia(NBE), 2021)

Following the above regulation, Ethio telecom introduced a new mobile money service called Tele birr in May 2021. The name was coined by joining the name of Ethiopian currency, birr, with the word Tele. Tele birr is the first telecommunication mobile money service like M-PESA of Kenya which was launched by Ethio telecom in May 2021. Tele birr mobile money service is a service developed by Huawei that is owned and launched by Ethio telecom which owned a telecommunication and Internet service provider in Ethiopia. The term "mobile money services" in the context of this study refers to the wide range of tele birr mobile money services. Ethio telecom tele birr mobile money service enables customers to deposit, deposit cash, receive and transfer money, buy airtime, pay with tele birr, withdraw cash, and pay for goods and services via mobile number also, they can have cashless transactions and receive international remittances it allows making payments at convenience via QR codes, purchase goods e not that they are not perfect. (Telecom, 2022).

2.3. EMPIRICAL LITERATURE REVIEW

According to (Zikmund, W.G., Babin, B.J., Carr, J.C. and Griffin, M., 2010), an empirical literature review is a directed search of published work which includes books and periodicals. It is a wide-ranging survey of previous studies related to the research questions. Although many research papers related to the banking sector are available in the field of mobile money, there are only a limited number of telecommunication sector studies targeting mobile money services. Even in the global and local context it's hard to find. In this study, the researcher discusses six variables as factors influencing the adoption of mobile money service Telebirr in Addis Ababa. They are described below.

2.3.1. AWARENESS

According to the author, the level of information a customer has about their mobile money is one of the main factors influencing the acceptance and use of online payments (Sathye, 1999). According to a study conducted in Australia (Jillbert, J. and Ahmad, K. , 2003), awareness and knowledge of mobile commerce services are believed to be one of the factors affecting the adoption of M-commerce services. increase. (Sadurawan, A., Samarasinghe, G.D. and Kuruppu, G.N., 2018), noted that awareness is one of the key factors in the introduction of mobile money services and that parties always want to use the service claimed to be aware. Based on these studies, the following hypotheses were used in the study.

H1: Awareness would have positive and significant effect on the adoption of telebirr mobile money service.

2.3.2. PERCEIVED RISK

Perceived risk is defined as the user's belief about the possible uncertain and negative consequences of his mobile money service. Consumers' subjective perception of risk largely determines their behavior, as their desire to minimize risk outweighs their desire to maximize profit (Bauer, H. H., Barnes, S. J., Reichardt, T., and Neumann, M. M. , 2005). Furthermore, the study found that consumer behavior is strongly influenced by risk perception. Consumers are usually uncertain about the outcome of their decisions. In another research conducted by (Lee, 2009), perceived risks can take the form of financial risks, privacy risks, social risks, time risks, and performance risks. It has been pointed out that the introduction of mobile financial services raises concerns such as economic loss, password security, network errors, hacking, and loss of personal information. Based on these studies, the following hypotheses were used in the study.

- ✓ H2: Perceived risk would have a negative and significant effect on the adoption of telebirr mobile money service.

2.3.3. PERCEIVED EASE TO USE

Perceived ease of use (Davis, 1989), defines perceived ease of use as the degree to which a person trusts a certain system is easy to use. Numerous studies have shown that perceptions of usability directly or indirectly influence users' intentions to adopt innovations through perceptions of usefulness. A study by (Tobbin, P., &Kuwornu, J. K., 2011), examined the adoption of mobile financial services in Ghana and suggested that perceived ease of use has a positive impact on mobile financial services. The study by (Chitungo, S.K. & Munongo, S., 2013), on mobile financial services adoption in Zimbabwe found that perceived ease of use had a positive and significant impact on mobile financial services adoption. Based on these studies, the following hypotheses were used in the study.

- ✓ H3: Perceived ease to use would have a positive and significant influence on the adoption of telebirr mobile money service.

2.3.4. PRIOR KNOWLEDGE

According to (Alkhunaizan, A. and Love, S., 2013), previous Knowledge contains information about the new service's technology, usage complexity, and level of performance. Further, (Walsham, 2006), stated that knowledge is socially constructed and therefore subjective. According to the study by (Ilyasova, 2014), a lack of knowledge is a serious obstacle to mobile money services adoption. According to a study done in Sri Lanka by (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), users' awareness, knowledge, and trust are positively correlated with their intention to utilize mobile money services. The study proved that increasing product knowledge has a positive relationship with the user intention of the Mobile Money service. Therefore, it is very much essential to have the plan to increase the knowledge of this service and should consider the consumers at different income levels and employment levels as that demographic factors moderate the intention to use Mobile Money. (Jillbert, J. and Ahmad, K. , 2003), conducted a study in Australia and used awareness and knowledge of mobile commerce services as one of the factors influencing adoption of M-commerce services. Based on these studies, the following hypotheses were used

H4: Prior knowledge would have a positive and significant effect on the adoption of telebirr mobile money service.

2.3.5. PERCEIVED USEFULNESS

This relates to the productivity created by technology use (Abdinoor, A. and Mbamba, U.O., 2017). According to (Davis, 1989), perceived usefulness refers to the degree to which an individual believes that using a particular system will improve their job performance. A number of studies have shown that perceived usefulness has a significant impact on the adoption of mobile financial services (Aboelmaged, M. and Gebba, T.R. , 2013), (Chitungo, S.K. & Munongo, S., 2013), (Li, J., Liu, J.L. and Ji, H.Y., 2014). Based on these studies, the following hypotheses were used in the study.

H5: Perceived usefulness would have a positive and significant effect on the adoption of telebirr mobile money service.

2.3.6. PERCEIVED TRUST

(Dass, R. and Pal, S, 2011), define trust as the psychological expectation that the trusted party will not act opportunistically. The higher the level of trust in service providers, the more willing

users are to participate in mobile banking transactions (Masinge, 2010). (Bångens, Dr. L. and B. Söderberg, 2008), argue that the financial system and its actors must be trustworthy and act according to principles that promote customer trust. (Dass, R. and Pal, S, 2011), in a study on the adoption of mobile financial services in unbanked rural areas, found that villagers prefer trusted channels to conduct financial transactions. A study conducted by (Lema, 2017), to explore factors affecting the provision of mobile financial services to the unbanked in Tanzania. His research suggests that perceived trust has a significant impact on the adoption of mobile financial services. A study by (Bhattacherjee, 2012), found that the trust customers perceive is a key factor in their banking success on mobile, as transactions take place over mobile networks that are more vulnerable and less secure than traditional payments. claims to be one. Confidence in payment systems allows customers to easily and efficiently consume services without significant effort in converting online services. Based on these studies, the following hypotheses were used in the study.

- ✓ H6: Perceived trust would have a positive and significant effect on the adoption of telebirr mobile money service.

2.4. RESEARCH GAP

From the above empirical literature review, numerous studies have been conducted on the factors affecting the adoption of mobile money services around the world, and many factors that may influence the adoption of mobile money services have been discussed. That is clear. When we came to our country, no research had been done on the factors affecting the launch of Telebirr mobile money service in Addis Ababa. This is the reason for the research in this area. Although some studies have been conducted concerning mobile money service adoption, there is no consensus on predicting the factors driving mobile money service. For example, a study conducted by (Tesfaye Matiwos, 2018), the study found out Perceived trust has a positive and statically insignificant effect on adoption of mobile banking service. However, findings, (Marumbwa, J. & Mutsikiwa, M., 2013), (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), who found perceived trust to have a significant influence of the adoption intention of mobile payment system. Therefore, this study would try to fill the above empirical, and conceptual gap

2.5. CONCEPTUAL FRAMEWORK OF THE STUDY

The term conceptual framework describes the relationship between the dependent and independent variables, and by considering the above theories and related studies on the factors influencing the adoption of mobile money services in different countries, researchers, attempts to identify the determinants that influence the adoption of mobile money services via Telebirr in Addis Ababa.

