



ADDIS ABABA UNIVERSITY

SCHOOL OF COMMERCE

DEPARTMENT OF MARKETING MANAGEMENT

Factors affecting brand acceptance in the case of Telebirr in Addis Ababa.

BY: SAGREN G/MEDHIN

**A Thesis Submitted to the Department of Marketing Management in
Partial Fulfilment for the Requirement for the Degree of Masters of art in
Marketing Management**

June, 2023 Addis Ababa, Ethiopia

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By: Sagren G/medhin

Advisor: Tewodros Mesfin (PhD)

June, 2023 Addis Ababa

Declaration

I, Sagren G/medhin declare that this thesis entitled “Factors Affecting brand acceptance of telebirr in Addis Ababa” is the outcome of my own effort and study in which all sources of materials used for the study has been duly acknowledged. I have produced it independently except for the guidance and suggestion of the thesis advisor.

The study has not been submitted for any degree in this or any other university. It is offered for the partial fulfilment of degree of Masters of art in Marketing Management.

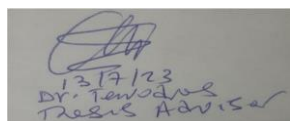
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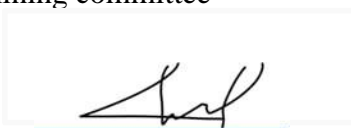
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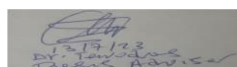
Date

Internal examiner

Signature

Date

Dr. Tewodros Mesfin(Advisor)



13/7/23
Dr. Tewodros
Thesis Advisor

13/07/2023

Signature

Date

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Table of Contents

ACKNOWLEDGEMENT	iii
List of Tables	vii
List of Figures	vii
Abstract	viii
CHAPTER ONE	1
Introduction.....	1
1.1. Background of the study	1
1.2. Statement of the problem	7
1.3. Research questions	9
1.4. Objectives of the study.....	9
1.4.1. General objectives	9
1.4.2. Specific objectives.....	9
1.5. Research Hypotheses.....	9
1.6. Significance of the study	10
1.7. Scope of the study	10
1.8. Organization of the study	10
CHAPTER TWO	11
LITERATURE REVIEW	11
2.1. Theoretical Review	11
2.1.1. New product development.....	11
2.1.2. Definition of Mobile money	13
2.1.3. What is the difference between mobile banking and mobile money?	14
2.1.4. The Advantages of Mobile Money	14
2.1.5. Mobile Money service development in the world	15
2.1.6. Mobile money services in Africa.....	16
2.1.7. Mobile money service in Ethiopia.....	17
2.1.8. Telebirr practice in Ethiopia	19
2.1.9. Technology Adoption	20
2.2. Empirical Review	22
2.3. Conceptual Framework of the Study.....	26
CHAPTER THREE	27
Research Design and Methodology	27
3.1. Research Approach	27
3.2. Research Design.....	28
3.3. Population, Sampling and Sampling Techniques.....	28

3.3.1. Target Population of the Study	28
3.3.2. Sampling Techniques and Sample Size of the Study	28
3.4. Data Source and collection Instrument	30
3.5. Data Analysis Techniques	30
3.6. Validity and Reliability	31
3.7. Ethical Considerations.....	31
CHAPTER FOUR.....	32
RESULT AND DISCUSSION	32
4.2. Response Rate	32
4.2.1. Demographic Characteristics of the Respondents	32
4.2.2. Information about the current trend of telebirr users.....	35
4.3. Descriptive Analysis	38
4.4. Inferential Analysis	39
4.4.1. Correlation Analysis	39
4.5. Results for Assumption of Multiple Regression Analysis	42
4.5.1. Normality Test Assumption.....	43
4.5.2. Linearity of assumption	45
4.5.3. Multi-collinearity Test Assumption.....	46
4.6. Regression Analysis of Results	46
4.6.1. Model summary	47
4.6.2. ANOVA (Analysis of Variance)	47
4.6.3. Regression Coefficient Analysis	48
4.7. Hypotheses Testing Using Multiple Regressions	50
CHAPTER FIVE	55
SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	55
5.1. SUMMARY	55
5.2. Conclusion.....	55
5.3. Recommendation.....	60
5.4. Direction for Further Studies	60
Reference	64
APPENDIX.....	70

List of Tables

Table 3. 1. Cronbach's Alpha Reliability Test Result	30
Table 4. 1. Gender	33
Table 4. 2. Age of the Respondents	Error! Bookmark not defined.
Table 4. 3. Educational Status	34
Table 4. 4. Monthly Incomes of the Respondents	34
Table 4. 5. Respondents Occupational Status	35
Table 4. 6. Are you using telebirr	36
Table 4. 7. Where did you register telebirr	36
Table 4. 8. How often do you use telebirr	37
Table 4. 9. Most of the time for which purpose do use telebirr	37
Table 4. 10. Do use telebirr continuously	38
Table 4. 11. Descriptive statistics:	38
Table 4. 12. Correlation	41
Table 4. 13. Skewness and Kurtosis tests	43
Table 4. 14. The Multicollinearity test result is below the table.	46
Table 4. 15. model summary	47
Table 4. 16. ANOVA Regression Result	48
Table 4. 17. Regression Coefficient Analysis of the model	49
Table 4. 18. Hypotheses testing summary	51

List of Figures

Figure 2. 1. Conceptual Framework	26
Figure 4. 1. Histogram Regression of Standardized Residual.....	42
Figure 4. 2. Normal point plot of standardized residual.....	43

Abstract

Brand acceptance refers to the willingness of consumers to recognize, trust, and engage with a particular brand. It is a crucial factor in the success and longevity of a brand in the marketplace. To achieve brand acceptance, companies need to focus on several major concepts. This study aimed to identify the factors that affect brand acceptance of telebirr mobile money service in Addis Ababa and to use the study's findings to develop strategies for Ethio telecom on how to take advantage of the rate of acceptance. For this study, a quantitative research approach was employed. The sources of data for this study were both primary and secondary.

The primary data was collected from telebirr customers in Addis Ababa Arada subcity. The instrument used for the collection of primary data was a questionnaire survey. Accordingly, a questionnaire was distributed to all computed sample respondents. The secondary data was considered from related works of literature. Convenience sampling techniques was used. On this study a descriptive and explanatory research design was used. Correlation analysis and multiple regression models were used to examine the relationship and to identify the effect of explanatory variables on the brand acceptance of telebirr service. The analysis was conducted by using SPSS V 26.

The regression analysis confirms that 83% of the independent variables in the model explained the dependent variable. This study result shows, being other variables constant, perceived cost has got negative association and insignificant effect on telebirr brand acceptance, the remaining explanatory variables, perceived usefulness, perceived ease of use, and perceived trust have a positive association and significant influence on the adoption of telebirr service by having a different exponent of beta values. The study recommends that telebirr service providers and marketers should concentrate on the three determinant variables that have the greatest influence on the adoption of telebirr service.

Keywords: *brand acceptance, mobile money service, Ethio telecom, Addis Ababa,*

CHAPTER ONE

Introduction

1.1. Background of the study

Offering banking services over the internet and mobile phones is one of the benefits of the advancement of information and communication technologies (ICTs). Mobile phones are increasingly being used by users for banking, payments, and other services. Mobile phones improve service quality since bank customers may conduct financial transactions at any time and in any location. As a result, using mobile phones for financial services benefits both clients and institutions.

Mobile technology advancements have had a significant impact on both the physical product side and the nature of services supplied in the world today. According to Diniz et al. (2011), when used and applied as a payment channel, mobile technology creates an opportunity for financial inclusion among the unbanked population, while on the supply side, it creates opportunities for financial institutions to deliver a wide range of services at a low cost, primarily to people living in remote areas (Diniz et al., 2011; Aker and Mbiti, 2010).

Jenkins (2008) defines mobile money as one of the financial services available through mobile phones. According to Ignacio and Dan (2010), mobile money was originally developed in Kenya by mobile phone operator Vodafone and was commercially released in March 2007 by its Kenyan partner Safaricom. Due to their ease of use, mobile financial services are perhaps among the most promising mobile applications in the developing world, and Donovan (2012) states that mobile money transforms a nation's economy because it is accepted across commerce, health care, agriculture, and other sectors.

The World Bank Group is ideally positioned to support mobile money growth, and the industry has developed greatly in size and scope since the First Mobile Money Summit in Cairo, Egypt in May 2008 (MMS 2009). Furthermore, Diniz, Albuquerque, and Cernev (2011) contend that financial services delivered via mobile phone technology have a variety of setups, purposes, and qualities that distinguish them from one another. They went further to say that the distinctions are determined by the combination of agents, technologies, and goals; if they have banking features, they are referred to as mobile banking; if they have transaction payment features, they are referred to as mobile payments; and if they replicate the concept of money with digital features, they are referred to as mobile money. As a result, mobile money, the focus of this research, is money with digital elements.

According to MMS (2009), FSD Kenya discovered that four out of five M-PESA customers felt that not having access to M-PESA's services will have a "large negative impact" on their life. It was also suggested that M-PESA users consider it to be faster (98%), more convenient (97%), and more secure (98%) than alternative methods of transferring or receiving money. Similarly, in the Philippines, CGAP discovered that over 90% of mobile money users believe their money is safe and would suggest the services to family and friends (MMS 2009).

The global convergence of telecommunications and banking services has generated potential for the growth of mobile commerce, particularly mobile money services, which give clients with time independence, convenience, and promptness, as well as cost savings (Maitai & Omwenga, 2016).

Ethiopia, Africa's second-most populous country, has the lowest financial inclusion rate among Sub-Saharan African countries, despite having an alarmingly increasing mobile penetration rate that can be used as a tool for financial inclusion. M-Birr, the country's first mobile money service, was launched in 2012 by five participating Micro Finance Institutions (MFIs) in Addis Abeba and four regional states, and it became live in 2013. (Alemu and colleagues, 2021)

Following the launching of M-Birr, Lion International Bank and Somali Micro Finance Institution, in collaboration with Bel Cash, launched Hello Cash, a mobile money service, in February 2015. It allows you to make deposits, withdrawals, transfers, and payments. Agents are chosen, trained, and authorized by banks to deliver mobile money services on their behalf. In mid-December 2017, the CBE launched CBE-Birr, a mobile phone-based money transfer platform that allows consumers to deposit, withdraw, transfer, make payments, acquire mobile airtime, and pay bills using their mobile phones. Dashen Bank launched Amole, a mobile phone-based money transfer platform, in July 2018. The word Amole is derived from the old Ethiopian salt bar money. (Alemu and colleagues, 2021) Until recently, Ethiopia's regulatory environment for digital financial services was a bank-led one, with exclusive rights to store deposits, be licensed as payment service providers, and manage agent networks held by banks and Micro Finance Institutions (MFIs).

Mobile banking can be used to assist financial organizations in providing various services in a more effective and efficient manner. Transfers of money between customer accounts, checking account balances, mini statements, bill payments, check book issuance request, stop payment request, and other services are examples of typical mobile banking services. Regardless of the above mobile banking services, Ethiopian banking customers are still in the early stages of mobile banking in Ethiopia. As a result, study into the factors influencing mobile banking acceptance will be critical in improving the ease of adoption of mobile banking.

This prevented mobile network operators (MNOs) and financial technology (Fintechs) from independently offering digital financial services. Given Ethiopia's present priorities, important participants in the sector recognized the need to adapt this model and allow for additional engagement of MNos and Finches. To address this issue, Ethiopia ratified Electronic Transaction Proclamation No. 1205/2020, which calls for the adoption of digital transactions. This is addressed by the ratification of the payment instrument issuers' directive, which allows MNOs and Financial technologies to function as payment instrument issuers. (NBE, 2021) As previously said, the Ethiopian government understood the problem and promised to address it; the regulatory authority released new regulations allowing nonfinancial companies, such as the telecommunications sector, to engage in digital financial services (NBE 2021).

Various studies have been conducted around the world to discover the factors influencing mobile banking adoption, but the results have been mixed. Roselyne (2015), for example, found no significant association between perceived ease of use and uptake of mobile banking technology in his findings. According to Chian-Son (2012), perceived financial cost and perceived legitimacy are two important elements influencing people's intentions to use mobile banking. Furthermore, Hanudin et al. (2013) discovered that the level of security and privacy connected with mobile banking influences the intention to utilize it. (Shallone & Simon,2013) discovered that perceived usefulness, perceived ease of use, relative advantages, personal innovativeness, and social norms have a significant effect on users' attitudes, influencing their intention to adopt mobile banking, whereas perceived risks and costs deterred adoption. The research undertaken around the world at various times yielded varying results in terms of factors influencing mobile banking uptake. Furthermore, to the best of the researcher's knowledge, research in Ethiopia has so far focused mostly on banks, leaving out other mobile money providers.

Following that, Ethio telecom offers a new mobile money service called "telebirr," and birr is the recognized currency of Ethiopia's federal democratic republic. Telebirr is a mobile money service developed by Huawei and introduced by Ethio telecom, Ethiopia's state-owned telecommunications and Internet service provider, on May 11, 2021. Huawei spent five months developing the end-to-end service. It makes it easier to do cashless transactions. According to Huawei, the platform now deployed can process up to 100 transactions per second (TPS) and can be scaled up to 1000 TPS in the future. The service is available via SMS, USSD, and smartphone apps. Telebirr is available in five languages. Though the service is available to all Ethio telecom customers, users must register through the Telebirr mobile application, an authorized agent, an Ethio telecom shop, or the Unstructured Supplementary Service Data (USSD), *127# nationwide. Telebirr, on the other hand, offers "quick registration" by utilizing any information that currently exists in Ethio telecom's system (Ethio telecom 2021).

According to (Ethio telecom, 2021), in order for mobile money to drive the expansion of the digital finance ecosystem, ethio telecom has implemented procedures and guidelines to ensure that its services are solid, the channel is safe, and the client is treated fairly. The policy and process will help Ethiopian telecom continue to grow by improving service quality and customer happiness, as well as providing on-going assistance for creating trust and collaborations with important ecosystem actors. Promoting the payment system's security and efficiency Increasing the use of financial services with the use of Ethiopian telecom and Establishing clear and enabling policy and process standards to protect mobile money service consumers' interests.

