ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE

THE MEDIATING ROLE OF TRUST IN THE RELATIONSHIP BETWEEN TELEBIRR PAYMENT SERVICE AND CUSTOMER SATISFACTION: THE CASE OF ETHIO TELECOM.

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A thesis submitted to the School of Graduate Studies of Addis Ababa University, Department of Marketing, in partial fulfillment of the requirements for the Degree of Master of Science in Digital Marketing with a specialty in E-Commerce.

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Declaration

I, Abdulaziz Nassir, hereby declare that the thesis entitled " The Mediating Role of Trust In The Relationship between Telebirr Payment Service and Customer Satisfaction: The Case of Ethio Telecom" is based on my original work, except for quotations and citations, which have been duly acknowledged. I further declare that this thesis has not been previously or currently submitted to Addis Ababa University or any other institution for any degree or academic qualification.

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This certificate certifies that Abdulaziz Nassir conducted the thesis entitled "The Mediating Role of Trust In The Relationship between Telebirr Payment Service and Customer Satisfaction: The Case of Ethio Telecom" as partial fulfillment for the Master of Science Degree in Digital Marketing with a specialty in E-commerce at Addis Ababa University. I confirm that this work is original and has not been submitted for any degree at AAU or any other university. With my approval, this thesis is now submitted for consideration.

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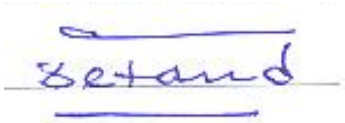

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Abstract

This study investigates the mediating role of customer trust in the relationship between the telebirr payment service and customer satisfaction the case of Ethio Telecom. The study's primary

objective was to understand how customer trust influences customer satisfaction within the context of telebirr payment services. Utilizing an Explanatory research design, the study employs a quantitative approach with (Convenience, Speed, Security, and Cost) as independent variables, Customer trust as a mediating variable, and Customer satisfaction as the dependent variable. Data were collected from 368 Ethiopian telecom customers who use the telbirr payment service, using structured, closed-ended questionnaires and analyzed using Structural Equation Modeling (SEM) and SPSS V-27.Key findings reveal that Convenience, Speed, Security, and Cost have a positive and significant effect on customer satisfaction both directly and indirectly. From the findings, the researcher concludes that customer trust partially mediates the relationship between the telbirr payment service and customer satisfaction in the case of Ethio telecom. The model predictive relevance (Q^2predict) score was 0.542, which shows that the model can reliably predict more than 54% of the variance in customer satisfaction. The R-squared value of 0.675 indicates that the predictors in the model account for roughly 67.5% of the variability in customer satisfaction. This study contributes to theoretical literature by integrating technology acceptance models with customer satisfaction theory, providing a comprehensive framework for understanding these dynamics. Practically, it offers valuable guidance for financial institutions to improve customer satisfaction through targeted strategies that enhance customer trust. The findings are expected to provide valuable insights into enhancing customer satisfaction through improved telbirr payment services and customer trust. The researcher recommends that Ethio telecom make a concerted effort to fund initiatives that build the telbirr payment service and preserve customer trust.

Keywords: Telbirr payment services, Customer Trust, Convenience, Speed, Security, Cost, Structural Equation Modeling (SEM).

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Abbreviations/Acronyms

EDT.....Expectation-Disconfirmation Theory

PLS-SEM.....Partial Least Squares Structural Equation Modeling

SPSS.....Statistical Package for Social Science

TAM.....Technology Acceptance Model

CFA……...Confirmation Factor Analysis

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The transaction method was switched to digital payments offering various options that facilitate both customers and the company. This includes point sales, online banking, cryptocurrency transactions, mobile wallets, and other electronic platforms and technologies (Mahesh, 2021). Consumer demand for the performance of mobile technology, the growth of the Internet, and the speed and convenience of financial transactions have contributed to this evolution (Kumar, Singh, and Gupta, 2020). In addition, the introduction of digital payments contributes to financial integration, providing impressions and unstructured groups of financial services. people who do not have a traditional bank account can participate in the economy by applying for digital wallets and single-grade payments, and they can pay, purchase, and receive salaries on the Internet (Kumar, 2020).