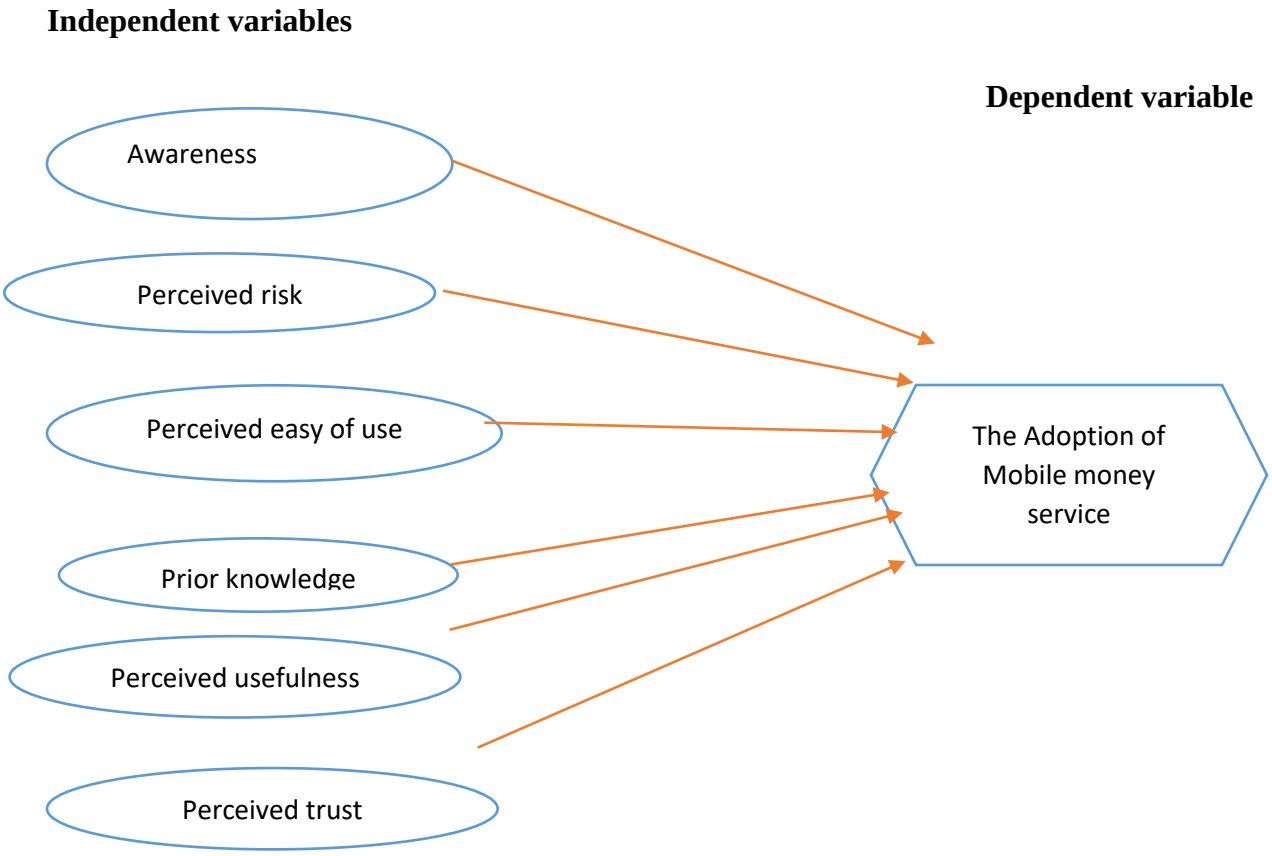

Figure 1 Conceptual framework of the study

Source:- Adopted from Magreth P Maganga(2019) and Sanjeewa, H.H.D. and Yatigammana, 2021

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1.INTRODUCTION

The main purpose of this chapter is to clarify the research methods and approaches used to answer research questions of research. The section introduces the techniques such as research approach, research design, sample design, the target population of the study Sampling Techniques, sample size and data collection method, method of data analysis, and reliability and validity tools, and Ethical consideration.

3.2. RESEARCH APPROACH

For achieving the purpose of the study quantitative research approach were applied. According to (Creswell, J.W. and Creswell, J.D., 2017), the quantitative research approach is a means for testing the objective of theories by examining the relationship among variables. The quantitative research approach was used to provide numerical measurement and analysis of Telebirr mobile money service adoptions variables.

3.3. RESEARCH DESIGN

A study design is a specific plan or draft created to answer research questions and control variance. Both descriptive and explanatory methods were used to analyze the factors influencing Telebirr mobile money services. Descriptive research has been used to explain what is prevalent in relation to the subject/problem under study, while explanatory research finds a relationship between two aspects of a situation or phenomenon. It aims to clarify why and how they exist (Ranjit, 2011). Descriptive research is used to characterize 'what is' in terms of variables or circumstances within a scenario and learn more about the current state of a phenomenon. And explanatory study designs have been used to analyze determinants factors and determine relationships between variables.

3.4. SAMPLE DESIGN

3.4.1. TARGET POPULATION

The target population refers to a group of individuals, objects, or items from which samples are taken for measuring the objective of the study (Mugenda, A.G. and Mugenda, A.G., 2008).

A target group is a specific population for which you want information. According to (Cooper, D.R. and Schindler, P.S., 2011), the population is the total collection of elements about which we wish to make some inferences to collect information. For this study target population is the customer of telebirr mobile money service of Ethio Telecom in Addis Ababa.

3.4.2. SAMPLING TECHNIQUES

Sampling is the strategy or method of collecting data from a population. In this study, a non-probability-based sampling technique was used to select respondents from the population. (Zikmund, W.G., Babin, B.J., Carr, J.C. and Griffin, M., 2010), in using non-probabilistic sampling, the sample is divided between individual convenience and the possibility of a single member of the population selected is indefinite. A convenience sampling technique was used, based on non-probabilistic sampling. Convenience sampling is the technique of drawing samples from nearby, readily available, or convenient populations (Bhattacherjee, 2012). Therefore, convenience sampling was used to obtain information from users of mobile money service Telebirr in Addis Ababa.

3.4.3. SAMPLE SIZE

Studying factors affecting the adoption of telebirr mobile money service is very difficult because the target population for this study user of telebirr mobile money service is very large in number.

To determine the sample size for large populations, where it was unknown, (Cochran, 1963), developed Equation 1 to obtain a representative sample of proportions.

$$\mathbf{n=} \quad \frac{Z^2pq}{e^2}$$

Where

n is the sample size.

Z^2 is the abscissa of the normal curve cut off an area α at the tails (1- α equals the desired confidence level is 95%). The value of Z is found in statistical tables which contain the area in the normal curve.

e is the level of precision (allowable error commonly 5% = 0.05).