The guidelines and procedures apply to all mobile money products and services approved by NBE throughout all geographical areas of the market, including, but not limited to;

- Cash-in and cash-out
- Local money transfer including domestic remittances, load, to card or bank account, transfer to card or bank account
- Domestic payments including purchase from physical merchant, bill payments
- Over- the- counter transactions; and
- Inward international remittances
- Micro-saving services
- Micro-credit services
- Micro-insurance products or
- Pension products
- M-Ticketing

Essentially, the solution allows users to deposit, receive, and transfer money using their mobile phone number in regions where a mobile network is available. (Ethio telecom, 2021) According to the Ethio telecom 2014 EFY (2021/22)first-half business performance summary report, total subscribers reached 60.8 million, a 20% growth over the previous budget year equivalent period. The number of mobile voice subscribers hit 58.7 million. However, according to Ethio telecom, up to May 2022, the company has just 19.6 million telebirr clients out of 58 million mobile voice subscribers (Ethio telecom, 2022).

When compared to its potential, this implies that the acceptance rate of the telebirr service still needs to be improved. On the other hand, several studies are being undertaken in different countries to investigate factors influencing the uptake and acceptance of mobile money services. However, appropriate research on telebirr mobile money service in this subject area has not been conducted in Ethiopia. Based on the foregoing information, the researcher was motivated to undertake this study on the "factors affecting brand acceptance of Telebirr mobile money service.

1.2. Statement of the problem

Ethiopia, like other developing countries, has a large unbanked population for a variety of reasons, the most important of which being a lack of bank branch presence, particularly in rural areas. Mobile phone technology has had a significant impact on people's lives. The capacity to communicate from practically anywhere has changed the way we live and conduct business. Because of the widespread usage of mobile phones, several value-added services have been developed and widely adopted globally. For many, this system has opened up a new channel for marketing, selling, and delivering services to consumers of all socioeconomic backgrounds.

Many factors can influence whether or not a technological product breakthrough, including mobile money service, is accepted. User acceptability is a critical component in determining whether a mobile money service will succeed or fail (Anthony and Mutalemwa2014). As a result, recognizing such elements that affect mobile money service was critical. Ethiopia's financial system, on the other hand, is extremely underdeveloped, and economic activities are still predominantly cash-based.

According to a World Bank survey from 2017, 98.7 percent of the total adult population that paid for utilities paid in cash (Alemu et al.2021). Until recently, Ethiopia's regulatory framework for digital financial services was dominated by banks; only banks and Microfinance Institutions (MFIs) could store deposits, be regulated as payment service providers, and manage agent networks. However, the National Bank of Ethiopia has lately expanded its services to the telecom sector (NBE, 2021). Following that, Ethio telecom launches telebirr", a new mobile money service. Telebirr is a revolutionary mobile money service for Ethiopian telecom consumers that will be available on May 11, 2021. Customers can use their mobile numbers to buy airtime, deposit, receive, and transfer money, and access other services in regions where a mobile network is available (Ethio telecom, 2021).

According to Ethio Telecom, the company has just 27.7 million Total Customers as of January 2023, out of a total of 70 million Total Customers. Based on this, we may conclude that the telebirr service's acceptance rate still has to be improved in comparison to its potential. As a result, the purpose of this research was to look into the elements that influence brand approval of telebirr mobile money services.

Despite the fact that numerous studies have been completed on this topic in other countries, adequate research has not been undertaken in Ethiopia, notably on the telebirr mobile money service and in this subject field, according to the best researcher's knowledge. Other African countries, such as Kenya, have advanced beyond Ethiopia in terms of mobile banking development. M-Pesa (mobile money) is a mobile phone-based money transfer financing service developed in 2007 by Vodafone for Safaricom and Vodacom, Kenya's and Tanzania's leading mobile providers. According to Safaricom's 2013/14 data, M-PESA had 51 million active customers (M-PESA, 2023).

Various studies have been conducted around the world to discover the factors influencing mobile banking adoption, but the results have been mixed. According to Chian-son (2012), perceived financial cost and perceived legitimacy are two important aspects that influence people's intention to use mobile banking. Furthermore, Hanudin et al (2013) discovered that the level of security and privacy connected with mobile banking influences the propensity to utilize it.

However, additional research investigations have been conducted to discover characteristics influencing the intention to utilize mobile money. According to Hanudin (2013), the level of security and privacy connected with mobile money influences the propensity to utilize mobile banking. According to Chian-son Yu (2012), two major elements influencing the intention to utilize mobile money are financial cost and credibility. According to (Shallone2013), perceived utility, perceived simplicity of use, relative advantages, personal innovativeness, and societal norms have a major impact on user attitudes and hence influence the intention to use mobile money, whereas perceived risks and costs prevent the service's uptake. Tesfaye (2019) discovered a link between perceived usefulness and mobile money services. Gebisa, on the other hand, reported a negative relationship.

The study examined the factors that influence the adoption of various mobile money services provided by MMS providers and used the TAM to construct a financial inclusion model. It depicts the hypothesized correlations between research constructs that are important predictors of MMS providers and Clients' adoption of mobile money services. These drivers are social, cultural, economic, and political aspects that influence MMS clients' perceptions of utility, ease of use, trust, and cost. Based on the explanation above, this study examined the primary elements influencing brand acceptance of telebirr Services using the TAM Model.

1.3. Research questions

- How does perceived usefulness influence product acceptance of telebirr?
- To what extent does the ease of use affect the product acceptance of telebirr?
- Is there any effect of perceived trust on product acceptance of telebirr?
- How does cost affect brand acceptance of telebirr?

1.4. Objectives of the study

1.4.1. General objectives

The general objective of the research identified factors affecting brand acceptance in the case of telebirr in Addis Ababa.

1.4.2. Specific objectives

- ✚ To examine the effect of perceived usefulness on brand acceptance of telebirr.
- ✚ To assess the effect of ease of use affect the brand acceptance of telebirr.
- ✚ To identify the effect of perceived trust on brand acceptance of telebirr.
- ✚ To examine the perceived cost on brand acceptance telebirr.

1.5. Research Hypotheses

To achieve the general and specific objectives of the study, the researcher developed the following hypotheses.

H1: perceived usefulness has a positive and significant effect on brand acceptance of telebirr service.

H2: Perceived ease of use has a positive and significant effect on brand acceptance of telebirr service.

H3: perceived trust has a positive and significant effect on brand acceptance of telebirr service.

H4: Perceived cost has a negative and significant effect on brand acceptance of telebirr service.

1.6. Significance of the study

The study discovered elements affecting brand acceptance in the case of telebirr. The study also acted as a resource for future studies in this field. It additionally provides knowledge and measures to improve the quality of mobile money service, specifically at telebirr in Ethiopia. The recommendations assisted the organization in determining what customers believe is incorrect and what customers believe is correct regarding telebirr. The study's findings also contributed to the existing literature and can be used as a reference for future scholars that need to undertake research on the topic. Finally, it aided the researcher in meeting my academic requirements for a master's degree in marketing management.

1.7. Scope of the study

Even though there are numerous determining elements influencing brand acceptance of telebirr mobile money service, addressing all of them is impossible due to researcher constraints such as a lack of funds, researcher expertise, and capacity. As a result, this study was geographically confined to Addis Ababa Arada sub city and telebirr clients. Although various factors can influence telebirr service acceptance, this study focused on four factors: perceived usefulness, perceived ease of use, perceived trust, and perceived cost, and investigated their impact on telebirr customer brand acceptance in Addis Ababa Arada sub city.

1.8. Organization of the study

The research paper is divided into five chapters. The remaining chapters are arranged as follows. The second chapter is a review of related literature. The third chapter is about research design and technique. Chapter four presents the research findings and discussion. The final section, Chapter 5, completed the study and made recommendations by summarizing the findings and presenting future research directions.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviews refers to relevant to the subject gleaned from various sources such as papers, books, theses, and websites. The literature is based on theoretical definitions and empirical evaluations of previous research, which aid in the construction of the conceptual framework of the in-depth and wide-ranging study in Addis Ababa Arada sub city on factors influencing the adoption of telebirr mobile money service. The study focused on four primary research explanatory variables: perceived utility, perceived ease of use, perceived trust, and perceived cost. Furthermore, the theoretical framework, empirical investigations, the conceptual framework of the study connected to determinant factors affecting telebirr brand acceptance, and research gaps are discussed.

2.1. Theoretical Review

2.1.1. New product development

The new product development literature reflects the importance of introducing new products in the market for the success of any sustainable business. There are numerous studies done in the last few decades that document the relevance of NPD as a key factor in business planning, profit performance, and overall growth of the company (Urban et al. 1993; Cooper, 2001).

According to (Urban et al. 1993; Cooper, 2001) the emphasis is on getting the next new product out to the market in the shortest possible time. The process follows six key linear stages;

- A. **Ideation phase:** involves creating the concept for a new product or service.
- B. **Scoping phase:** includes market predictions and a review of the product's technological benefits.
- C. **Business case generation phase:** evaluates the product's feasibility and spells out the product and project definition, justification, and plan.

D. **Development phase:** comprises extensive production and marketing planning.

E. **The testing and validation phase:** This entails mapping client reactions.

F. **Launch phase:** includes product commercialisation.

The benefits of this stage gate approach are as follows:

i. It shortens the mind-to-market cycle;

ii. It lowers rework and other forms of waste; and

iii. It sharpens the focus since projects with low predicted returns are phased out early. Aside from these benefits, there are also drawbacks to this technique, such as:

a) The project team is pushed to make decisions early because of the built-in stages and gates, which reduces flexibility and further escalates the cost of change.

b) Customer feedback is sought during the validation stage, which is too late.

c) This process assumes that product development is a sequential process while in fact it is not.

d) Since the emphasis is on quickly moving forward through elimination rather than building concepts through user feedback, the rejected ideas might not get documented and may be lost forever.

Tsafarkis et al. (2011) suggested a conjoint analysis model in their work titled "Consumer behaviour and new product development: an integrated market simulation approach" to better explain the market penetration of competing items in a comparable category. They have allocated weights to some product qualities based on user preferences. These product qualities, however, were pre-determined by the researchers and were not solicited from consumers. They conducted a real-world application in which they examined the predicted market penetration of certain milk products; however, this was based on four established product features rather than an attempt to seek out the attributes needed by the consumer.

Mobile technology evolution has uncovered potential and enabled roughly three billion people without bank accounts to get access to financial services. Furthermore, Asfaw (2015) states in the paper *Financial Inclusion through Mobile Banking: Challenges and Prospects* that using a mobile phone for inclusive finance is critical for countries where the majority of the population is unbanked or under banked.

The researcher outlined the fundamental discussions around the acceptance of mobile money services. Thus, mobile money services have been employed as a means of spreading financial services in both developing and wealthy countries. M-PESA ("M" for "mobile", "PESSA" for "money" in Swahili), a popular mobile money service supplied by a local mobile network provider, Safaricom, debuted in Kenya in 2007 (Hughes and Lonie 2007). When it comes to Ethiopia's mobile money service, it was launched in 2012, and M-birr is the first mobile money service in Ethiopia, founded by five participating microfinance organizations (Alemu et al. 2021). Until recently, only banks and microfinance institutions in Ethiopia provided mobile money services. However, it has just been opened to telecommunication services, and telebirr is the first telecommunication mobile money service, similar to Kenya's M-PESA, which was introduced by Ethio telecom in May 2021. When we say "telebirr," we mean the national currency of Ethiopia's federal democratic republic. The researcher outlined the fundamental discussions around the acceptance of mobile money services.

2.1.2. Definition of Mobile money

Because it encompasses a wide range of overlapping applications, the meaning of "mobile money" varies across the communication sector. Owusu (2017) defined mobile money as an electronic money system. Mobile money refers to a wide range of financial services that can be accessed via a mobile phone. Most mobile money services are currently used for airtime purchases, bill payments, and remittances. Mobile money is a digital wallet service that operates through an app placed on the phone and functions when the phone is connected to the internet. It is a method of keeping and managing money in a phone-linked account. Mobile money is a technology which enables people to use their phones to receive, store, and spend money. According to the Global System for Mobile Communications Association (Aranda- et al. 2020), a service is regarded a mobile money service if and only if the following criteria are met:

- (1) It allows people to transfer money and make and receive payments using their mobile phones;
- (2) It is available to the unbanked, or people who do not have access to a formal account at a financial institution; and
- (3) It provides a network of physical transactional points outside of bank branches and ATMs, making the service widely available to everyone.

2.1.3. What is the difference between mobile banking and mobile money?

Mobile banking is a collection of mobile banking services that involve the use of portable devices connected to telecommunications networks to 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 institutions. This notion can alternatively be viewed as the banking platform via which institutions provide digital mobile services to their customers, i.e. by combining the ideas of the service and platform.

Mobile money/Electronic money, which is primarily digital, has mobility and portability characteristics and is similar to mobile money or mobile cash. It differs from other forms of digital payment (such as credit cards, debit cards, smart cards, and so on) in that it may duplicate the basic characteristics of traditional money, such as liquidity and acceptability. A mobile wallet is a digital repository of electronic money designed and deployed on mobile devices that allows peer-to-peer transactions (P2P) between mobile devices (M2M) from users of the same service. It functions similarly to a traditional physical wallet, storing money as well as credit and debit cards (Diniz, Porto de Albuquerque et al. 2011).

2.1.4. The Advantages of Mobile Money

Socio-economic Benefits:- According to the study (Mugambi et al. 2014), around 2.5 billion people worldwide have the ability to use financial services. Mobile money opens up new channels and business models for financial inclusion. With mobile money, financial services are more accessible to all citizens, particularly the unbanked. Access to rural areas has also improved as a result of the cooperation between mobile operators and stakeholders. Because of fewer international remittances and domestic money transfers, mobile money enhances investment in and allocation of physical investment (Aker et al. 2011).

Furthermore, mobile money allows the undeveloped to obtain funds from economically productive areas, potentially balancing economic inequities and reducing societal conflicts (Berg and Ostry 2011). Furthermore, because it is electronic, m-money decreases the risk of carrying cash; the risk of theft, accident, or theft of carrying cash as it is accessible when needed without lugging it about (Gencer 2011).