Sahayaselvi (2017), Shows that digital payment systems offer improved security, convenience, and efficiency as compared to as traditional cash method. The adoption of digital payments, even in remote areas, is made easier by technological advancements like the widespread use of smartphones and better internet access (Subir, 2024). Digital payment systems streamline the entire payment process for both consumers and businesses by enabling users to conduct transactions quickly without the hassle of physical cash, offering unmatched convenience(Agrawal, 2023). Integrating extended security functions such as certification and encryption protocol reduces fraud risk and increases customer trust (Seka, and Dahmani, 2025). Users are more confident when using these platforms as a whole, which can lead to decreased financial losses. Integration of safety and time efficiency increases not only satisfies customer requirements but also improves overall experience (Mathagu, 2024).

Telebirr is a national digital payment system in Ethiopia to promote financial inclusion and increase the efficiency of the country.

The introduction of Telebir allows users to transfer money, pay bills, and carry out various financial transactions using mobile phones, allowing banking services to be more accessible to a wider population site (Moti, 2020). Telebirr is increasing the penetration of mobile phones in Ethiopia, which provides decisive financial services for small businesses and small companies that provide insufficient services to contribute to economic development and expand the ability of people who have previously depended on money transactions (Fanta, & Hailu, 2021).

Telebirr's ability to promote the expansion of the digital economy by enabling a smooth payment ecosystem is one of its many noteworthy benefits. The digital payment system helps close the gap between mobile money and traditional banking services in a nation like Ethiopia, where a sizable section of the populace lacks access to banking services (Lee, 2020). Users find the payment process easier and are more likely to use digital financial services thanks to Telebirr's ability to integrate multiple payment services, including bill payments, merchant transactions, and peer-to-peer transfers (Singh, and Pandy, 2021). In addition to lowering transaction costs, this simplified method improves security and transparency, two crucial elements for fostering confidence in the world of digital payments (Fanta, & Hailu, 2021).

Additionally, by encouraging entrepreneurship and supporting small and medium-sized businesses (SMEs), Telebirr stimulates economic growth. By making it simpler to access financial resources and process payments quickly, Telebirr helps SMEs grow their clientele and enhance cash flow. In addition to improving data collection on consumer behavior, this move to digital payments can help businesses better inform their strategies. As the system develops further, collaborations with different industries, such as retail, telecommunications, and government, can improve its sustainability and efficacy(Yirgu, 2021).

Even if many researchers have conducted research in the area of telebirr, their main concern is the advantage of telebirr payment systems in the digital era. There is limited research concerning the effect of a telebirr payment system on customer satisfaction, mainly the mediating role of trust. Therefore, this research aimed to analyze the effect of telebirr payment systems on customer satisfaction, with trust as a mediating variable: The Case of Ethio Telecom.

1.2 Statement of the Problem

The digital payment system improves the consumer experience to provide faster, safer, and more convenient transactions. This promotion not only increases customer loyalty but also increases the operating efficiency of the bank (Rohan, and Verma, 2024). The importance of the user's reliability, safety, and convenience in the digital payment system indicates that customers are likely to be loyal to institutions that set the priority of advanced digital services (Nur, and Pertiwi, 2024). Kumar and Rajesh (2021), that higher levels of digital literacy among users positively correlate with improved satisfaction levels when using electronic payments. This suggests that as consumers become more familiar with digital tools, their overall experience with these payment systems is enhanced, leading to increased satisfaction. The findings indicate that businesses need to invest in educating their customers about digital payment options to maximize satisfaction (Kumar, and Rajesh, 2021).

While several studies have explored customer satisfaction in electronic payment systems, there is a lack of comprehensive research that specifically addresses the Ethiopian context, particularly concerning Telebirr, which is a relatively new entrant in the market. Previous research primarily focuses on other forms of electronic payments , Limted research in how Telebirr influences customer satisfaction and how trust mediates this relationship.