P is the estimated proportion of the trait present in the population.

q is 1- p Therefore, based on the above formula by assuming maximum variability of P=0.5, 95% confidence interval, and ±5% precision and by taking, Z = 1.96 from the Z table value the resulting sample size was stated as follows;

e = 0.05

p = 0.5, q = 1-p = 1-0.5 = 0.5

n= $\frac{Z^2pq}{e^2}$

n= $(1.962)^2$0.5×0.50 /0.05^2 = 0.960.0025 = 385

Therefore, using a convenience sampling technique, data were collected through questionnaires from a sample of 385 respondents from customers of Ethio Telecom's Telebirr mobile money service in Addis Ababa.

3.5. SOURCES OF DATA

To get sufficient and relevant information for the study the researchers used both primary data, and Secondary data.

3.5.1. PRIMARY SOURCE OF DATA

According to (Kothari, 2004), primary data are newly collected data for the first time and have unique characteristics. Primary data was collected by distributing structured questionnaires for customers of telebirr in Addis Ababa.

3.5.2. SECONDARY SOURCE OF DATA

Secondary data and information were gathered from published article reviews, international journals, local research, books, MSc thesis, and Ph.D. Dissertation, report documents from mobile money service and any updates via search engines like Google's Scholar about the latest information regarding factors affecting the adoption of mobile money service.

3.6. DATA COLLECTION METHODS

Data used for this study was collected by using a Self-administered questionnaire that was distributed to respondents or customers of telebirr in Addis Ababa. According to (Kothari, 2004), a questionnaire is a document consisting of a number of printed or typed questions in a specified order on a form or set of forms. According to (De Winter, J.C. and Dodou, D. , 2010), the Likert

-scale questionnaire mostly uses the survey method. Therefore, the variables affecting the adoption of telebirr mobile money services are measured using a 5-point Likert scale.

3.7. METHOD OF DATA ANALYSIS

After the wished information/statistics is accumulated, earlier than intending to the analysis, the accumulated statistics changed into checked for its reliability.

3.7.1. DESCRIPTIVE STATISTICS

Descriptive statistics such as frequency distributions are used to assess the demographic profile of respondents in order to make the analysis more meaningful, clear, and understandable. Accordingly, relevant data was collected in standard form used tables, means, standard deviations, frequencies and percentages to analyze and interpret the information using statistical software called Package statistics for the social sciences (SPSS) V.26.

3.7.2. INFERENTIAL ANALYSIS

Correlation Analysis

The researcher used Pearson's Correlation Analysis to conduct this study and to test the proposed hypothesis magnitude and direction of relationships of variables specifically to check whether there have positive and significant relationships between the independent variables with the dependent variables' adoption of telebirr mobile money service.

Model Specification

This study was developed by two sets of variables; these are the dependent variable (adoption of tele birr mobile money service) and independent variables (awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness, and perceived trust).

The basic objective of using regression equation was to make the researcher more effective at describing, understanding, predicting and controlling the stated variables. In this investigation, the regression model consists of six independent variable and one dependent variables.

The regression model of the study is explained as follows.

$$Y= \beta0 + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4+ \beta5X5+ \beta6X6+ e$$

Where;

Y= dependent variable = Adoption of telebirr mobile money service

β0 = coefficient (for constant)

βi = (β1, β2, β3, β4, β5 and β6) are constant regression coefficients representing the condition of the independent variables to the dependent variables.

Xi = (X1, X2, X3, X4, X5 and X6) are the independent variables and e = error

Specifically, the model for this study was expressed as follows;

Adopt. = β0 + β1AW + β2 PR + β3 PEU + β4 PK + β5 PU+ βPT+ e

Where

Adopt = Adoption of telebirr mobile money service

AW = Awareness

PR = Perceived risk

PEU = Perceived ease of use

PK = Prior technology knowledge

PU = Perceived usefulness

PT= Perceived trust

3.8. RELIABILITY AND VALIDITY

To ensure the reliability and validity of this study, the author used (SPSS V26) to calculate Cronbach's alpha to determine the reliability of the tool/questionnaire for the data to be collected. In addition, scientific articles, journals and books were used to ensure the reliability and validity of the data. The study used SPSS software to analyze the data collected from the survey subjects in order to increase the value of the research. The reliability of the questionnaire was tested using Cronbach's alpha as shown in the table. In general, an alpha coefficient of 0.70 or higher is considered an acceptable reliable measure.

Table 1 Cronbach's Alpha Reliability Test

Variables	Cronbach's Alpha	Number of items
Awareness	.820	4
Perceived risk	.802	4
Perceived ease of use	.744	3
Prior knowledge	.788	3
Perceived Usefulness	.821	3
Perceived trust	.803	4
Adoption of telebirr mobile money service	.724	5

Source: - Survey data, 2023 SPSS V26

3.9. ETHICAL CONSIDERATIONS

In any given situation ethical considerations should be followed appropriately to maintain the integrity of the study as well as the population of the study. According to Cottler et al., (2013), the researcher has a responsibility to ensure that research participants are protected. The purpose of the study was to explain to respondents and the information provided was treated confidentially. All respondents' personal data was kept strictly and confidentially. At the time of data collection, the researcher respected the participants and asked for their permission to voluntarily respond, the respondent would not harm them physically or mentally.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS, AND EXPLANATION

4.1. INTRODUCTION

This chapter contains an analysis of the results and interpretation of collected data for this study. In this chapter, the results obtained in the study are analyzed, presented and explained in detail. Collected raw data were analyzed using SPSS software version 26.

4.2. RESPONDENT RATE

The researcher provided 385 copies of administered questionnaires to respondents to achieve the research objectives. Of the total samples, 360 respondents answered the questionnaire honestly and returned it, while 25(6.5%) of the questionnaires remained uncollected. The result shows that the response rate is 360(93.5%) which was statistically significant to conclude about the population of the study area based on the sample of the respondent. Therefore, the responses collected from the respondents were sufficient to meet the study objectives.

4.3. RESPONDENTS DEMOGRAPHICS CHARACTERISTICS

Respondent demographics for this study include gender, age, education level, job/occupation, and monthly incomes of respondents who are telebirr mobile money service users.

Table 2 Analysis result of respondent demographic characteristics.

Demographic	Sub categories	Frequency	Percentage (%)
Gender	Male	203	56.4
	Female	157	43.6
	Total	360	100
Age Category	18-30	198	55
	31-43	146	40.6
	44-56	16	4.4
	Total	360	100
Educational level	Secondary school	19	5.3
	Certificate	8	2.2
	Bachelor Degree	202	56.1
	Master and above	131	36.4

	Total	100	100
Work/occupation	Government	167	46.4
	Non-government	128	35.6
	Student	10	2.8
	Self employed	55	15.3
	Total	360	100.0
Marital status	Single	194	53.9
	Married	166	46.1
	Total	360	100.0
Monthly Income	Below 2000	18	5.0
	2001- 3999	46	12.8
	4000-5000	44	12.2
	5001-7000	88	24.4
	Above 7000	164	45.6
	Total	360	100.0

Source: - Survey data of 2023, SPSS V.26

From the above Table the majority (56.4%) of the respondents were male, 43.6% of the respondent were female. The finding of the study shows that the majority of telebirr mobile money service users' respondent was male and it also shows both genders were involved. Related to the age category of the respondent's majority 55% are between 18-30 years old, about 40.6% of respondents were 31-44 years old, and 4.4% of respondents were 44-56 years old. This implies the productive age highly was the user of telebirr mobile money service.