Financial Institutions Benefit: - The cost of providing financial services has been greatly decreased thanks to mobile money. Consider the cost of establishing and servicing ATMs. Furthermore, m-money has cost advantages. It lowers the transaction costs of financial services for the poor, particularly those living in rural areas where financial services are scarce. Mobile money reduces money and time spent traveling to the next town to get banking services. It is less expensive than other monetary options (McKay and Pickens 2010).

The benefit to Mobile Operators:-There is a boost in revenue using M-money. Transaction fees for sending and withdrawing money are an important source of revenue for mobile money operators. Safaricom in Kenya, for example, reported mobile money revenues of KSh 7.9 billion (\$90 million) in the first half of 2011(Muthiora 2015).

2.1.5. Mobile Money service development in the world

Today's mobile money sector is dominated by experienced providers with a diverse range of operational skills, a full array of products, and a global reach. Mobile money is approaching the mainstream and becoming the way to financial inclusion in most low-income nations, with 290 live services in 95 countries and 372 million active accounts. Since 2017, the ratio of digital to cash-based transactions has climbed by about 50%, as a greater amount of money enters and exits the system digitally. This indicates that companies have taken major actions to guarantee that digital transactions remain a part of their consumers' daily lives. In 2019, the total amount of registered mobile money accounts hit 1.04 billion (Pénicaud and Katakam 2019). The mobile platform has altered how many individuals around the world access and spends their money.

Mobile money services have existed for more than a decade, but since 2007, several mobile money services, i.e., services that allow users to access value transfer and payments using a mobile phone, often without the requirement for a bank account, have been established in various countries around the world (GSMA 2017). As a result of the rapid expansion in internet and smartphone adoption, improved compatibility, and new business models, customers may now choose from a suite of customized items. Customers can now make digital payments for school fees, ecommerce, foreign remittances, savings, credit, pay-as-you-go utilities, and other services instead of cash. It is proof that the "payments as a platform" strategy, a strategic shift by the industry to encourage more value to remain digital and diversify income channels, is working (Pénicaud and Katakam 2019). 1.7 billion dollars People are still financially excluded, but the industry's united strength may ensure that everyone can participate in the new digital economy (Pénicaud and Katakam 2019).

2.1.6. Mobile money services in Africa

Mobile money services in Africa refer to financial services that are provided through mobile phones and are widely used as a means of conducting transactions and accessing financial services. These services have gained significant popularity and adoption in Africa, where traditional banking infrastructure is limited in many regions. Mobile money allows users to store, send, and receive money using their mobile phones, providing a convenient and accessible way to manage finances. Users can deposit and withdraw cash, transfer money to other individuals, pay bills, purchase goods and services, and even access basic banking services such as savings and loans. Mobile money services have played a transformative role in promoting financial inclusion, empowering individuals, and driving economic growth across the continent. Some well-known mobile money services in Africa include M-Pesa in Kenya, MTN Mobile Money in Ghana, and Airtel Money in Uganda.

Furthermore, the number of mobile Internet subscribers is rising in Africa. Africa seems to become the worldwide leader in mobile money services. The Africans have the willingness and ability to absorb innovations in the area of mobile money services. Mobile money services in African countries started to transform the domestic markets (Mitreğa et al. 2018). Currently, there are two main African mobile money service models: (Mitreğa et al. 2018) a bank-led model with additional services to existing customers through a mobile banking application a model by which banks take over at least account provision and settlement; under a model for mobile payment service, customers have a direct contractual relationship with a licensed financial institution; A non-bank-led model with transformational outreach to the unbanked populations is a model by which nonbank companies are responsible for all the basic functions except settlement; in this model, they exchange cash for electronic value recorded in a virtual account on the server of a non-bank organization, such as an MNO or an issuer of stored-value cards (African Development Bank, 2013).

African mobile money story is known to have started in Kenya in 2007 when Safaricom launched its M-PESA solution for peer-to-peer money transfer. Before that, due to a low rate of banking, sending money to a relative could be a big issue. Kenya is leading not only in Africa but also in the world in mobile money-related services. Out of the 31 million, mobile subscribers in the country, 83% translating to 26 million users use mobile money services (Ayiesa 2018).

2.1.7. Mobile money service in Ethiopia

As of my knowledge cut-off in September 2021, Ethiopia did not have widespread mobile money services. However, the Ethiopian government has been taking steps to promote financial inclusion and digital payments in the country, including the development of a mobile money ecosystem.

In December 2020, Ethiopia's central bank, the National Bank of Ethiopia (NBE), issued licenses to Ethio Telecom, the state-owned telecommunications company, and a consortium led by Kenya's Safaricom to provide mobile financial services. This move was aimed at accelerating the adoption of digital payments and increasing financial inclusion in the country. Safaricom, known for its successful mobile money service called M-Pesa in Kenya, planned to leverage its experience and expertise to introduce similar services in Ethiopia. Ethio Telecom, on the other hand, aimed to develop its own mobile money platform.

The financial system of Ethiopia is quite underdeveloped. Economic transactions are still largely cash-based, as digital financial services (DFS) have been introduced in Ethiopia only recently. According to World Bank in 2017, of the total adult population who paid for utilities, 98.7 per cent paid in cash. In addition, although 59 per cent of the adult population received payments for agricultural products, only 0.47 per cent of these payments were through financial institution accounts. Ethiopia is well above the average for sub-Saharan Africa in terms of using cash instead of formal financial institutions to pay utility bills, receive wages, and receive government payments. (Alemu, et al. 2021)

According to Alemu et al. (2021), mobile money is a digital account linked to a mobile phone number that allows consumers to deposit, withdraw, and transfer money as well as send and receive payments. Because Ethiopia's digital payment service (DPS) is not telecom-based, it is not integrated with Ethio Telecom, the state-owned mobile and Internet services provider. In Ethiopia, these services are only provided by financial institutions, specifically commercial banks and microfinance institutions (MFIs), which may have hampered the country's growth and spread of direct payment services.

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According to Alemu et al. (2021), following the launching of M-Birr, Lion International Bank and Somali Micro Finance Institution, in collaboration with Belfast, established a mobile money service called HelloCash in February 2015. It accepts deposits, withdrawals, transfers, and payments. Banks select, train, and authorize agents to deliver mobile money services on their behalf. The CBE launched CBE-Birr, a mobile phone-based money transfer platform, in mid-December 2017. Customers can use their mobile phones to deposit, withdraw, transfer, make payments, acquire mobile airtime, and pay bills. Dashen Bank introduced Amole, a mobile phone-based money transfer platform, in July 2018. The word Amole is derived from the salt bar coinage used in ancient Ethiopia.

2.1.8. Telebirr practice in Ethiopia

Ethiopia's regulatory structure for digital financial services was a bank-led approach, with exclusive rights to store deposits, be licensed as payment service providers, and administer agent networks held by banks and Micro Finance Institutions (MFIs). This prevented mobile network operators (MNOs) and financial technology (Fintechs) from independently offering digital financial services. MNOs and Fintechs are important players in the area. This is addressed by the approval of the payment instrument issuer's directive, which allows MNOs and Financial technologies to function as payment instrument issuers. (NBE, 2021) As previously stated, the Ethiopian government identified the problem and intends to address it by issuing two new directives that allow nonfinancial firms such as the telecommunications sector to engage in digital financial services (NBE 2021). Upon this, Ethio telecom offers a new mobile money service known as "Telebirr. The name was created by combining the Ethiopian currency's name, birr, with the word Tele. Telebirr is the first mobile money service, similar to Kenya's M-PESA, established by Ethio telecom in May 2021. Customers can deposit cash, receive and transfer money, buy airtime, pay with telebirr, withdraw cash, and pay for goods and services, according to (Ethio telecom telebirr.com 2023).

According to the Ethio telecom 2014/15 EFY (2022/2023) first-half business performance report, total subscribers reached 60.8 million, a 20% growth over the previous budget year equivalent period. Mobile voice subscribers were 67.7 million, data and internet users total of 31.3 million, fixed service subscribers total of 862.2K, and fixed broadband subscribers total of 566.2K. According to the article, Ethio telecom has just entered the mobile money service market by developing "telebirr" to address the country's growing need for digital financial services. Telebirr has outperformed the industry by reaching over 27.7 million customers in such a short period of time, with a total transaction value of ETB 245 billion. More than 98.8K agents and 24.7K merchants have been recruited so far to assure service coverage and benefit Ethio telecom partners with telebirr service. Furthermore, integration with banks has been completed, allowing money transfers from bank to telebirr in 17 banks and telebirr to bank in 15 banks.

How do customers sign up/register for telebirr service by themselves?

Customers can become Telebirr customers in a variety of ways. Customers can register for telebirr by dialing*127# and following the instructions, or they can visit a nearby Ethio telecom shop or agent with an active Ethio telecom mobile number and identity card (Ethio telecom telebirr.com 2023).

2.1.9. Technology Adoption

According to Moore, G. A. (1991) adoption is defined as "the act or process of beginning to use something new or different." Thus, technology adoption is the process by which customers, businesses, and others begin to use new or different technology. Innovative technological items are released as a result of the dynamism of information and communication technology. And the development of nations, companies, and individuals is heavily dependent on how people accept or adapt various forms of technology that are invented and employed.

Diffusion of Innovation

(DI) is another commonly utilized theory that helps to analyse customer behaviour in the adoption or non-acceptance of an innovation. Diffusion is defined in the theory as the process by which an innovation is shared through certain channels throughout time among members of a social system (Sahin 2006). The theory identifies five perceived characteristics that influence the adoption and non-adoption of an innovation as the key characteristics that enable innovation to be adopted by a population: relative advantage, perceived compatibility, simplicity or complexity of use, trial ability, and observe ability (Ghobakhloo and Tang 2013).

Technological Acceptance Model (TAM)

TAM is one of the most often used models for information systems research, owing to its simplicity and ease of understanding (King and He 2006). It investigates the effects that technology has on human behaviour. Davis (1989) proposed the concept, which has a history in psychological theory. TAM has been verified as an effective and concise paradigm for describing the acceptance of information technology in many contexts, according to Davis (1989). According to Davis (1989), acceptance of a new technological system is determined by the user's intention to use the system, which is determined by the user's beliefs about the system. Perceived usefulness and perceived ease of use are the two beliefs. Researchers looked at the two ideas of the Technology Acceptance Model to see if they might explain the difference in willingness to accept information technology.

TAM has been examined and employed in the forecasting of future customer behaviour over the years. The Technology Acceptance Model (TAM) is founded on the assumption that contracts, perceived usefulness, and perceived ease of use are critical factors of system acceptance and use (Davis, 1989). These two beliefs produce a favourable disposition or intention toward utilizing IT, which influences its use. TAM has won accolades from previous scholars for its contribution to our understanding of consumer behaviour. Lu et al.(2003) claim that "over the years, TAM has gotten a great deal of empirical evidence for its power to predict use of information systems through validations, applications, and replications." Furthermore, Legris et al. (2003) conclude that "TAM has proven to be a useful theoretical model in aiding in the understanding and explanation of user behaviour in information system implementation."

Perceived Usefulness (PU) is the extent to which a person believes that utilizing a particular system improves his or her job performance, whereas Perceived Ease of Use (PEU) is the extent to which a person believes that using a certain system will be free of effort, according to Davis (1989). The Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) were combined to evaluate the telebirr mobile money service adoption activity. These models were used to gain a more detailed knowledge of the determinants of telebirr brand acceptance. This approach is used simply to determine the determining elements, which are perceived usefulness, perceived ease of use, perceived trust, and perceived cost.

2.2. Empirical Review

A survey of the literature reveals that various factors influence the global acceptance of mobile money services. Many research studies have demonstrated that there are numerous determinant elements influencing the adoption of mobile money services. In terms of marketing, it is critical to investigate the elements that influence the acceptance of the telebirr mobile money service. Knowing which elements influence the brand acceptance of mobile money services, especially telebirr mobile money service, may be significant in terms of businesses that want to succeed. Because they can decide how they will act in the future, what strategies they will employ, and how they will eventually acquire a competitive advantage. Many variables are thought to be impacting mobile money service uptake. This section provides an overview of the literature on the elements influencing telebirr brand acceptance.

➤ **Perceived Usefulness**

The extent to which a person believes that employing a certain system will improve his or her performance is defined as perceived usefulness (Van der Heijden 2004). Whereas the original definition focused on the usefulness of mobile money services in completing a job function, PU in the acceptability of mobile money services is defined in a broader context to encompass how well consumers feel mobile money services can be incorporated into their daily activities (Tobbin 2010). In the context of mobile payments, it can alternatively be defined as the consumer's belief that the mobile money transfer will improve his transaction (Tobbin and Kuwornu 2011). When this notion grows, so does the consumer's desire to use mobile money transfer services.

➤ **Perceived Trust**

According to Gefen et al. (2003), trust improves the TAM's predictive power. Perceived trust is defined as the belief that a specific technology solution is safe and trustworthy (Dahlberg et al., 2003). In general, consumers' trust in service providers, banks, and payment services influences their acceptance of mobile services and subsequent behaviour (Arvidsson, 2014).

➤ **Perceived Ease of use**

Perceived Ease of Use is defined as the extent to which a person believes that utilizing a certain system will be effortless. Prior research indicates that perceived ease of use has a considerable effect on usage intention, either directly or indirectly through its effect on perceived usefulness (Davis 1989; Venkatesh and Davis 2000). A system believed to be easier to use will encourage increased system usage and is more likely to be accepted by users (Venkatesh et al., 2003).

➤ **Perceived cost**

According to Luarb and Lin (2005), perceived cost is the degree to which individuals or users believe that using mobile banking would incur costs. Mobile banking expenses include transaction fees, network fees, and mobile devices. As a result, cost influences mobile banking uptake.

The researcher evaluated and summarized several empirical findings linked to factories influencing mobile banking uptake. Mardung (2013) evaluated factors influencing mobile money service acceptance in Botswana's banking and financial industries using the Technology Acceptance Model (TAM) and demographic variables such as individual age, income, education level, and bank account. To conduct the study, a closed-ended questionnaire was distributed to 190 respondents drawn from a targeted sample of 200 users and non-users of mobile banking services. The examination of the results revealed that gross income and having a bank account had no bearing on the use of mobile banking services in Botswana. On the contrary, age was found to be a significant factor in deciding whether an individual used mobile money services or not, with younger people preferring to use mobile money services over older ones. The survey also found that an individual's education had no effect on their choice for using mobile money services to access banking and financial services. Gender was found to be crucial in the study, with more males than females using mobile money services. Employment status was also important, with employed people preferring to use mobile money services to access banking and financial services over jobless people.

In 2017, a research of Lema's mobile financial service was undertaken in Tanzania. According to the findings of this study, the unbanked adoption of mobile financial services is influenced by social influence, perceived usefulness, and perceived cost. Ezeh and Nwankwo (2018) did another study in Nigeria on the factors that influence mobile money acceptance. This study shows that only three factors; perceived ease of use, perceived financial cost, and Amount of information or awareness affect the consumers' acceptance of mobile money. Anthony & Mutalemwa, 2014, also studied Tanzania and the results indicated that Ease of use has a significant effect on the use of mobile payment.

An additional investigation was also carried out in Sri Lanka. According to (Sanjeewa & Yatigammana, 2021), research on the adoption of mobile money services was conducted in Sri Lanka, and the results show that perceived usefulness, awareness, and perceived knowledge have a positive and significant influence, whereas perceived risk has a negative and significant influence on mobile money service adoption. When we arrived in Ethiopia, a few relevant sorts of research in the field of mobile money technology were carried out. Yeshitla (2019) found that ease of use, perceived utility, and perceived risk all have a favourable link with mobile money service adoption.

Gemech (2014) conducted a study to examine factors influencing the adoption of E- Banking in Ethiopia and discovered security, lack of trust, lack of legal and regulatory structure, lack of ICT infrastructure, and lack of rivalry between local and foreign banks as barriers to E Banking adoption in the Ethiopia banking industry. Zeleke (2016) explored the opportunities and problems associated with the deployment of E- Banking services in the context of Dashen Bank SC. The study looked at opportunities and obstacles in the context of the technology acceptance model (TAM) and the technology organization-environment (TOE), and discovered that perceived usefulness, perceived risk, and environmental factors all had a major impact on the adoption of E- Banking services.

There has been an increasing interest in the function of digital channels and social media in brand adoption in recent years. According to Chen et al.'s (2020) "The effect of social media platforms on brand acceptance: A meta-analytic review," social media platforms offer a unique chance for brands to communicate with consumers while also building trust and credibility. The survey also found that social media can improve brand approval by increasing awareness and offering a venue for consumer participation and criticism. The relationship between customer behaviour and new brand acceptability is a complex one that has received a lot of attention in the marketing world. "Consumer behaviour and new brand acceptance: A meta-analysis" by L. Li and J. K. Hwang, published in the Journal of Marketing Research in 2021, is a recent work in this topic worth noticing. A meta-analysis of current research on consumer behaviour and new brand acceptance was undertaken in this study, and it was discovered that consumer motivation, decision-making processes, and social influences are major elements that impact new brand adoption.

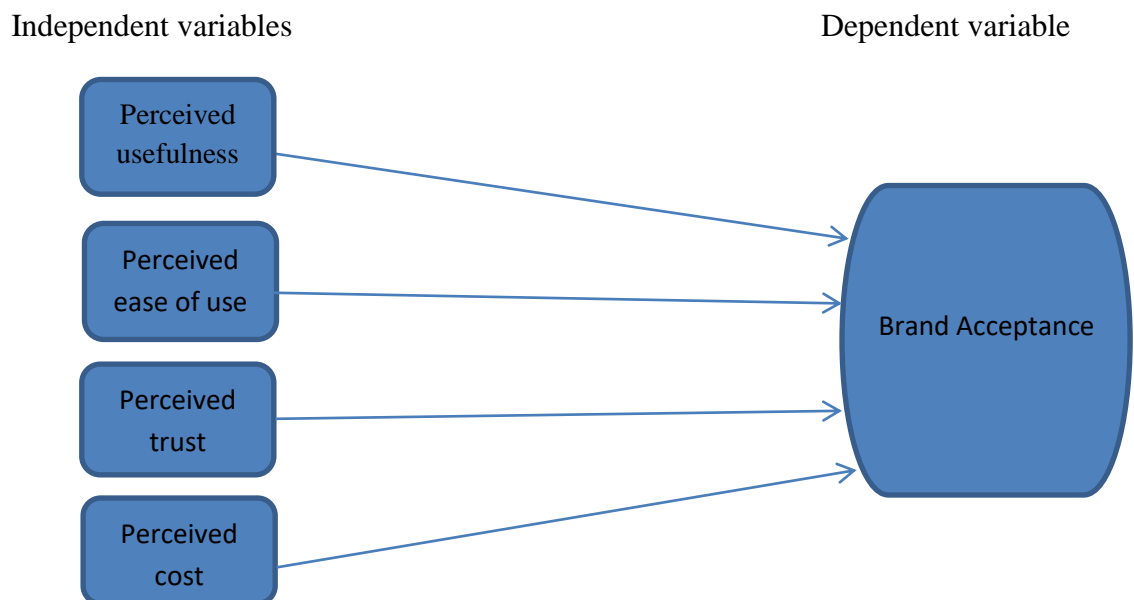
Several researches on customer acceptability of new brands have been undertaken. These studies often concentrate on brand awareness, perceived quality, and perceived value, as well as how these impact customer decisions to try and embrace new brands. Some studies have also looked at the impact of social influence and word-of-mouth on consumer perceptions about new brands. Other studies have looked at the effect of marketing methods like advertising and promotions on consumer acceptance of new brands. Overall, the findings of these research indicate that a mix of criteria, such as the brand's perceived quality and value, as well as marketing activities, have a considerable influence in influencing consumer acceptance of new brands (Gautam, S., Bhatnagar, A., & Navanith, S. 2019).

All of the preceding material provides context for understanding the background of digital money technologies and the many factors that impact their adoption. According to the literature review, awareness, perceived usefulness, perceived ease of use, prior knowledge, and perceived danger all influence the adoption of digital money services. The findings of the preceding studies served as a suitable framework for the current study, which sought to investigate factors influencing telebirr service brand approval.

2.3. Conceptual Framework of the Study

The researcher attempted to identify the determinant factors that influence the brand acceptance of tele birr mobile money services in Addis Ababa by taking into account the aforementioned theories and related studies on the factors affecting the brand acceptance of mobile money services in Ethiopia and worldwide. The study examined the characteristics that influence the adoption of various mobile money services provided by MMS providers and used the TAM to construct a financial inclusion model, as shown in figure 1. This flow chart-based conceptual model is an adaption of Davies' (1989) Technology Adoption and Model). It depicts the hypothesized correlations between research constructs that are important predictors of MMS providers and Clients' acceptance of telebirr mobile money services. The conceptual framework is built by demonstrating the relationship between these determinant factors and the dependent variable, which is telebirr acceptability. The independent variables are the characteristics that influence telebirr mobile money service acceptance, such as perceived usefulness, perceived ease of use, perceived trust, and perceived cost. The following conceptual framework is built using the information provided above.

Figure 2.1. Conceptual Framework



Source: (Yifred, 2017) and (Wenda, 2017)

CHAPTER THREE

Research Design and Methodology

Introduction

Research is defined as anything that people do in order to learn new things in a systematic manner, hence expanding their knowledge. Methods are strategies and procedures used to collect and analyse data, whereas methodology is the philosophy of how research should be conducted (Saunders, 2007).

3.1. Research Approach

The study employed a deductive research approach to investigate the validity of assumptions (theories/hypotheses) at hand, drew from numerous sources, and was designed to test this hypothesis. The major characteristics of deductive research methodologies include an explanation of the interrelationship of concepts and variables, as well as the ability to quantify facts (Reed 2012). The research approach is quantitative, involving the use of both primary and secondary data. The quantitative approach employs tactics of inquiry such as experiments and surveys, as well as statistical methods for identifying patterns of intention and generalizing findings from samples to populations of interest (Creswell 2002). The researcher employed a quantitative research approach and a primary data source to fulfil the study objectives.

Quantitative research aims to gather empirical evidence that is objective and measurable. By using standardized measurement instruments and statistical analysis techniques, researchers can obtain reliable and replicable data. Quantitative research often involves studying a large sample size, allowing for statistical generalization of the findings to a larger population. This enables researchers to draw conclusions that can be applied to a broader context. Quantitative research aids in numerically analysing the cause and effect relationship of the variable. The study's goal is to determine how much the independent variable influences the dependent one. The study's goal was to investigate the elements that influence brand acceptance of telebirr services, and the hypothesis was tested.

3.2. Research Design

This study measured correlations between independent and dependent variables because it examined factors influencing the brand acceptance of telebirr services. To identify the determinant factors influencing the brand acceptance of telebirr services, a descriptive and explanatory research design was used in this study.

The descriptive research design was used because it entails an investigation that provides a detailed picture of the current situation and a detailed description of the findings. Explanatory research can also be used to examine the cause and effect of independent variables (perceived usefulness, perceived ease of use, perceived trust and perceived cost) on the dependent variable (brand acceptance of telebirr service).

3.3. Population, Sampling and Sampling Techniques

3.3.1. Target Population of the Study

The target population is defined as the total number of respondents who match the predetermined set of criteria (Kothari, 2004). The researcher chose a sample from the population because it enables quick and low-cost data collecting. The sample also allows for a shorter period between need awareness and availability of information, as well as a lower cost of performing a study on the sample rather than the total population. It enables the right selection and approach of qualified responders. As a result, the researcher chose a sample from the target demographic. The study's target audience included telebirr customers and participants of telebirr living in Addis Ababa's Arada subcity.

3.3.2. Sampling Techniques and Sample Size of the Study

The number of things or units drawn from the population is referred to as the sample size. Determining the sample size is a complicated operation in general. According to (Schurink, 2003), the size of a sample is determined by the basic characteristics of the population, the sort of information needed for the survey, and the expenses associated.

The researcher chose a sample from a population using a non-probability sampling approach known as convenience sampling techniques. Convenience sampling is a non-probability sampling strategy used to obtain data from members of the population who are easily accessible to the study. There are no inclusion criteria to determine prior to subject selection in convenience sampling (Saunders et al. 2012).

In the context of this study, all respondents are telebirr customers including registered customers but not users. As a result, during data collection, convenience sampling approach is an ideal sampling instrument for distinguishing telebirr users from non-users and selecting appropriate representative samples from the target population. Furthermore, evaluating factors influencing the brand acceptance of telebirr services is difficult due to the vast number of telebirr customers and participants in the target audience for this research. Cochran (1963) created Equation 1 to obtain a representative sample for percentage in large populations when the sample size is uncertain.

$$n = Z^2 Pq \div e^2$$

Where;

n is the sample size.

Z^2 is the normal curve abscissa cut off a region at the tails (1- represents the necessary confidence level of 95%). The value of Z can be obtained in statistics tables containing the area under the normal curve.

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

P is the estimated fraction of a population trait that exists.

q is 1- p

As a result, using the previously mentioned formula and assuming a maximum variability of $P=0.5$, a 95% confidence interval, and a precision of 5%, and taking $Z = 1.96$ from the Z table value, the resulting sample size was as follows;

$$e = 0.05, P = 0.5, q = 0.5 = 1-p$$

$$n = Z^2 Pq \div e^2$$

$$n = \frac{(1.96)^2(0.5 \cdot 0.5)}{(0.05)^2}$$

$$n = 384$$

As a result, data was obtained using a questionnaire from a sample of 384 respondents chosen as a sample from telebirr customers in Addis Ababa Arada Sub city using convenience sampling procedures.

3.4. Data Source and collection Instrument

This study incorporated both primary and secondary data sources. The survey approach was used to acquire primary data. Primary data was gathered through questionnaires (both open and closed ended). Secondary data was gathered through the review of many books, journals, archived studies, and documents. To meet the study's goal, the relevant primary and secondary data were gathered. The study used questionnaires to collect primary data. Questionnaires are commonly used in social surveys to collect standardized data from a large number of people, and they use a five-figure Likert scales ranging from strongly agree to strongly disagree for the selected sample. Where; strongly Agree (SA) = 5, Agree (A) = 4, Neutral (N) = 3, Disagree (D) = 2 and Strongly Disagree (SD) = 1. The Likert scale is used for making it easier for responders to answer questions simply. The instrument was developed from Yifred's 2017 research on factors influencing mobile banking technology adoption, and some other items have been included by the researcher.

According to Yifred (2017), the questionnaire was divided into three pieces. Section 1 of the questionnaire contained information about telebirr customers and participant's biographies, while sections 2 and 3 contained information about independent variables such as perceived usefulness, ease of use, and perceived cost, as well as the dependent variable, brand acceptance of telebirr service in Addis Ababa Arada sub city.

3.5. Data Analysis Techniques

Activities in data analysis are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, doing calculations to answer the problem formulation, and doing calculations to test the proposed hypothesis.

The acquired data were evaluated for reliability and normalcy using the Cronbach's alpha and kurtosis tests after collection but before analysis. As a result, the relevant data will be obtained in a standard form using tables, frequencies, and percentages to analyse and interpret the information, and the data will also be analysed using multiple regression analysis using the statistical software statistical packages for social sciences (SPSS) version 26.

3.6. Validity and Reliability

To establish the research's validity, several important and well-established scientific research procedures were applied. The researcher additionally employed a range of data collection procedures to improve the validity and dependability of the data.

Cronbach's Alpha was employed in this study to examine the data's internal consistency and dependability. Cronbach's Alpha values of 0.7 and higher are regarded reliable and acceptable, and coefficients range from 0 (no internal reliability) to 1 (perfect internal reliability). SPSS software was used to compute Cronbach's alpha. As a consequence, all of the independent variables and the dependent variable had Cronbach's Alpha values more than 0.7, suggesting that they were "reliable". These findings are summarized in the table below.

Table 3.1. Cronbach's Alpha Reliability Test Result

Variables	Cronbach's Alpha	Number Of Items
Perceived Usefulness	0.992	3
Perceived Ease of Use	0.990	4
Perceived Trust	0.980	3
Perceived Cost	0.982	3
Brand Acceptance	0.992	5

3.7. Ethical Considerations

Participants may be damaged physically or psychologically during the research procedure. The researcher's obligation is to ensure that the volunteers are not harmed in any manner. The propriety of your behaviour in reference to the rights of individuals who become the focus of your work is referred to as ethics. This was done to increase the likelihood of respondents providing a truthful response to the questionnaire. The goal of the research was properly communicated to all research subjects who took part in the study. And their willingness and agreement were obtained prior to the start of the questionnaire dissemination. Regarding the respondents' right to privacy, the study was preserved by all participants, who were given information regarding the research to obtain their full agreement.