As shown above, in Table result, 56.1% of the respondent have a bachelor's degree, 36.4% have a Master's and above, and 5.3% and 2.2% have secondary school and certificate respectively. From the result of the table majority of the respondent have a bachelor's degree. Therefore, we can infer that respondents might have the best educational level; there is good knowledge and a good understanding of factors affecting telebirr mobile money services.

From the above Table results related to work or occupation of the respondent, 46.4% of the respondent are government employees, 35.6% are non-government, 2.8% are students, and 15.3

are self-employed. From the result, we infer that the majority of the telebirr mobile money service users are government employed.

From the above table results concerning to marital status, 53.9% were single and 46.1 were married. This implies that the majority of the respondent were single in marital status.

From the above Table, result related to the monthly income of the respondent, 45.6% have above 7000 monthly incomes, about 24.4% have 5001- 7000, about 12.8% have between 4000-500, about 12.2% have 2000-3999 monthly incomes. Thus, most of the respondents were having a monthly income of above 7000.

4.4. ADOPTION OF TELEBIRR MOBILE MONEY SERVICE

Table 3 Question related to current status of telebirr mobile money adoption.

Statement	Response of the respondent	Frequency	Percentage (%)
I use telebirr mobile money for sending and receiving money frequently	Strongly agree	119	33.1
	Agree	102	28.3
	Neutral	47	13.1
	Dis agree	67	18.6
	Strongly disagree	25	6.9
	Total	360	100
I use telebirr mobile money for buying goods frequently	Strongly agree	47	13.1
	Agree	75	20.8
	Neutral	102	28.3
	Dis agree	103	28.6
	Strongly disagree	33	9.2
	Total	360	100
I use telebirr mobile money to buy airtime frequently	Strongly agree	169	46.9
	Agree	120	33.3
	Neutral	25	6.9
	Disagree	44	12.2
	Strongly disagree	2	.6

	Total	360	100
I use telebirr mobile money for paying my bills frequently	Strongly agree	26	7.2
	Agree	118	32.8
	Neutral	109	30.3
	Dis agree	74	20.6
	Strongly disagree	33	9.2
	Total	360	100
I use telebirr mobile money service continuously	Strongly agree	63	17.5
	Agree	85	23.6
	Neutral	77	21.4
	Dis agree	99	27.5
	Strongly disagree	36	10.0
	Total	360	100

Source: - Survey data of 2023, SPSS V.26

As shown in the above Tables majority of the respondents 119(33.1%) strongly agree with the statement about using telebirr for sending and receiving money. From the result of the tables most of the respondents use telebirr for sending and receiving money.

From the above table result, 103(28.6%) of the respondent were disagree with the statement on using telebirr for buying goods frequently. The finding of the result shows that most of the respondent doesn't use telebirr for buying goods frequently.

From the above table majority of the respondent are strongly agree with 169(46.9%) for using telebirr for mobile money to buy airtime frequently. The result infers that most of the respondents are using telebirr for buying airtime frequently.

From the above table, the majority of the respondent agree 118(32.8%) for using telebirr for paying their bill payment. From this one can infer that even if most of the respondents use telebirr for paying their bill payment, some of them are not using telebirr for paying their bill payment frequently.

From the result of above table, majority of the respondent are disagree, 99(27.5%) for using telebirr mobile money service continuously. There for the result show us most of the respondent are not using telebirr mobile money service.

4.5. DESCRIPTIVE ANALYSIS

Descriptive statistics (mean and standard deviations) of the variables were computed to try and understand the impacts of awareness, perceived risk perceived ease to use, prior knowledge, perceived usefulness, and perceived trust on the adoption of telebirr mobile money service.

Table 4 Descriptive statistics of the variables

Descriptive Statistics

	N	Mean	Std. Deviation
Awareness	360	2.1535	.79838
perceived Risk	360	2.6479	.86592
perceived ease of use	360	2.0046	.67059
Prior knowledge	360	2.1111	.85465
Perceived Usefulness	360	2.0481	.93795
Perceived Trust	360	2.3868	.87415
Adoption of mobile money service	360	2.6094	.80404
Valid N (listwise)	360		

Source: - Survey data of 2023, SPSS V.26

As shown in the above table result by the mean and standard deviation of the variables, all factors affect the adoption of telebirr mobile money service. Among the variables affecting the adoption of mobile money services perceived risk highly affect followed by awareness, prior knowledge, and perceived trust. However, perceived usefulness ranked fifth, and finally perceived ease to use.

4.6. CORRELATION ANALYSIS

The correlation measure is a veritably useful statistic for examining the direction and strength of the relationship between two variables using a single number between-1 and 1 (Field, 2005).

Correlation is perhaps the most important and valuable measure of the relationship between two or more measurements. Correlation coefficients range from -1.0 to +1.0. The closer to 1.0 (negative/inverse relationship or positive/direct relationship), the stronger the relationship. The correlation between 0.01 and 0.30 is considered low, the correlation between 0.30 and 0.70 is considered moderate, the correlation between 0.70 and 0.90 is considered high, and the correlation between 0 .90 and 1.00 are considered very high (Marczyk, G., Dematteo, D., and Festinger, D., 2005). In this study, the correlation of Pearson's measure is used to determine the relationship between the variables.

Table below shows the correlation between independent variables (Awareness, perceived risk, perceived ease to use, prior knowledge, perceived usefulness, and perceived trust) and the dependent variable adoption of mobile money service.

Table 5 Correlations between variables

Correlations

		Awareness	perceived Risk	perceived ease of use	Prior knowledge	Perceived Usefulness	Perceived Trust	Adoption
Awareness	Pearson Correlation	1	.012	.326**	.319**	.090	.246**	.133*
	Sig. (2-tailed)		.826	.000	.000	.087	.000	.011
perceived Risk	Pearson Correlation	.012	1	.036	-.056	.113*	.092	-.004
	Sig. (2-tailed)	.826		.491	.285	.033	.081	.943
perceived ease of use	Pearson Correlation	.326**	.036	1	.191**	.220**	.336**	.236**
	Sig. (2-tailed)	.000	.491		.000	.000	.000	.000

Prior knowledge	Pearson Correlation	.319**	-.056	.191**	1	-.119*	.157**	.169**
	Sig. (2-tailed)	.000	.285	.000		.024	.003	.001
Perceived Usefulvvcness	Pearson Correlation	.090	.113*	.220**	-.119*	1	.338**	.110*
	Sig. (2-tailed)	.087	.033	.000	.024		.000	.037
Perceived Trust	Pearson Correlation	.246**	.092	.336**	.157**	.338**	1	.243**
	Sig. (2-tailed)	.000	.081	.000	.003	.000		.000
Adoption	Pearson Correlation	.133*	-.004	.236**	.169**	.110*	.243**	1
	Sig. (2-tailed)	.011	.943	.000	.001	.037	.000	

**. Correlation is significant at the 0.01 level (2-tailed).

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

Source: - Survey data of 2023, SPSS V.26

As shown in the table above, even if all correlation coefficients are statistically significant, the dependent and independent variables have different degrees of association. This implies that there was a significant correlation between independent variables and the adoption of telebirr mobile money service. From the above table result of the adoption of telebirr mobile money service are positively correlated at 0.133, 0.236, 0.169,0.110 and 0.234 with Awareness, perceived ease to use, prior knowledge, perceived usefulness, and perceived trust and negatively correlated at -0.004 with perceived risk. So, all variables are significant at a p-value of 0.01, and there is low relationship between variables.