CHAPTER FOUR

RESULT AND DISCUSSION

Introduction

The purpose of this study was to discover what characteristics influence the brand acceptance of telebirr mobile money service users in Addis Ababa. This chapter is organized into three sections, each of which covers descriptive statistics and inferential statistical analysis. The descriptive statistics part includes crucial research variables such as frequency, percentage, and mean. The correlation analysis showed the level of relationship between the independent and dependent variables in the study. The results of the research regression models were reported in the final section.

4.2. Response Rate

To meet the research aims, the researcher distributed 384 copies of provided questionnaires to respondents. Of the overall sample size, 350 people filled the questionnaire accurately and submitted it, while 34 (8.9%) went uncollected. Based on the sample of respondents, the result shows that the response rate is (91.1%), which is statistically significant for drawing conclusions about the population of the research area. As a result, the replies gathered from the respondents were adequate to achieve the study objectives.

4.2.1. Demographic Characteristics of the Respondents

Demographic data provides insights into the characteristics of the respondents sampled during the investigation. This was deemed necessary because it aids the study's understanding of the targeted group in depth. As a result, the demographic variables of this study were gender, age, education level, monthly income, occupation, and respondents' current trend when using telebirr service.

Table 4. 1. Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	190	54.3	54.3	54.3
Female	160	45.7	45.7	100.0
Total	350	100.0	100.0	

As shown in table 4.1, 190 (or 54.3%) of the 350 samples collected from the population were men, while 160 (or 45.7%) were females. The majority of responses were men.

Table 4. 2. Age of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
18-29	208	59.4	59.4	59.4
30-39	66	18.9	18.9	78.3
40-49	46	13.1	13.1	91.4
Above 50	30	8.6	8.6	100.0
Total	350	100.0	100.0	

As seen in table 4.2 above, respondents aged 18-29 made up the majority of respondents, representing 59.4% or 208, with respondents aged 30-39 representing for 66 or 18.9%.The respondents aged 40-49 accounted for 46 or 13.1% of the total, while those over 50 were 30 or 8.6% of the total. This result indicates that the majority of responders are between the ages of 18 and 29.

Table 4.2. Educational Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary school	14	4.0	4.0	4.0
High school Diploma/Certificate	66	18.9	18.9	22.9
Bachelor's Degree	188	53.7	53.7	76.6
Masters	66	18.9	18.9	95.4
Above	16	4.6	4.6	100.0
Total	350	100.0	100.0	

In terms of educational level table 4.3 presents, 188 respondents (53.7%) held a first degree, 66 (18.9%) held a master's degree, and 16 (4.6%) held a PHD or above. However, 66 (18.9%) completed a diploma or high school, and 14 (4%) completed primary school. According to the data, the majority of respondents (74.8%) had a bachelor's degree, meaning that the majority of respondents are educated. The fact that more of them are educated indicates that they comprehend the questions better and that the responses they receive are more reliable.

Table 4.3 Monthly Incomes of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Below 3000	32	9.1	9.1	9.1
3001-10,000	80	22.9	22.9	32.0
10,001- 25,000	154	44.0	44.0	76.0
25,001-50,000	50	14.3	14.3	90.3
Above 50000	34	9.7	9.7	100.0
Total	350	100.0	100.0	

In terms of table 4.4 monthly income, the bulk of respondents earned between \$10,000 and \$25,000 per month, which is 44% or 154 of the sample surveyed. 14.3% or 50 respondents earned monthly income ranging from \$25,000 to \$50,000, while 9.7% or 34 respondents earned income above \$50,000, and 9.1% or 32 and 22.9% or 80 respondents earned income ranging from \$3,000 to \$10,000, respectively.

Table 4. 4. Respondents Occupational Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Government	102	29.1	29.1	29.1
Non-Governmental organization	46	13.1	13.1	42.3
Private	88	25.1	25.1	67.4
Self-Employee	68	19.4	19.4	86.9
Other	46	13.1	13.1	100.0
Total	350	100.0	100.0	

In terms of occupation, table 4.5 shows 102 or 29% of the sample gathered were governmental employee respondents, 46 or 13.1% were employed in non-governmental organizations, 88 respondents or 25.1% were private employees, 19.4% of the respondents or 68 of them were self-employed, and 13.1% or 46 were engaged in other occupations.

4.2.2. Information about the current trend of telebirr users

Respondents were asked to provide information regarding the current trends of telebirr users who are currently using the service; thus, only actual telebirr customers have been included in this study, and a total of 350 respondents took the survey.

Table 4. 5. Are you actively using telebirr

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	316	90.3	90.3	90.3
No	34	9.7	9.7	100.0
Total	350	100.0	100.0	

According to table 4.6, 316 or 90.3% of the respondent uses telebirr actively and 34 or 9.7% of the respondent don't use telebirr actively but registered in order to get incentive bonuses from ethio telecom.

Table 4. 6. Where did you register telebirr

	Frequency	Percent	Valid Percent	Cumulative Percent
From ethio telecom	90	25.7	25.7	25.7
From Agent	74	21.1	21.1	46.9
Self-registered	186	53.1	53.1	100.0
Total	350	100.0	100.0	

The majority of respondents, 186 (53.1%), were self-registered, according to table 4.7. Respondents enrolled through an agent, on the other hand, constituted the smallest proportion, accounting for 21.1%.

Table 4. 7. How often do you use telebirr

	Frequency	Percent	Valid Percent	Cumulative Percent
Once a month	90	25.7	25.7	25.7
Once a week	106	30.3	30.3	56.0
Every day	154	44.0	44.0	100.0
Total	350	100.0	100.0	

When it comes to the second question, according to table 4.8, the answer rate of the respondents was once a month 90(25.7%), once a week 106 (30.3%), and every day 154(44%).

Table 4. 8. Most of the time for which purpose do use telebirr

	Frequency	Percent	Valid Percent	Cumulative Percent
Buy Airtime/Package	60	17.1	17.1	17.1
Pay with telebirr	24	6.9	6.9	24.0
Send money	30	8.6	8.6	32.6
Cash In/Out	18	5.1	5.1	37.7
Pay for merchants/Gas payment	42	12.0	12.0	49.7
Financial services	16	4.6	4.6	54.3
Pay ethio telecom Bill	14	4.0	4.0	58.3
Utility payments	26	7.4	7.4	65.7
For all of the above	110	31.4	31.4	97.1
None of the above	10	2.9	2.9	100.0
Total	350	100.0	100.0	

According to table 4.9, 60 respondents or 17.1% used the service to buy airtime/package, pay with telebirr 24 (6.9%), send money 30(8.6%), cash in/out 18(5.1%), and pay for merchants/gas. 42 respondents (12%), banking services 16(4.6%), pay ethio telecom bill 14(4%), utility payments 26(7.4), majority of respondents use telebirr for all services provided 110(31.4), 10(2.9) do not use telebirr.

4.3. Descriptive Analysis

The mean and standard deviation of the respondent's scores were calculated using descriptive statistics, and the mean and standard deviation among respondents were analysed. The mean, which is derived by dividing the sum of the values of all the items in a series by the total number of items, is one of the most prominent measures of central tendency. According to (Demis, 2016), the average scores vary from 1.00 to 1.80. 1.80-2.60 disagree; 2.60-3.40 disagree; 3.40-4.20 agree; 4.20-5.00 highly agree.

4.3.1. Descriptive statistics of Independent and Dependent Variables

Table 4. 9. Descriptive statistics:

	N	Mean	Std. Deviation
Brand Acceptance	350	3.8217	1.20827
Perceived usefulness	350	3.8971	1.31939
Perceived Ease of use	350	3.7862	1.33911
Perceived Trust	350	2.9971	1.34273
Perceived Cost	350	3.0380	1.37300
Valid (list wise)	350		

Table 4.11 shows the mean and standard deviation of each independent variable. Perceived utility (3.89), perceived convenience of use (3.79), perceived trust (2.99), and perceived cost (3.04) are moderately major elements impacting telebirr mobile money service brand approval. As previously stated, the mean value depicting overall telebirr adoption in Table 4.11 is strongly agreed on a level of 3.82, and the standard deviation value of 1.2 indicates that there is moderate variability in the brand acceptance of telebirr service on a 5-point Likert scale. Thus, the table above shows that the standard deviation of perceived usefulness and perceived ease of use are 1.32 and 1.34, respectively, which is closer to the mean and is preferable because a smaller value of standard deviation was acceptable as much as possible. The mean and standard deviation value of each variable indicates that the level of agreement of respondents towards the notion requested in the questionnaire was significant and influenced the brand acceptance of telebirr in Addis Ababa Arada sub city.

4.4. Inferential Analysis

This part presented a correlation study between brand acceptance of telebirr service and its determinant components (independent variables), as well as a regression analysis containing multi-collinearity and normality tests.

4.4.1. Correlation Analysis

Correlation analysis was used to evaluate the link between the independent factors, perceived utility, convenience of use, and perceived cost, and the dependent variable (brand acceptance of telebirr service). The correlation coefficient was tested to determine the extent to which distinct variables are related. The Pearson correlation coefficient is a method for determining the strength of a two-variable linear relationship. It also denotes the direction, strength, and importance of the link between all variables. Pearson's correlation coefficient might be anywhere between 0.00 and 1.00. A score of 0.00 shows no connection, whereas a value of 1.00 indicates perfect correlation.

Rule of thumb about the correlation coefficient

$\pm.81$ to ± 1.00 Very Strong

$\pm.61$ to $\pm .80$ High

$\pm.41$ to $\pm.60$ Moderate

$\pm.21$ to $\pm.40$ Weak

$\pm.00$ to $\pm.20$ None

Source:Demis, (2016).

Pearson correlation analysis was used on both variables to determine the determining factors affecting the brand acceptance of telebirr service, and an overall summary of correlation tests is provided in table 4.12.

Table 4. 10. Correlation

		Brand acceptance	Perceived Usefulness	Perceived Ease of use	Perceived Trust	Perceived Cost
Brand acceptance	Pearson Correlation	1	.897**	.914**	.904**	.186**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	350	350	350	350	350
Perceived Usefulness	Pearson Correlation	.897**	1	.863**	.804**	.191**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	350	350	350	350	350
Perceived Ease of use	Pearson Correlation	.914**	.863**	1	.865**	.314**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	350	350	350	350	350
Perceived Trust	Pearson Correlation	.904**	.804**	.865**	1	.092
	Sig. (2-tailed)	.000	.000	.000		.086
	N	350	350	350	350	350
Perceived Cost	Pearson Correlation	.186**	.191**	.314**	.092	1
	Sig. (2-tailed)	.000	.000	.000	.086	
	N	350	350	350	350	350

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

Source: This study: Survey 2023, SPSS V-26

Even if the correlation coefficients in Table 4.12 are statistically significant, the degree of relationship between the dependent variable and the independent factors differs. This implies that there was a substantial relationship between independent variables and telebirr service brand acceptability. The acceptability of telebirr mobile money service was positively connected with perceived utility, ease of use, perceived trust, and perceived cost, as indicated in the table above, with values of 0.897, 0.914, 0.904, and 0.186, respectively. The above variable has a P value of 0.01. Furthermore, the correlation coefficient of perceived usefulness, ease of use, perceived trust, and perceived cost falls within the range of .81 to 1.00. This implies that there is a strong relationship between all of the independent factors and telebirr mobile money service brand acceptability. The interpretation provided suggests that the correlation coefficients presented in Table 4.12 are statistically significant, indicating a relationship between the independent variables and the acceptability of the telebirr mobile money service brand. The discussion focuses on the degree of relationship between the dependent variable (telebirr service brand acceptability) and the independent factors (perceived usefulness, ease of use, perceived trust, and perceived cost). There is a substantial relationship between the independent variables (perceived utility, ease of use, perceived trust, and perceived cost) and the acceptability of the telebirr mobile money service brand. The high correlation coefficients and their statistical significance indicate a strong positive connection. These findings suggest those customers' perceptions of utility, ease of use, trustworthiness, and cost influence their acceptance and preference for the telebirr mobile money service brand.

4.5. Results for Assumption of Multiple Regression Analysis

Regression analysis is a statistical technique for determining the connection between one or more independent variables and a dependent variable. Before delving deeper into the data with SPSS, the first step is to evaluate the assumption of multiple regression models. The model's goal is to forecast the intensity and direction of connection between the dependent and independent variables. To retain the validity and robustness of the research's regression results, it is preferable to satisfy the basic assumption of multiple regressions. According to Brooks (2008), when these assumptions are met, all accessible data is used in the model. As a result, before applying the model for testing and analysing the regressed results, normality, linearity, and multicollinearity tests were performed to identify any data misspecification and improve study accuracy.

4.5.1. Normality Test Assumption

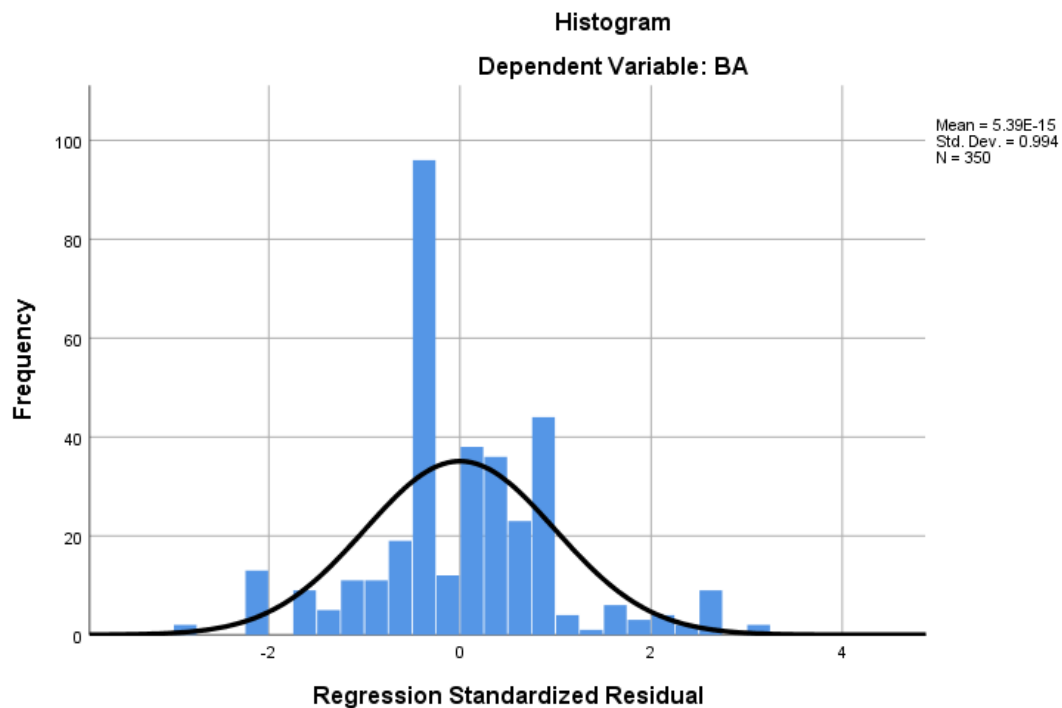
Normal Probability Plot (NPP) and histogram normality tests were employed using SPSS version 26 to test the normality of data Skewness and Kurtosis value. Many statistical tests require an assessment of data normality since normal data is a fundamental assumption in parametric testing. Normality can be assessed in two ways: visually and mathematically. The standardized Skewness distribution result and the kurtosis result must be between the ranges of 1 in the numerical assessment of normality (Hair et al, 1998).

Table 4. 11. Skewness and Kurtosis tests

	N	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Brand Acceptance	350	1.20827	-.859	.130	-.249	.260
Perceived Usefulness	350	1.31939	-1.191	.130	.095	.260
Perceived Ease of use	350	1.33911	-.787	.130	-.787	.260
Perceived Trust	350	1.34273	.052	.130	-1.240	.260
Perceived Cost	350	1.37300	-.257	.130	-1.447	.260
Valid (listwise)	350					

Skewness and Kurtosis were between +1 and -1, as shown by the statistics for all variables in Table 4.13. As a result, we can conclude that the data was normal and reliable for analysis. The error term in the regression models' assumptions should be properly distributed. The researcher employed a histogram to detect the usual distribution of residuals, as shown in figure 4.1, and the results show that standard residuals are a little bit far away from the curve, many residuals are pretty close to the curve, and the histogram is bell-shaped. This suggests that the bulk of scores are clustered around the distribution's center, so the greatest bars on the histogram are all clustered around the central value. Therefore, this indicates that the residuals are normally distributed.

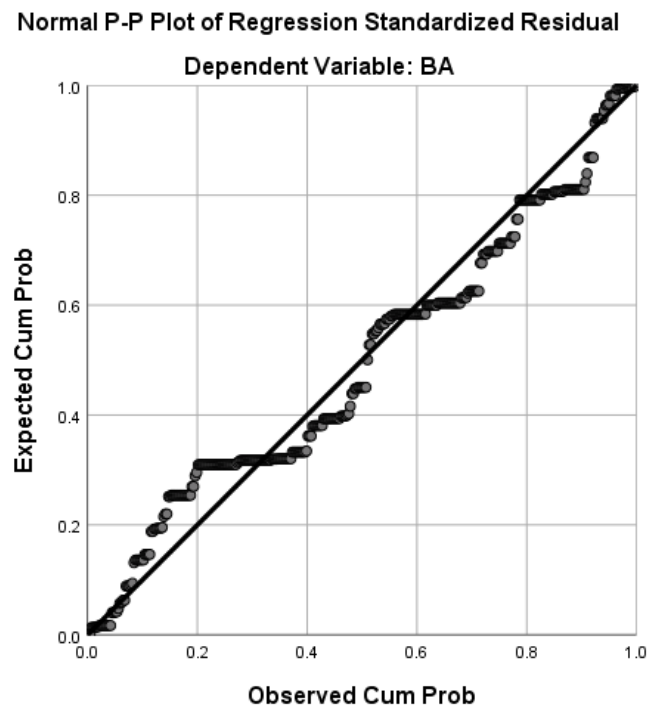
Figure 4. 1. Histogram Regression of Standardized Residual



4.5.2. Linearity of assumption

The extent to which the shift in the dependent variable is related to the shift in the independent variable is referred to as linearity. Plots of the regression residuals using SPSS software version 26 were used to assess whether there was a link between brand acceptance of telebirr service and the independent variables PU (perceived usefulness), PEU (perceived ease of use), PT (perceived trust), and PC (perceived cost). The p-plot of residuals demonstrates no major departures in the distribution of the residuals, as shown in figure 4.2, indicating that the assumptions are appropriate for these data. This graphic demonstrates the existence of a linear correlation between a dependent variable and an independent variable. As a result, this finding shows that the relationship the researcher is attempting to anticipate is linear.

Figure 4. 2. Normal point plot of standardized residual



Source: SPSS V-26 output, 2023

4.5.3. Multi-collinearity Test Assumption

To assess the multicollinearity of the independent variables, the tests such as variance inflation factor (VIF) and tolerance were employed. According to Murray et al. (2012), a variable is said to be very collinear if its VIF exceeds 10 or has a tolerance of 0.1 or less. In general, the presence of multicollinearity is indicated when VIF is larger than 10 and tolerance is less than 0.10.

Table 4. 12. The Multicollinearity test result is below the table.

Model	Tolerance	VIF
PU	.240	4.167
PEU	.138	7.232
PT	.208	4.808
PC	.766	1.306

The tolerance and variance inflation factor (VIF) values for each of the four independent variables were reported, as shown in Table 4.14. As a result, because VIF is less than 10 and tolerance is more than 0.1, there is no multicollinearity concern. Thus, the explanatory variables included in this study are the primary determinants influencing the brand approval of telebirr service in Addis Ababa Arada sub city.

4.6. Regression Analysis of Results

The regression analysis was performed to examine the impact of independent variables on the dependent variable to determine the relative major impact of perceived usefulness, ease of use, perceived trust, and perceived cost on telebirr mobile money service brand acceptance in Addis Ababa. As a result, the total regression model and its ANOVA were summarized in this study as follows.

4.6.1. Model summary

Table 4.13. Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.956 ^a	.914	.913	.35708

a. Predictors: (Constant), PC, PT, PU, PEU

According to the model description in Table 4.15 above, the modified R squared is 0.913, indicating that the independent variables employed in the model evaluated 91.3% of the variation of the dependent variable (brand approval of telebirr service). This means that the influencing factors used in the model affected or explained 91.3% of the variation in brand acceptance of telebirr service, while the remaining 8.7% of the variation in brand acceptance of telebirr service may be explained by other factors not included in the model. As a result, the proposed independent variables (perceived usefulness, ease of use, perceived trust, and perceived cost) are good explanatory variables of telebirr mobile money service brand adoption in Addis Ababa Arada sub city.

4.6.2. ANOVA (Analysis of Variance)

In this study, ANOVA was used to discuss the general purpose and illustrate the overall effect of independent variables (perceived usefulness, ease of use, perceived trust, and perceived cost) on the dependent variable, telebirr service brand acceptability. This research is frequently used to assess the model's applicability for evaluating elements impacting telebirr service brand approval.

Table 4.14. ANOVA Regression Result

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	465.526	4	116.381	912.763	.000 ^b
Residual	43.989	345	.128		
Total	509.515	349			
a. Dependent Variable: BA					
b. Predictors: (Constant), PC, PT, PU, PEU					

The data collected from telebirr service customers revealed a clear positive significant regression, as shown in the ANOVA regression output table 4.16 above, because $p=0.000$, which was 0.05 , and F statistics is 912.763 , which is significant at the 0.01 level of precision. This suggests that the model is appropriate for assessing the elements impacting telebirr service brand approval. This means that perceived utility, simplicity of use, perceived trust, and perceived cost all have a substantial impact on telebirr service brand adoption. This is not to say that each of these influencing variables has an equal impact on the dependent variable, i.e. brand approval of telebirr service. The multiple regression analysis results revealed that the explanatory variables influencing the dependent variable differ.

4.6.3. Regression Coefficient Analysis

The influence of independent variables on the dependent variable is shown using regression coefficient analysis. In keeping with the hypothesis, the significance values of perceived utility, ease of use, perceived trust, and perceived cost were highly significant at 0.01 and 0.05 levels of significance. This suggests that the four independent variables listed above have a significant impact on telebirr service brand approval.

Table 4.15. Regression Coefficient Analysis of the model

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.601	.068		8.87 2	.000
Perceived usefulness	.309	.030	.338	10.4 62	.000
Perceived Ease of use	.277	.038	.307	7.21 8	.000
Perceived Trust	.330	.031	.367	10.5 88	.000
Perceived Cost	-.008	.016	-.009	-.506	.613
a. Dependent Variable: BA					

As shown in Table 4.9, the effect of each independent variable on the dependent variable remains constant at (0.601), whereas perceived usefulness (0.309), ease of use (0.277), perceived trust (0.330), and perceived cost (-0.008) are statistically significant considering the above four independent variables are less than alpha value ($p > 0.05$).

As a result, the regression equation model described in equation (1) has the following form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Where Y= brand acceptance of telebirr (dependent variable)

X1= Perceived Usefulness

X2= Perceived Ease of Use

X3= Perceived Trust

Brand Acceptance of telebirr= 0.601+0.309(Perceived Usefulness) +0.277(Perceived Ease of Use) + 0.330(perceived trust)

Based on table 4.17, the beta interpretation is as follows. The interpretation of the beta coefficients in Table 4.17 suggests the relationship between different factors (perceived usefulness, perceived ease of use, perceived trust, and perceived cost) and telebirr service brand acceptance.

1. Perceived Usefulness (Beta = 0.309): The positive beta coefficient indicates that an increase in perceived usefulness of the telebirr service leads to a corresponding increase in brand acceptance. This suggests that customers perceive the service as beneficial and valuable, which positively influences their acceptance of the telebirr brand. This finding aligns with existing research that emphasizes the importance of perceived usefulness in technology acceptance models.

2. Perceived Ease of Use (Beta = 0.277): The positive beta coefficient indicates that an improvement in perceived ease of use is associated with an increase in brand acceptance. This implies that customers find the telebirr service easy to use and navigate, which enhances their likelihood of accepting the brand. This finding is consistent with previous studies that highlight the role of perceived ease of use in shaping technology acceptance.

3. Perceived Trust (Beta = 0.330): The largest beta coefficient among the predictor variables suggests that perceived trust has the most significant impact on telebirr service brand acceptance. A higher level of trust in the service corresponds to a greater acceptance of the brand. This finding supports the notion that trust is a crucial factor in influencing consumers' adoption and acceptance of new technologies. It aligns with existing research that underscores the importance of trust in technology acceptance models.

4. Perceived Cost (Beta = -0.008): The negative beta coefficient indicates that perceived cost is negatively associated with telebirr brand acceptance, although it is statistically insignificant. This implies that an increase in perceived cost may lead to a slight decrease in brand acceptance. However, the insignificant result suggests that perceived cost might not be a major influencing factor in determining brand acceptance. This finding contrasts with some prior research, which has often found cost or price to be a significant factor in consumer behavior.

Comparing the results with existing findings, the interpretation aligns with the broader literature on technology acceptance models. The significance of perceived usefulness, perceived ease of use, and perceived trust in influencing brand acceptance is consistent with previous studies in the field. However, the insignificant relationship between perceived cost and brand acceptance deviates from some earlier findings, which have highlighted the role of cost as a significant factor.

It is important to note that these findings are based on the specific context of the telebirr service and may not necessarily generalize to other industries or settings. Further research is needed to validate these results and explore potential variations across different contexts and consumer segments.

4.7. Hypotheses Testing Using Multiple Regressions

Multiple regressions were used to test the hypothesis for the independent variables because correlation analysis does not provide enough information to make a right choice regarding the relationship between the variables. The hypothesis in this study is focused with the individual influence of the four independent factors on telebirr service brand approval. The testing of these hypotheses results in the achievement of the study's aims. Furthermore, the discussion examines the study's statistical findings in light of past empirical evidence.

Hypothesis 1; the perceived usefulness of telebirr service has a positive and significant effect on brand adoption in Addis Ababa Arada sub city. The coefficient of perceived usefulness is 0.309, with a p-value of 0.000, as indicated in the table above. Keeping other explanatory variables constant, perceived usefulness was found to have a positive and statistically significant impact on telebirr mobile money service brand acceptance, with a value of significance less than 0.05. As a result, the researcher accepts the alternative hypotheses that claim telebirr's perceived usefulness has a positive and significant effect on telebirr service brand approval. This finding suggests that when customers option to use the telebirr service, perceived usefulness has a positive and significant influence on their decision.

This study's findings are consistent with previous research on the relationship between mobile money services and perceived usefulness (Lema, 2017; Masocha and Dzomonda 2018). And Ethio telecom will be capable to attract users to telebirr services if they can concentrate on increasing customers' perceptions of the usefulness of telebirr services. A Gebisa, (2021) study, on the other hand, found a negative association between perceived usefulness and adoption of CBE to birr mobile money services. This signifies that it inspired the researcher to conduct additional investigation. As a result, this study contradicts previous research (Gebisa, 2021).

Hence, hypothesis 1 is accepted

Hypothesis 2; the perceived ease of use of telebirr service has a positive and significant effect on brand acceptance in Addis Ababa Arada sub city. The coefficient of perceived ease of use is 0.277, with a p-value of 0.000, as indicated in the table above. Assuming other explanatory variables constant, perceived ease of use has a positive and statistically significant impact on telebirr mobile money service brand acceptance, with a value of significance less than 0.05. This finding suggests that when customers opt to use the telebirr service, ease of use has a positive and significant impact on their decision. This study's findings are consistent with previous research on the association between mobile money service and ease of use (Tesfaye, 2019 (Ezeh and Nwankwo 2018)). And Ethio telecom would be able to attract users to telebirr services if they can concentrate on increasing customer perception of telebirr service ease of use.

Hence, hypothesis 2 is accepted

Hypotheses 3; In Addis Ababa Arada sub city, perceived trust has a positive and significant effect on brand adoption of telebirr service. According to Table 4.9, the perceived trust coefficient is 0.330, with a p-value of 0.000. This implies that perceived trust has a statistically significant impact on telebirr service brand approval. This indicates that when clients decide to use the telebirr service, their perception of trust influences their decision. And Ethio telecom should be able to attract clients to telebirr services if they can focus on increasing customer perception of telebirr service trust.