4.7. ASSUMPTIONS OF MULTIPLE REGRESSION

4.7.1. NORMALITY TEST ASSUMPTION

Normality of data distribution is assessed using skewness and kurtosis, skewness which measures the overall lack of symmetry of distribution, and whether it looks the same to the left and right of the center of the point and its kurtosis which measure whether the data is peaked or flat relative to a normal distribution *(Marczyk, G., Dematteo, D., and Festinger, D., 2005)*. According *(George, D. and Mallery, P., 2010)*, the absolute value of skewness and kurtosis should be within 2 (+2 to -2).

Table 6 Skewness and Kurtosis of Variables

Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Awareness	360	2.1535	.79838	1.184	.129	.724	.256
perceived Risk	360	2.6479	.86592	.105	.129	-.730	.256
perceived ease of use	360	2.0046	.67059	1.411	.129	2.596	.256
Prior knowledge	360	2.1111	.85465	.919	.129	.594	.256
Perceived Usefulness	360	2.0481	.93795	1.649	.129	2.090	.256
Perceived Trust	360	2.3868	.87415	.956	.129	.340	.256
Adoption	360	2.6094	.80404	.452	.129	-.596	.256
Valid N (listwise)	360						

Source: - Survey data of 2023, SPSS V.26

As the statistics of all variables in Table above, the Skewness and Kurtosis results were between +2 and -2. Therefore, we can say that the data was normal and reliable for analysis. Histogram is also used to check for normality by having a normality curve drawn on the histogram. The result indicates the residual are close to normal distribution.

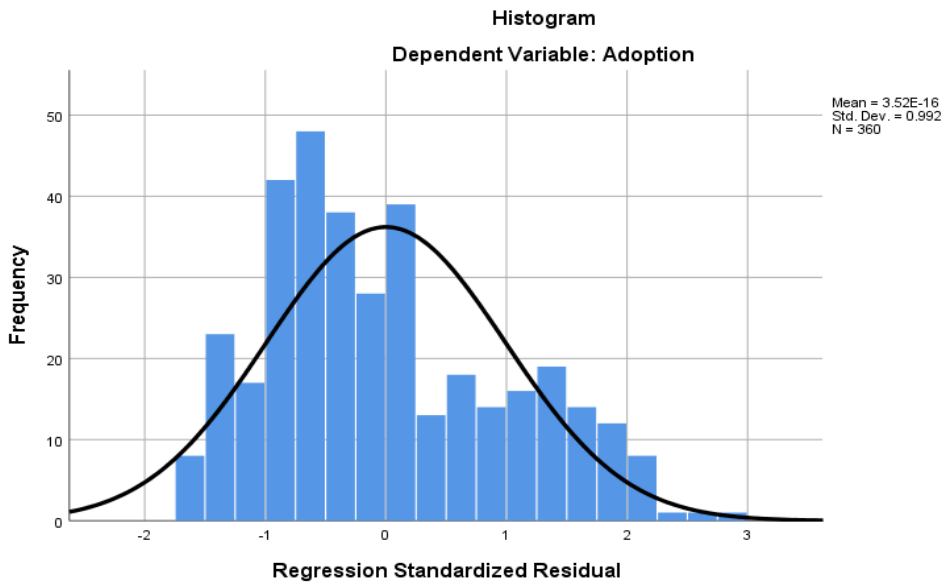

Figure 2 Regression standardized residual

Source: - Survey data of 2023, SPSS V.26

4.7.2. LINEARITY TEST ASSUMPTION

The second assumption required to provide valid regression results is linearity test assumptions, which aim to determine whether the relationship between independent and dependent variables is linear or not. To determine whether the relationship between the adoption of telebirr mobile money service and the independent variables AW (Awareness), PR (Perceived risk), PE (perceived ease to use), Pk (Prior knowledge) PU (Perceived usefulness) and PT (Perceived Trust), plots of the regression residuals through SPSS software version 26 was used.

As shown in the figure below, the p-plot of the residuals does not show a large variation in the variability of the residuals, suggesting that this data assumption is acceptable. This plot shows that there is a linear correlation between the dependent and independent variables.

Therefore, this result suggests the relationship is the researcher trying to predict is linear.

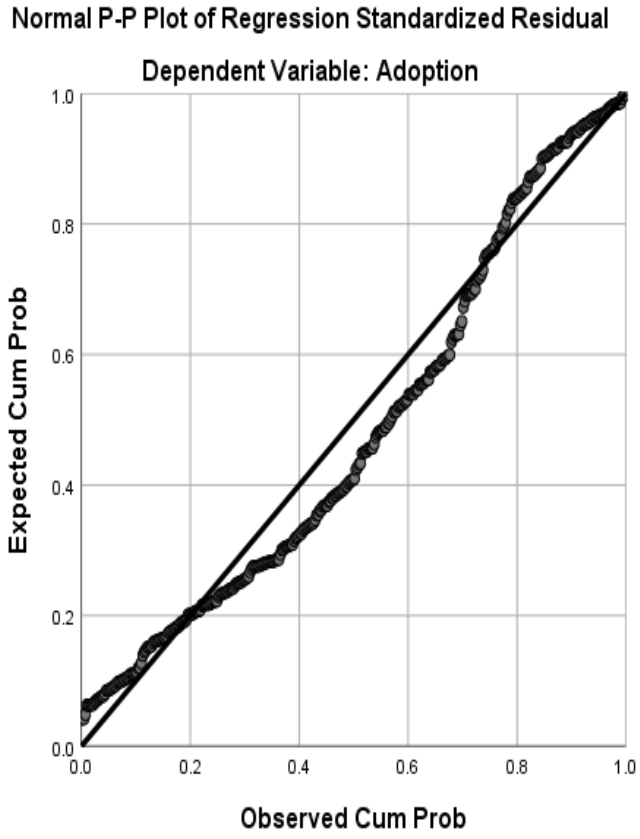

Figure 3 linearity test

Source: - Survey data of 2023, SPSS V.26

4.7.3. MULTICOLLINEARITY TEST ASSUMPTION

Multicollinearity avoids very high correlations between independent variables (IVs) (Burns, Richard, and Robert P. Burns, 2008). This works in conjunction with the Tolerance and Variance Inflation Factor (VIF).

Table 7 Multicollinearity test

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Awareness	.810	1.234
	perceived Risk	.981	1.020
	perceived ease of use	.803	1.245
	Prior knowledge	.845	1.183
	Perceived Usefulness	.830	1.205
	Perceived Trust	.780	1.282

a. Dependent variables: - Adoptions of mobile money service

Source: - Survey data of 2023, SPSS V.26

(Kline, 2005), explained that multicollinearity can be tested through tolerance and its inverse Variance Inflation Factor (VIF). The VIF values between 1 and 10 and tolerance values above 0.1 are considered acceptable and indicate the absence of multicollinearity. The explanatory variables included in this study are therefore fundamental factors influencing the adoption of mobile money service Telebirr in Addis Ababa.

4.7.4. HOMOSCEDASTICITY TEST ASSUMPTION

Homoscedasticity refers to the conditions under which the variance of the residual or error term is constant across all observations. Errors are heterogeneous if they do not have constant variance (Brooks, 2008). If certain patterns exist in the SPSS scatter plot, such as points that form a regular sample, you can conclude that there is a variable variance problem. In other words, Homoscedasticity is satisfied.