Hence, hypothesis 3 is accepted.

Hypothesis 4; Perceived cost has a negative and insignificant effect on the brand acceptance of telebirr service in Addis Ababa Arada sub city. Based on the above result in Table 4.9 the coefficient of Perceived cost is -0.008 with a p-value of 0.000 it can be seen that maintaining other explanatory variables constant, the Perceived cost was found to have a negative and statistically insignificant impact on the brand acceptance of telebirr mobile money service as its value of significance is less than 0.05. Therefore, the researcher accept the alternative hypothesis that stated Perceived cost of telebirr has a negative and significant effect on the brand acceptance of telebirr service significantly, findings supports the current finding conducted by (Sanjeewa & Yatigamma, 2021) on the title “factors affecting intention to use mobile money service in Sir Lanka”. According to the findings, there is a significant and negative relationship between cost and intention to use mobile money services. And the Perceived cost is one of the critical factors to be focused on in designing and developing telebirr mobile money service.

Hence, hypothesis 4 is rejected.

Table 4.16. Hypotheses testing summary

	Hypotheses	Tool	β-value and P-value	Result
H1	Perceived usefulness has a positive and significant effect on the brand acceptance of telebirr service in Addis Ababa Arada sub city.	Regression	$\beta=0.309&P=0.000$	Accepted
H2	Perceived ease of use has a positive and significant effect on the brand acceptance of telebirr service in Addis Ababa Arada sub city.	Regression	$\beta=0.277&P=0.000$	Accepted
H3	Perceived trust has a positive and significant effect on the brand acceptance of telebirr service in Addis Ababa Arada sub city.	Regression	$\beta=0.330&P=0.000$	Accepted
H4	Perceived cost has a negative and insignificant effect on the brand acceptance of telebirr service in Addis Ababa Arada sub city.	Regression	$\beta=-0.008&P=0.195$	Rejected

Own survey, 2023

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

The study findings that were analysed and discussed in the previous chapters are simply summarized, concluded, and recommended in this chapter. Furthermore, potential recommendations were provided based on the study's findings.

5.1. SUMMARY

The primary objective of this study was to pinpoint the factors contributing to of telebirr's mobile money service's brand acceptance in the Addis Ababa Arada sub-city and quantify the degree to which those determinants (independent variables) have an impact. According to the demographic data, the majority of respondents 54.3% of men and 45.7% of women were young adults (between the ages of 18 and 29), making up 59.4% of the total. This demonstrates that the younger generation strongly favours and uses the telebirr service.

As seen in table 4.2, only 70.3% of people used telebirr continuously. This suggests that in the case of Addis Ababa, 29.7% of telebirr users do not use the service consistently. However, a sizable portion of telebirr users, or 31.4% of consumers, primarily use the service to utilize every function offered. Additionally, 17.1% and 12% of Telebirr users utilize the service to pay for merchant/gas and airtime/package, respectively. This shows that the majority of survey participants accept telebirr and utilize all telebirr services. Telebirr is hence accepted and preferred by its users in the Addis Ababa Arada sub city.

The results of this study showed that while perceived cost has a statistically insignificant and negative influence on brand acceptance of telebirr service, perceived ease of use, perceived trust, and perceived usefulness had statistically significant and favourable effects. The brand acceptance of the Telebirr service was most significantly influenced by perceived trust, which had a beta (β) value of 0.330, followed by perceived usefulness and perceived ease of use, which had values of 0.309 and, 0.277 respectively. The study's final finding showed that perceived cost, with a score of -0.008, had a negative and insignificant impact on consumers' perceptions of the telebirr service brand.

Perceived usefulness, perceived trust, and perceived ease of use were all positively and significantly correlated with the brand acceptance of the telebirr mobile money service at a 95% confidence level, according to table 4.4 correlation analysis. Perceived usefulness ($r = 0.897$), perceived ease of use ($r = 0.914$), perceived trust ($r = 0.904$), and perceived cost ($r = 0.186$) are the variables with the highest correlations.

5.2. Conclusion

This section will explain the research findings' implications for the objectives and hypotheses of the current study as supported by the findings of the regression analysis. The purpose of this study is to comprehend how brand acceptance of the telebirr service in the Addis Ababa Arada sub city relates to perceptions of perceived usefulness, perceived ease of use, perceived trust, and perceived cost both separately and jointly. According to the study, perceived cost had a negative association with brand acceptance of telebirr service, whereas perceived usefulness, perceived trust, and perceived ease of use had favourable relationships.

- Firstly, the perceived usefulness of the telebirr brand has exhibited a positive and significant effect on brand acceptance. This finding highlights the importance of customers' perceptions regarding the practical value and usefulness offered by telebirr services. By perceiving telebirr as a useful tool that fulfils their needs and enhances their daily lives, customers are more likely to accept and embrace the brand. The positive effect of perceived usefulness on brand acceptance can be attributed to several factors. Telebirr has successfully developed and marketed services that cater to the specific needs and preferences of its target audience. Whether it is the convenience of mobile banking, the efficiency of mobile money transfers, or the accessibility of telebirr's communication services, customers recognize the practical benefits and solutions that telebirr offers.

Effective communication and promotional strategies have played a vital role in shaping customers' perceptions of telebirr's usefulness. By effectively conveying the benefits and advantages of their services, telebirr has been able to establish itself as a reliable and valuable brand in the minds of consumers. Moreover, positive word-of-mouth and recommendations from satisfied customers have also contributed to the perceived usefulness of telebirr. As individuals share their positive experiences and outcomes with others, it strengthens the brand's reputation and credibility, further enhancing its acceptance in the market. The significant impact of perceived usefulness on brand acceptance holds strategic implications for telebirr and similar brands. It underscores the importance of consistently delivering valuable and relevant services that align with customers' needs and preferences. Furthermore, investing in effective communication and marketing efforts that highlight the practical benefits of the brand can significantly influence customers' perceptions and foster brand acceptance. Overall, the positive and significant effect of perceived usefulness on brand acceptance of telebirr emphasizes the importance of understanding and meeting customers' expectations. By consistently providing useful services and effectively communicating their value proposition, telebirr can continue to build a loyal customer base and thrive in a competitive marketplace.

- Secondly, the perceived ease of use has a positive and significant effect on the brand acceptance of Telebirr. This finding highlights the importance of user-friendliness and simplicity in shaping customers' attitudes towards the brand. When customers perceive Telebirr as easy to use, they are more likely to accept and embrace the brand, leading to increased brand loyalty and positive word-of-mouth recommendations. The ease of use of Telebirr plays a crucial role in reducing the perceived effort required by customers to engage with the brand's services. When customers find it effortless to navigate through the Telebirr platform, complete transactions, and access the desired features, it enhances their overall satisfaction and creates a positive user experience. As a result, customers are more likely to develop a favourable attitude towards the brand and establish a long-term relationship. Furthermore, the positive effect of perceived ease of use on brand acceptance extends beyond initial adoption. As customers continue to interact with Telebirr and experience its user-friendly interface, they develop a sense of trust and familiarity. This familiarity enhances their confidence in the brand and increases their willingness to engage in repeat purchases or utilize Telebirr's services for their

communication and financial needs. Moreover, the positive influence of perceived ease of use on brand acceptance has a ripple effect on Telebirr's reputation and market positioning. Satisfied customers who find the brand easy to use are more inclined to share their positive experiences with others, contributing to positive word-of-mouth marketing. This organic promotion can attract new customers and expand Telebirr's user base, further solidifying its position in the market. In conclusion, the perceived ease of use significantly impacts the brand acceptance of Telebirr. By prioritizing user-friendliness and simplifying the user experience, Telebirr can create a positive brand perception, enhance customer satisfaction, and foster long-term loyalty.

- Thirdly, the positive and significant effect of perceived trust on the brand acceptance of Telebirr has been evident in various aspects. Telebirr, as a brand, has successfully cultivated a sense of trust among its target audience, leading to increased acceptance and loyalty from customers. Perceived trust plays a crucial role in establishing a strong brand image for Telebirr. Through consistent and reliable service delivery, Telebirr has instilled confidence in its customers, fostering a positive perception of the brand. Customers trust that Telebirr will fulfil their telecommunication needs efficiently and effectively, leading to increased acceptance of the brand. Trust is closely associated with customer satisfaction. By consistently meeting and exceeding customer expectations, Telebirr has built a reputation for reliability and quality. This positive experience enhances customers' trust in the brand and encourages them to continue using Telebirr's services, further solidifying their brand acceptance. Moreover, perceived trust positively influences brand advocacy and word-of-mouth recommendations. Satisfied and trusting customers are more likely to promote Telebirr to their friends, family, and acquaintances. This organic spread of positive word-of-mouth serves as a powerful marketing tool for Telebirr, attracting new customers and expanding its user base. Furthermore, trust plays a vital role in fostering long-term customer relationships. With the telecommunications industry being highly competitive, customers are more inclined to stick with a brand they trust rather than switch to a new provider. By building and maintaining trust, Telebirr not only secures brand acceptance but also cultivates customer loyalty, resulting in repeated business and increased customer lifetime value.

In conclusion, the positive and significant effect of perceived trust on the brand acceptance of Telebirr is undeniable. Through consistent service delivery, customer satisfaction, and fostering long-term relationships, Telebirr has successfully established itself as a trusted brand in the telecommunication industry. This trust has led to increased brand acceptance, customer loyalty, and positive word-of-mouth recommendations. As Telebirr continues to prioritize and strengthen trust among its customers, it is well-positioned for continued success in the market.

- Finally, after careful analysis, it has been determined that perceived cost does not significantly influence the brand acceptance of Telebirr. Despite initial expectations, the data revealed that the perceived cost factor has a minimal impact on consumers' acceptance of the Telebirr brand. This finding, though unexpected, is crucial to providing a comprehensive understanding of the factors that drive brand acceptance. While perceived cost is often considered a significant factor in consumer decision-making, our study suggests that other elements, such as brand reputation, service quality, and convenience, play a more substantial role in influencing consumers' acceptance of Telebirr. These findings challenge the conventional belief that cost is a primary determinant of brand acceptance in the telecommunications industry. It is important to note that the insignificance of perceived cost does not diminish its relevance entirely. Consumers may still consider cost as a secondary factor in their decision-making process, but its impact on brand acceptance is not statistically significant in the context of Telebirr. These findings highlight the need for Telebirr to focus on strengthening other key aspects of their brand, such as enhancing service quality, expanding their network coverage, and improving customer experience. By prioritizing these factors, Telebirr can establish a strong brand presence and resonate with consumers based on factors beyond cost alone. In conclusion, while the perceived cost does not significantly influence brand acceptance of Telebirr, this study sheds light on the importance of considering other factors that play a more prominent role in shaping consumer perceptions and acceptance of the brand. Further research and exploration of these influential factors will be valuable in refining Telebirr's marketing strategies and maintaining a competitive edge in the telecommunications market.

5.3. Recommendation

In today's market, mobile money services have become a basic transaction to save time, money, and energy, and it is critical to build a cashless society. Mobile money technology is rapidly expanding at the moment. Customers, on the other hand, are reluctant to accept such technologies. In light of the foregoing findings and conclusions, this study proposed the following feasible recommendations to Ethio Telecom for boosting customer relationship marketing operations in order to ensure increased telebirr service acceptance rates.

- Firstly, perceived usefulness has influence on telebirr service brand acceptance, Ethio Telecom should emphasize the benefits that customers will receive in terms of time savings, convenience, flexibility, and mobility when using telebirr services. To enhance the perceived usefulness and brand acceptance of Tele Birr, Ethio Telecom's service, here are some recommendations that can have a positive and significant impact:
 1. Provide Seamless User Experience: Focus on offering a smooth and hassle-free user experience throughout the customer journey. Ensure that the Tele Birr service is intuitive, easy to navigate, and provides quick and reliable transactions.
 2. Offer Diverse and Relevant Services: Expand the range of services available through Tele Birr to cater to a wide range of customer needs. By offering diverse and relevant services, customers will perceive the service as useful and convenient.
 3. Promote Security and Trust: Implement robust security measures to protect customer data and transactions. Emphasize the privacy and safety features of Tele Birr, such as two-factor authentication, encryption, and secure payment gateways. Building trust and credibility will positively influence customers' perception of the service's usefulness.
 4. Improve Accessibility and Availability: Ensure that the Tele Birr service is accessible to a wide range of customers across different regions of Ethiopia. Expand the availability of Tele Birr agents, customer service centers, and self-service options. This will increase convenience and improve the perceived usefulness of the service.
 5. Gather and Act on Customer Feedback: Regularly collect feedback from customers regarding their experiences with Tele Birr. Pay attention to their suggestions, complaints, and expectations. Use this feedback to continuously improve the service, address issues promptly, and introduce new features that align with customers' needs.

- Implementing these recommendations requires careful planning, execution, and continuous monitoring of customer feedback. By prioritizing perceived usefulness, customer satisfaction, and brand acceptance, Ethio Telecom can strengthen the position of Tele Birr and establish it as a trusted and widely accepted service in Ethiopia.
- Perceived ease of use can have a positive and significant effect on the brand acceptance of tele birr, which is ethio telecom's service. Here's a recommendation for leveraging this effect:
 1. **User-Friendly Interface:** Ensure that the tele birr application and service have a user-friendly interface that is easy to navigate and understand. Simplify the registration process, transaction flows, and other key features to make it intuitive for users, especially those who may not be tech-savvy.
 2. **Clear and Concise Instructions:** Provide clear and concise instructions on how to use the tele birr service. Use simple language and visual cues to guide users through the process of downloading the app, setting up their accounts, and conducting transactions. The instructions should be easily accessible within the app and accompanied by illustrations or short videos if possible.
 3. **Seamless Integration:** Make sure that the tele birr service integrates smoothly with other commonly used services or platforms in Ethiopia. This integration will enhance the perceived ease of use by allowing users to access and utilize the tele birr service within familiar environments.
 4. **Continuous Improvement:** Regularly gather user feedback and conduct usability tests to identify areas for improvement. Actively listen to user suggestions and incorporate them into future updates and enhancements of the tele birr service. By continuously improving the service based on user input, you can further enhance the perceived ease of use, leading to increased brand acceptance.
 5. **Marketing and Communication:** Develop targeted marketing campaigns that highlight the ease of use and convenience of the tele birr service. Emphasize the simplicity and accessibility of the service through various channels, such as social media, television, radio, and print advertisements. Positive customer testimonials and success stories can also be effective in showcasing the benefits of the service.

➤ Thirdly, Perceived trust plays a vital role in brand acceptance, and it can have a positive and significant effect on the acceptance of tele birr, Ethio Telecom's service. Here's a recommendation to enhance perceived trust and its impact on brand acceptance:

1. **Transparent Communication:** Ethio Telecom should focus on transparently communicating the benefits and features of tele birr to its customers. Clear and concise information about the service, its security measures, and customer protection policies should be readily available. This transparency will help build trust and alleviate any concerns customers may have about using the service.

2. **Customer Testimonials and Reviews:** Highlight positive customer experiences and testimonials about tele birr. Share success stories and real-life examples of how the service has benefited customers. This social proof can significantly influence potential users and enhance their trust in the brand and the service.

3. **Security Measures and Data Privacy:** Ethio Telecom should prioritize the security of customer data and transactions. Implement robust security measures, such as encryption and two-factor authentication, to ensure the safety of user information. Communicate these security measures clearly to customers to instill confidence and trust in the service.

4. **Reliable Customer Support:** Provide responsive and reliable customer support channels for tele birr users. Promptly address customer queries, concerns, and issues. A helpful and efficient customer support system demonstrates the brand's commitment to customer satisfaction and further strengthens trust in the service.

5. **Collaboration with Trusted Partners:** Collaborate with well-established and trusted financial institutions or payment service providers to offer additional layers of security and credibility to the tele birr service. This partnership can enhance the perception of trustworthiness and reliability among potential users.

6. **Continuous Improvement and Innovation:** Regularly update and improve the tele birr service based on customer feedback and changing market dynamics. Demonstrate Ethio Telecom's commitment to innovation and customer-centricity. This approach showcases the brand's dedication to providing a reliable and cutting-edge service, further boosting trust and acceptance.

5.4. Direction for Further Studies

The researcher discovered certain constraints that could be solved for future research. The first issue is the potential of variables being left out. Considering certain other criteria not included in this study may lead to a more accurate forecast and comprehension of telebirr service consumers' uptake. Researchers can use perceived cost as one variable to get consistent or inconsistent results on this study because the results demonstrate that perceived cost has a minor impact on telebirr service acceptance. Although telebirr services are available throughout the country, this study is geographically limited to Addis Ababa Arada subcity, which may limit applicability to the country level.

As a result, additional research is recommended to explore other parts of the country, especially rural areas, due to the potential implications of the factors. Because this study only used primary data from questionnaires, it is proposed that future studies add alternative methods such as interviews and open-ended questions to make the findings more trustworthy by supporting them with facts. Furthermore, while this study only covered telebirr service consumers, company opinions must be included.

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APPENDIX



SEEK WISDOM, ELEVATE YOUR INTELLECT AND SERVE HUMANITY !



ADDIS ABABA UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS

Master of Marketing Management

Research questionnaire (English Version)

Dear respondents: - The intention of this research questionnaire is to collect data from the respondents in order to examine the intermediating determinant factors that affect brand acceptance of telebirr mobile money service. The quality of the result for this research will be based on the accuracy of the information you will provide. Eventually, I promise you, the information you will provide me is purely for academic purposes. I would like to thank you for your cooperation and allowing me to take a few minutes of your valuable time.

General Instructions: For your free and genuine responses, please tick (√) marks your choice. No need of writing your name.

✚ In case of any question please contact me via phone. Sagren G/medhin- 09-66726670

Part I – General Information of the Respondent

1. Gender
 - A. Male
 - B. Female
2. Age
 - A. From 18-29
 - B. From 30-39
 - C. From 40-50
 - D. Above 50

3. Which is the highest level of education you' have completed?

- A. Primary School
- B. High School Diploma/Certification
- C. Bachelor's Degree
- D. Masters and
- E. Above

4. How much your monthly income (in Birr)?

- A. Below 3000
- B. 3001-10,000
- C.10, 001-25,000
- D.25, 001-50,000
- E. Above 50,000

5. Occupation:-

- A. Government employee
- B. Private Non-governmental organization
- C. Student
- D. Self-employee
- E. Other

Part II Questions related to Brand Acceptance.

6. Are you actively using telebirr?
- A. Yes
 - B. No
7. Where did you register telebirr?
- A. From ethio telecom
 - B. from Agent
 - C. self-registered
7. How often do you use telebirr service?
- A. Once a month
 - B. Once A week
 - C. Every day
8. Most of a time for which purpose do you use telebirr service?
- A. Buy Airtime/Package
 - B. Pay with telebirr
 - C. Send money
 - D. Cash in/out
 - E. Pay for merchant/ Gas payment
 - F. Financial services
 - G. Pay ethio telecom bill
 - H. Utility payment
 - I. For all of telebirr services
 - J. None of the above

Part III: Factors

To what extent do you agree with the following statement relating to factors affecting brand acceptance of telebirr service by consumer in Addis Ababa? (5 -Strongly agree, 4-Agree, 3-Neutral 2- Disagree, and 1- Strongly disagree)

Factors that may affect customer intention of telebirr brand acceptance

	Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1.	Perceived usefulness					
1.1	Using telebirr would enable me to accomplish my tasks more quickly					
1.2	I find telebirr useful for money exchange					
1.3	Overall using telebirr is advantageous					
2	Perceived Ease of Use					
2.1	Telebirr is easy to use					
2.2	I can use telebirr without anyone helping me.					
2.3	Telebirr facilities are considered simple to use on my mobile device					
2.4	I find telebirr useful for money exchange					
2.5	Telebirr is convenient, in terms of 7 days a week and 24 hours					

3	Perceived Trust					
3.1	In using teleBirr, I believe that my transactions are secured					
3.2	In using teleBirr, I believe that my privacy is secured.					
3.3	In using telebirr, my information is kept confidential					
4	Perceived Cost					
4.1	I think the transaction fee is expensive to use					
4.2	I think the access cost is expensive to use					
4.3	I think the equipment cost is expensive to use					
5	Brand Acceptance of telebirr					
5.1	I intended to continue to use telebirr					
5.2	I enjoy using all available telebirr mobile money services.					
5.3	Using mobile banking services enhance my banking transaction quality.					
5.4	I decided to use telebirr					
5.5	Generally, telebirr service is acceptable					

Thanks a lot for your response!!



SEEK WISDOM, ELEVATE YOUR INTELLECT AND SERVE HUMANITY !

አዲስ አበባ ዩኒቨርሲቲ የንግድ እና ኢኮኖሚክስ ኮሌጅ

የግብይት አስተዳደር ማስተር

የጥናት መጠይቅ (የአማርኛ ቅጂ)

ውድ ምላሽ ሰጪዎች፡ - የዚህ የጥናት መጠይቅ አላማ የቴሌብርን የሞባይል ገንዘብ አገልግሎት ብራንድ ተቀባይነት ላይ ተጽእኖ የሚያሳድሩትን መካከለኛ መወሰኛ ጉዳዮችን ለመመርመር ከተጠያቂዎች መረጃ መሰብሰብ ነው። የዚህ ጥናት ውጤት ጥራት እርስዎ በሚሰጡት መረጃ ትክክለኛነት ላይ የተመሰረተ ይሆናል። በመጨረሻ፣ ቃል እገባልሃለሁ፣ የምታቀርቡልኝ መረጃ ለአካዳሚክ ዓላማ ብቻ ነው። ለትብብርዎ እና ጠቃሚ ጊዜዎችን ጥቂት ደቂቃዎችን እንድወስድ ስለፈቀዱልኝ ለመሰግናችሁ እወዳለሁ።

አጠቃላይ መመሪያዎች፡ ለነጻ እና እውነተኛ ምላሾች እባክዎን (✓) ምርጫዎን ምልክት ያድርጉ። ስምህን መጻፍ አያስፈልግም።

ለማንኛውም ጥያቄ እባክዎን በስልክ ያነጋግሩኝ ። ሳግሬን ገ/መድህን- 09-66726670

ክፍል 1 - የተጠሪ አጠቃላይ መረጃ

1. ጾታ

ሀ. ወንድ

ለ. ሴት

2. ዕድሜ

U.h18-29

ለ.h30-39

ሐ.h40-50

መ.h50 በላይ

3. ያጠናቀቁት ከፍተኛው የትምህርት ደረጃ የትኛው ነው?

U. የመጀመሪያ ደረጃ ትምህርት ቤት

ለ. የሁለተኛ ደረጃ ዲፕሎማ/ሰርተፍኬት

ሐ. የመጀመሪያ ዲግሪ

መ. ማስተርስ እና

ሠ. በላይ

4. የወር ገቢዎ ስንት ነው (በብር)?

U. ከ 3000 በታች

ለ. 3001-10,000

ሐ.10,001-25,000

መ.25,001-50,000

ሠ.h50,000 በላይ

5. ሥራ፡-

ሀ. የመንግስት ሰራተኛ

ለ. የግል መንግሥታዊ ያልሆነ ድርጅት

ሐ. ተማሪ

መ. እራስ-ሰራተኛ

ሠ. ሌላ

ክፍል 2 ከብራንድ ተቀባይነት ጋር የተያያዙ ጥያቄዎች።

6. ቴሌብርን በቃሚነት እየተጠቀምክ ነው?

ሀ. አዎ

ለ. አይ

7. ቴሌብርን የት ነው የተመዘገቡት?

ሀ. ከኢትዮ ቴሌኮም

ለ. ከወኪል

ሐ. በራስ የተመዘገበ

7. የቴሌብር አገልግሎትን ምን ያህል ጊዜ ይጠቀማሉ?

ሀ. በወር አንድ ጊዜ

ለ. በሳምንት አንድ ጊዜ

ሐ. በየቀኑ

8. ብዙ ጊዜ የቴሌብር አገልግሎትን ለየትኛው ዓላማ ነው የምትጠቀሙት?

ሀ. የአየር ሰዓት/ጥቅል ይግዙ

ለ. በቴሌብር ይክፈሉ

ሐ. ገንዘብ ላክ

መ. በጥሬ ገንዘብ መግባት/ውጪ

ሠ. ለነጋዴ/ ለጋዝ ክፍያ ይክፈሉ

ረ. የፋይናንስ አገልግሎቶች

ሰ. የኢትዮ ቴሌኮም ሂሳብ ይክፈሉ

ሸ. የፍጆታ ክፍያ

ቀ. ለሁሉም የቴሌብር አገልግሎት

በ. ከላይ ከተጠቀሱት ውስጥ አንዳቸውም አይደሉም

ክፍል 3: ቴሌብርን ለመጠቀም ተጽዕኖ የሚፈጥሩ ምክንያቶች

በአዲስ አበባ የቴሌብር አገልግሎትን በሸማቾች ዘንድ ተቀባይነትን ከሚፈጥሩ ሁኔታዎች ጋር በተገናኘ በሚከተለው መግለጫ ምን ያህል ይስማማሉ? (5 - በጣም እስማማለሁ፣ 4- እስማማለሁ፣ 3- ገለልተኛ 2- አልስማማም፣ እና 1- በጣም አልስማማም)

የቴሌብር ምርት የደንበኞችን ፍላጎት ሊነኩ የሚችሉ ምክንያቶች

ተራ ቁጥር	ርዕስ ጉዳዮች	በጣም እስማማለሁ (5)	እስማማለሁ (4)	ገለልተኛ (3)	አልስማማም (2)	በጣም አልስማማም (1)
1.	1. ጠቀሜታ					
1.1	ቴሌብርን መጠቀም ተግባሮቹን በፍጥነት እንድንፈጽም ያስችለዋል።					
1.2	ቴሌብር ለገንዘብ ልውውጥ ጠቃሚ ሆኖ አግኝቼዋለሁ					
1.3	በአጠቃላይ ቴሌብርን መጠቀም ጠቃሚ ነው።					
2	የአጠቃቀም ቀላልነት					
2.1	ቴሌብር ለመጠቀም ቀላል ነው።					
2.2	ማንም ሳይረዳኝ ቴሌብርን መጠቀም እችላለሁ።					
2.3	የቴሌብር መገልገያዎች በሞባይል ስልኬ ላይ ለመጠቀም ቀላል እንደሆኑ ይቆጠራሉ።					

2.4	ቴሌብር ለገንዘብ ልውውጥ ጠቃሚ ሆኖ አግኝቼዋለሁ					
2.5	ቴሌብር ምቹ ነው በሰዎች 7 ቀን ከ24 ሰዓት					
3	ቴሌብር እምነት					
3.1	ቴሌብርን ስጠቀም፣ የእኔ ግብይቶች ደህንነቱ የተጠበቀ ነው ብዬ አምናለሁ።					
3.2	ቴሌብርን ስጠቀም ግላዊነትዬ የተጠበቀ ነው ብዬ አምናለሁ።					
3.3	ቴሌብርን ስጠቀም መረጃዬ በሚስጥር ይጠበቃል					
4	ቴሌብር ወጪ					
4.1	የግብይት ክፍያ ለመጠቀም ውድ ነው ብዬ አስባለሁ።					
4.2	የመዳረሻ ዋጋ ለመጠቀም ውድ ነው ብዬ አስባለሁ።					
4.3	የመሣሪያው ዋጋ ለመጠቀም ውድ ነው ብዬ አስባለሁ።					
5	የ ቴሌብርን ተቀባይነት					
5.1	ቴሌብርን መጠቀም ለመቀጠል አስቤ ነበር።					
5.2	ሁሉንም የቴሌብር የሞባይል ገንዘብ አገልግሎቶች መጠቀም ያስደስተኛል ።					
5.3	የሞባይል ገንዘብን አገልግሎቶችን መጠቀም					

	የባንክ ግብይት ጥራቱን ያሳድጋል።					
5.4	ቴሌብርን ለመጠቀም ወሰንኩ።					
5.5	በአጠቃላይ የቴሌብር አገልግሎት ተቀባይነት አለው።					

ስለ ምላሾች በጣም አመሰግናለሁ!