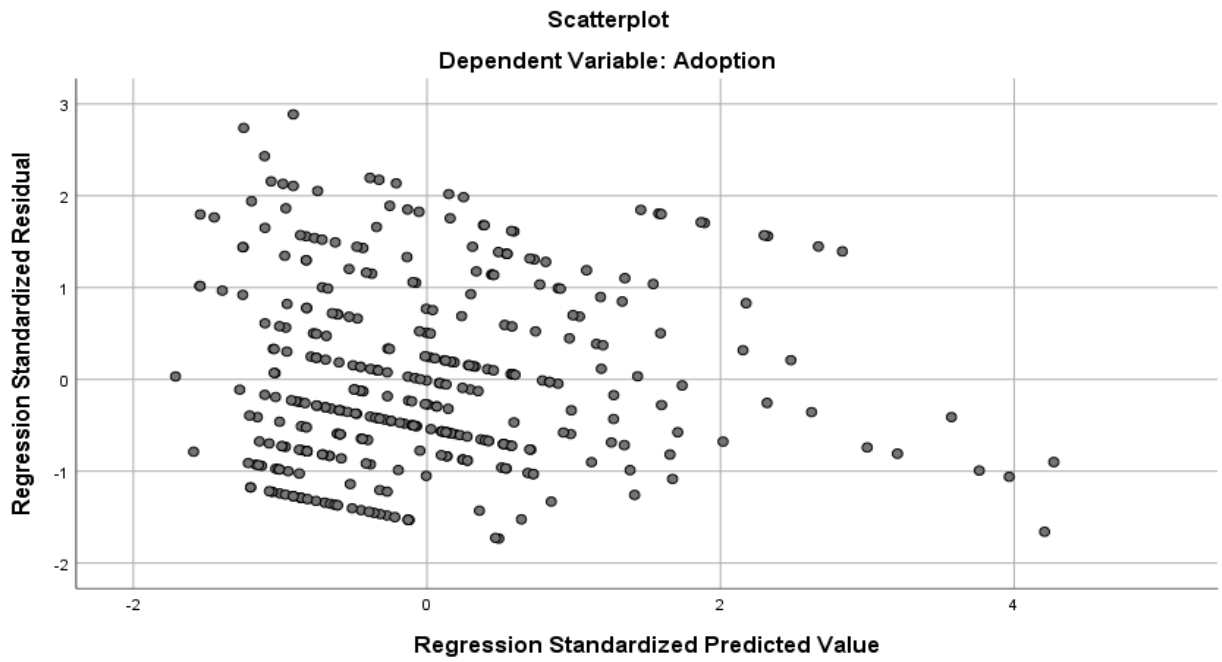

Figure 4 Homoscedasticity Test

Source: - Survey data of 2023, SPSS V.26

4.7.5. AUTOCORRELATION TEST ASSUMPTION

The Durbin-Watson test was used as a residual series correlation test in the order of the specified lags. To check for autocorrelation, the accepted Durbin-Watson test was used.

As shown in a model summary table, the Durbin-Watson statistics value is 1.662, which is closer to two (2) suggesting that there was no severe autocorrelation among error items.

Table 8 Autocorrelation test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.316[a]	.100	.084	.76943	1.662

a. Predictors: (Constant), Perceived Trust, Perceived Risk, Prior knowledge, Perceived ease of use, Perceived Usefulness, Awareness

b. Dependent Variable: Adoption of the mobile money service

Source: - Survey data of 2023, SPSS V.26

4.8. REGRESSION ANALYSIS

A regression analysis was performed to examine the relationship between the dimension's awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness, and perceived trust when using mobile money service in Addis Ababa. The results of the regression analysis have an important meaning in testing the research hypotheses, in which the significance level of 0.05 or 5% is used as the basis for accepting or rejecting the hypothesis.

Table 9 Model summary of regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.316[a]	.100	.084	.76943	1.662

a. Predictors: (Constant), Perceived Trust, Perceived Risk, Prior knowledge, Perceived ease to use, Perceived usefulness, Awareness

b. Dependent Variable: Adoption of telebirr mobile money service

Source: - Survey data of 2023, SPSS V.26

As shown in Table, the Adjusted R squared is 0.84 saying that an 8.4% variation of the dependent variable (adoption of telebirr mobile money service) was examined by independent variables used in the model. This infers that 8.4% variation in the adoption of telebirr mobile money service was affected by the influencing factors used in the study and the remaining 91.6% of the variance in the adoption of telebirr mobile money service may be explained by other factors which were not included in the model. Therefore, independent variables (awareness, perceived risk, and perceived ease of use, prior knowledge, perceived usefulness, and perceived trust) together are weak explanatory variables of the adoption of telebirr mobile money service in Addis Ababa.

Table 10 Analysis of Variance (ANOVA)

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	23.105	6	3.851	6.505	.000[b]
	Residual	208.983	353	.592		
	Total	232.088	359			

a. Dependent Variable: Adoption

b. Predictors: (Constant), Perceived Trust, Perceived risk, Prior knowledge, Perceived ease to use, Perceived Usefulness, Awareness

Source: - Survey data of 2023, SPSS V.26

As shown in table above, Analysis of Variance (ANOVA), shows that the model is significant (F= 6.505, p=.000) at the 5% level of significant. So, this implying that there is statistically significant association between the independent variables and dependent variables.

4.8.1. RESULT OF REGRESSION ANALYSIS

Coefficient analysis shows the contribution of each independent variable to the prediction of the dependent variable.

Table 11 Results of the regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
	(Constant)	1.638	.214		7.648	.000
	Awareness	.004	.057	.004	.067	.947
	perceived Risk	-.020	.047	-.022	-.430	.667
	perceived ease of use	.181	.068	.151	2.671	.008
	Prior knowledge	.110	.052	.117	2.132	.034
	Perceived Usefulness	.033	.048	.038	.686	.493
	Perceived Trust	.149	.053	.162	2.837	.005

a. Dependent variables: - Adoption of mobile money service.

Source: - Survey data of 2023, SPSS V.26

As can be seen in the coefficient analysis Table above, the effect of each independent variable on the dependent variable remains constant at (1.638), while awareness (0.004), perceived ease of use (0.181), prior knowledge (0.110), perceived usefulness (0.033), and perceived trust (0.149) have positive effect on adoption of tele birr mobile money service. While perceived risk (-0.20), have negative effect on adoption of telebirr mobile money service.

The regression equation model for Adoption of telebirr mobile money service

$$Adopt. = \beta 0 + \beta 1AW + \beta 2\ PR + \beta 3\ PEU + \beta 4\ PK + \beta 5\ PU + \beta\ PT + e$$

$$Adopt = 1.638 + 0.004\ AW - 0.022PR + 0.151\ PEU + 0.117\ PK + 0.038\ PU + .162\ PT + e$$

Where

Adopt = Adoption of tele birr mobile money service

AW = Awareness PR = Perceived risk PEU = Perceived ease of use

PK = Prior technology knowledge PU = Perceived usefulness PT= Perceived trust e = error

4.8.2. HYPOTHESIS TESTING

Correlation analysis does not provide enough information to make an appropriate decision about the significance level of the independent variable compared to the dependent variable. Therefore, multiple regressions is used to test the hypothesis of independent and dependent variables and their significance level. Therefore, this section discusses the outcome analysis for each of the independent variables and their importance in influencing the future adoption of the Telebirr mobile money service. The discussion analyzes the statistical results of the study in relation to previous empirical evidence. In the table above, the regression model presents the degree of difference in the adoption of the Telebirr mobile money service explained by the variables considered.

H1: Awareness would have a positive and significant effect on the adoption of telebirr mobile money service.

The result in Table above shows that awareness has a coefficient of 0.004 and P value of 0.947, maintaining other independent variables constant, awareness is found to have a statistically insignificant and positive association with the adoption of telebirr mobile money service in Addis Ababa. This finding is inconsistent with the result of prior studies (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), that was conducted under the title "Factors affecting intension to use mobile money service in Sri Lanka", and the conclusion was that awareness has a positive and significant impact on intention to use mobile money services. Moreover the correlation analysis shows there is small relationship between awareness and Adoption of mobile money service. Therefore, the researcher rejects the hypothesis that stated awareness has a positive relationship with telebirr mobile money service. (H1 is rejected.

- ✓ H2: Perceived risk would have a negative and significant effect on the adoption of telebirr mobile money service.

The result in Table above shows that perceived risk has a coefficient of (-0.020) and a P-value of 0.667, maintaining other independent variables constant, perceived risk is said to have a negative relationship and is not statistically significant with the adoption of telebirr mobile money service. This result is consistent with the conclusion of (Tobbin, P., &Kuwornu, J. K., 2011) who conducted their study in Ghana where they originate that perceived risk has no significant influence on the adoption of mobile financial services (â=-0.02, p=0.69). However, the findings of this study contradict those of other studies found to have had a significant impact on the adoption of mobile financial services (Marumbwa, J. & Mutsikiwa, M., 2013), (Dass, R. and Pal, S, 2011). Therefore, the researcher fails to accept or reject the hypothesis that stated perceived risk would have a negative relationship and significant effect on telebirr mobile money service in Addis Ababa. (H2 is rejected)

- ✓ H3: Perceived ease to use would have a positive and significant effect on the adoption of telebirr mobile money service.

From the result of the above Table, the perceived ease of use of telebirr mobile money services statistically and significantly influences the adoption of mobile money with a coefficient of (0.181) and P-value of 0.008 which is less than 0.05 (5% significant level), this means the perceived ease of use of mobile money services increases the adoption of tele birr mobile money services by 18 percent. The result is consistent with the theoretical perspective of the technology

acceptance model which identifies usefulness and perceived ease of use as instrumental factors which influence the adoption of a new technology. The results of this hypothesis are also consistent with the empirical findings of other studies that have been reviewed. Many studies show that perceived ease of use has a significant positive influence on the adoption of mobile financial services (Marumbwa, J. & Mutsikiwa, M., 2013), (Masinge, 2010), (Tobbin, P., &Kuwornu, J. K., 2011), (Chitungo, S.K. & Munongo, S., 2013). Therefore, the researcher accept the hypothesis that stated perceived ease of use has a positive relationship and significant effect on telebirr mobile money service in Addis Ababa. (H3 is accepted)

- ✓ H4: Prior knowledge would have a positive and significant impact on the adoption of telebirr mobile money service.

The result in Table above shows that prior knowledge has a coefficient of 0.110 and P value of 0.034, maintaining other independent variables constant, prior knowledge is found to have a statistically significant, and positive association with the adoption of tele birr mobile money service. This result is supported by studies (Sanjeewa, H.H.D. and Yatigammana, M.R.K.N, 2021), on factors Affecting the Intention to use Mobile Money Services in Sri Lanka, and also (Marcketti, S., and Shelley, M. , 2009) found a positive association between knowledge and user intention. Although, the finding result is consistent with the conclusion of (Jillbert, J. and Ahmad, K. , 2003) also in Australia. Therefore, the researcher accepts the hypothesis that stated prior knowledge has a positive relationship and significant effect on telebirr mobile money service in Addis Ababa. (H4: accepted)

- ✓ H5: Perceived usefulness would have a positive and significant effect on the adoption of telebirr mobile money service.

The result in Table above shows that perceived usefulness has a coefficient of 0.033 and P value of 0.493, maintaining other independent variables constant, perceived usefulness is found to have a statistically not significant and positive association with the adoption of telebirr mobile money service in Addis Ababa. The results are not consistent or not supported with the theoretical perspective of the technology acceptance model (TAM) proposed by (Davis, 1989), that perceived usefulness and ease of use are the prime factors that influence the adoption of new technology. Although, this result is not consistent with the findings of other researchers such as (Chitungo, S.K. & Munongo, S., 2013), (Marumbwa, J. & Mutsikiwa, M., 2013) in Zimbabwe,

and (Dahlberg, 2004). Therefore, the researcher does not accept or reject the hypothesis that stated perceived usefulness would have a positive relationship and significant effect on telebirr mobile money service in Addis Ababa. (H5 is rejected)

- ✓ H6: Perceived trust would have a positive and significant effect on the adoption of tele birr mobile money service.

The result in Table above shows that perceived trust has a coefficient of 0.149 and P value of 0.005, maintaining other independent variables constant, perceived trust is found to have a statistically significant and positive relationship with the adoption of telebirr mobile money service. The result of the study was supported by the findings of (Li, J., Liu, J.L. and Ji, H.Y., 2014), who found trust to have a significant effect on the adoption intention of mobile payment systems. More over result is also consistent with previous studies by (Chitungo, S.K. & Munongo, S., 2013), and (Marumbwa, J. & Mutsikiwa, M., 2013) found perceived trust to have a significant impact on the adoption of mobile financial services. So, the researcher accepts the hypothesis that stated perceived Trust would have a positive relationship and significant effect on telebirr mobile money service in Addis Ababa. (H6 is accepted)

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. INTRODUCTION

In this chapter, a general summary of the study results, conclusions of findings and recommendations is presented. The conclusions and recommendations drawn are focused on achieving the objective, which is to examine the factors affecting the use of the telebirr mobile money service in Addis Ababa.

5.2. SUMMARY OF FINDINGS

The main objective of this study was to examine the factors affecting the adoption of telebirr mobile money service in Addis Ababa. To do this, six variables were used. These were Awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness and perceived trust. For the purpose of data collection, questionnaire with five-point Likert Scale for measurement of items was prepared. The questionnaire was distributed for customers or user of telebirr and data was collected from 360 respondents. The data was then inserted to SPSS for further descriptive and inferential analysis.

According to a summary of the respondents' demographic information:

- Gender of respondents was evenly distributed with male being (56.4%) and female at 43.6%. this show that majority of user respondent are male.
- Age group of 18-30 years accounted for the highest figure at 55%
- In terms of education level, bachelor's degree holders were a majority, accounting for, 56.1% of total respondents;
- Regarding to work/occupation, government employees accounted for a majority at 46.4%.
- Regarding to marital status, single respondents accounted for a majority of 53.9%.
- Income earnings of 7000 and above ETB range accounted for a majority at 45.6%.

Result of the data collected data shows that Awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness, perceived trust and Adoption of mobile money service variables have been tested for reliability with Cronbach's Alpha coefficient of 0.820, 0.802,

0.744, 0.788, 0.821, 0.803 and 0.724 respectively. Also, correlation analysis indicates low, positive and significant correlations of all independent variables except Perceived risk with adoption of mobile money service. Before conducting the regression analyses, all the assumption tests (normality, linearity, multicollinearity, homoscedasticity and Autocorrelation) have been conducted and the findings have met the required ranges.

From the result of multiple regression analysis have shown that among the six independent variables. Perceived trust has been shown to have the strongest influence towards adoption of mobile money service with a beta coefficient β score of .162 or 16.2%. The remaining five factors have the following contributions towards adoption of tele birr mobile money service. Perceived ease of use had the beta of 0.151 or a 15.1% contribution; prior knowledge had the beta of 0.117 or a 11.7% contribution; awareness had the beta of .004 or a 4.0% contribution and perceived usefulness had the beta coefficient of .038 or a 3.8% contribution; finally perceived risk had the beta coefficient of -.022 or a -2.2% contribution.

5.3. CONCLUSION

The study aims to examine the factors affecting the adoption of telebirr mobile money service in Addis Ababa. The study was carried out using a questionnaire distributed to 385 out of 360 people who gave their opinion using a 5-point Likert scale to understand the factors affecting adoption of mobile money service. The study examined awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness, and perceived trust as factors influencing the adoption of mobile money services activity of telebirr in Addis Ababa.

The primary data collected was analyzed using descriptive and inferential statistics. The findings of the study indicated that perceived trust was the strongest predictor of adoption of mobile money service among customers of telebirr; followed by perceived ease of use, followed by prior knowledge, awareness and lastly perceived usefulness, and they were positively correlated with mobile money service adoption of telebirr mobile money service in Addis Ababa. While perceived risk is negative correlated with the adoption of telebirr mobile money service in Addis Ababa.

Analysis of Variance (ANOVA), shows that the model is significant (F= 6.505, p=.000) at the 5% level of significant. So, this implying that there is statistically significant association between the independent variables and dependent variables

The overall regression model is significant and the value of R^2 is 0.084 which implies that 8.4% of the variation of mobile money service adoption is expressed in the variation of Awareness, perceived risk, perceived ease of use, prior knowledge, perceived usefulness, and perceived trust. Overall, the six independent variables identified in the study influence factors of telebirr mobile money service in Addis Ababa.

5.4. RECOMMENDATION

The research shows that perceived trust, perceived ease of use, prior knowledge, and awareness were significant interpreters of telebirr mobile money service adoption. The study attempt to suggest the following recommends: -

- The Management of Ethio Telecom should ensure that perceived trust is given the highest importance to improve the adoption of the telebirr mobile money service. This can be done by ensuring the safety and confidentiality of customers' finances as well as their personal account information.
- Ethio Telecom should develop the public perception of telebirr mobile money services by highlighting more benefits such as time savings, cost savings, and convenience through various types of media advertising.
- Concerning perceived risk, Ethio Telecom needs to plan higher security when providing mobile money services to produce higher customer acceptance. In fact, Ethio Telecom should continuously innovate and offer better security and reliable applications to enhance users' confidence in telebirr mobile money service.
- As whole, Ethio Telecom should consider and focus on those important factors that greatly influence the adoption of tele birr mobile money services while designing their marketing strategies and plans to ensure profitability, increase market share, and to increase customers satisfaction

5.5. LIMITATIONS AND FUTURE RESEARCH

Even though, this study considered many factors that affecting the adoption of telebirr mobile money services, practically the following limitations were identified. This study is limited to Addis Ababa and that is due to time and resources limitation in collecting the data from other

geographical areas. Therefore, it is recommended to undertake similar studies covering other areas outside of Addis Ababa, which will provide a better understanding of the users of telebirr mobile money service. On the other hand, only six factors were considered during this study as factors affecting the adoption of telebirr mobile money service, but future researchers can consider other variables that can affect the adoption of telebirr mobile money service.

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APPENDIX

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

SCHOOL OF COMMERCE

DEPARTMENT OF MARKETING MANAGEMENT

Dear Respondent,

I am a graduate student at Addis Ababa university college of Business and Economics school of Commerce.

I am conducting my study on **Factor affecting the adoption of Telebirr mobile money service in Addis Ababa,** in partial fulfillment of the requirement for the Master of Art (MA) in Marketing Management. I kindly request your kind assistance in completing the attached questionnaire to the best of your knowledge. The information you gave would be treated with strict confidence and is solely used for academic purposes. I would like to express my sincere appreciation for your time and prompt responses.

Yohannes Kibru

yohanneskibru693@gmail.com

General Instruction: Please check the boxes by ticking (√) next to each statement to indicate your selection from the alternatives listed below

Part One :- General Demographic information of the respondent

1. Gender male ☐ female ☐
2. Age category 18- 30 ☐ 31- 43 ☐ 44-56 ☐ Above 56 ☐
3. Educational level

   Primary school ☐ secondary ☐ certificate ☐ Bachelor's degree ☐

   Master and above ☐
4. Work/Occupation

   Governmental ☐ non-governmental ☐ Student ☐ Self-employed

   Other

5. Marital status Single ☐ married ☐ divorced ☐
6. Monthly income in ETB

   Below 2000 ☐ 2000 – 3999 ☐ 4000- 5000 ☐ 5001- 7000 ☐

   above 7000 ☐

PART TWO: - QUESTION-RELATED TO ADOPTION

Five-point Likert scale Questionnaire on Adoption of tele birr mobile money variable. Please respond to the following question by ticking (√) the choice indicating the level of agreement from 1, strongly disagree, 2. Disagree 3. Neutral 4 Agree, 5. Strongly agree

No	Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1	I use telebirr mobile money for sending and receiving money frequently					
2	I use telebirr mobile money for buying goods frequently					
3	I use telebirr mobile money to buy airtime frequently					
4	I use telebirr mobile money for paying my bills frequently					
5	I use telebirr mobile money service continuously					

Part Three:- Question for factors affecting the adoption of telebirr mobile money service

To what extent do you agree with the following statement relating to factors affecting the adoption

of telebirr mobile money service by consumers in Addis Ababa.

No	Variables	Strongly-agree	Agree	Neutral	Disagree	Strongly disagree
1.	**Awareness**					
1.1	I am aware of all the various available services of telebirr					
1.2	Ethio telecom advertisements on telebirr is interesting enough to encourage customers to sign up					
1.3	Awareness has helped you to start using telebirr mobile money service					
1.4	My general knowledge of telebirr is excellent					
2.	**Perceived risk**					
2.1	The risk of financial loss is high when using telebirr mobile money services					
2.2	I'm worried to use telebirr mobile money service because other people may be able to access my account.					
2.3	Telebirr may not perform well in the absence of Network.					
2.4	It is difficult for my money to be stolen if using telebirr mobile money service.					
3.	**Perceived easy to use**					

3.1	Using telebirr would enable me to accomplish my tasks more quickly					
3.2	The registration procedures are easy for me.					
3.3	It is easy for me to become skillful at using telebirr mobile money service					
4.	**Prior knowledge**					
4.1	I had a good experience with how to use new technology.					
4.2	I believe that my prior experience has aided me in using telebirr.					
4 .3	My technology readiness helps me to use telebirr mobile money service.					
5.	**Perceived Usefulness**					
5.1	I think using telebirr mobile money services would make it easier for me to carry out my tasks					
5.2	I think that telebirr mobile money services are useful.					
5.3	Overall, I think that using telebirr mobile money services is advantageous.					
6.	**Perceived Trust**					
6.1	I believe telebirr is trustworthy					
6.2	I believe that my privacy is secured when I use telebirr mobile money service.					
6.3	I believe that my transactions by telebirr are secured.					
6.4	Using telebirr, I believe my information is kept confidential					

THANK YOU!