Moreover, previous studies conducted in Ethiopia have often centered on traditional banking systems and other mobile payment systems with limited examining the unique attributes of Telebirr. For instance, research on the commercial bank's electronic payment system has provided insights into customer satisfaction but has not examined how trust impacts user experiences (Teshome, 2019). This is critical because trust plays a vital role in the adoption and sustained use of digital payment systems, especially in Ethiopia, where skepticism towards new technologies can hinder their acceptance.

Additionally, while research has investigated the factors influencing customer satisfaction with electronic payments in India and Bangladesh, their findings may not be directly applicable to the Ethiopian context due to different cultural and economic conditions (Nahian, and Mohammed, 2024).

The Ethiopian customer behavior and their interactions with local digital payment systems like Telebirr require tailored research that considers trust dynamics and customer expectations. This emphasizes the need for an investigation that specifically targets Telebirr's impact on customer satisfaction through the lens of trust. Therefore, this research aims to bridge these gaps by focusing on the effect of Telebirr's payment system on customer satisfaction and examining the mediating role of trust.

1.3 Research Questions

To address the statements outlined in the problem, the researcher formulates the following research questions.

1. What is the effect of Telebirr Payment Service on Customer Satisfaction in Ethio-Telecom?
2. What is the effect of Telebirr Payment Service on Customer Trust in Ethio-Telecom?
3. What is the effect of trust on Customer Satisfaction in Ethio-Telecom?
4. To what extent does trust serve as a mediator between Telebirr payment Service and customer satisfaction in Ethio-Telecom?

1.4 Objectives of the Study

1.4.1 General Objective

The general objective of the study was to analyze the mediating role of Trust in the relationship between Telebirr Payment Service and Customer Satisfaction: The Case of Ethio Telecom.

1.4.2 Specific Objectives

1. To examine the effect of Telbirr Payment Service on customer satisfaction in Ethio-Telecom.
2. To investigate the effect of Telebirr Payment Service on Customer Trust in Ethio-Telecom.
3. To determine the effect of trust on Customer Satisfaction in Ethio-Telecom.
4. To determine trust serves as a mediator between Telebirr payment Service and customer satisfaction in Ethio-Telecom.

1.5 Significance of the Study

The study of analyzing the effect of Telebirr payment systems on customer satisfaction, considering the mediating role of trust: has thematic, practical, and policy significance.

Thematic Significance: This research has deepened the decisive topic in the development of digital environments, such as the interaction between technology, trust, and customer satisfaction. This study, which surveyed the intermediate role of trust, contributes to a deeper understanding of psychological and social factors that stimulate customer behavior and loyalty in digital financial services.

Practical Significance: The results of this study have direct implications for Ethio telecom. By using Telebirr, the company can understand the factors that affect customer satisfaction, allowing the company to implement the target strategy to improve the user experience. This can include improving service quality, building a stronger trust relationship, and solving problems that can prevent customer satisfaction.

Policy Significance: This study has an important policy development for the Ethiopian government and regulators related to the development and regulation of digital financial services. While understanding the facts that contribute to the successful implementation of mobile money and customer satisfaction, policymakers can create an environment that is favorable for the growth of the digital financial ecosystem.

1.6 Scope of the Study

1.6.1 Geographical Scope

The study population was delimited to head quarter employees of Ethio-telecom who use the telebirr payment Service in Addis Ababa, Ethiopia, from December 2024 to June 2025. This geographical limitation of time, access, and cost restrictions, but it is also believed that a considerable number of respondents are available in Addis Ababa.

1.6.2 Conceptual Scope

The variables included in this study on the effect of Telebirr payment Service on customer satisfaction, considering the mediating role of trust: are independent (Convenience, Speed, Security, and Cost), Customer trust as the mediating variable, and Customer satisfaction as the dependent variable.

1.6.3 Methodological Scope

The researcher used an explanatory research design and a quantitative research approach. The researcher used non-probability sampling with convenience sampling techniques since non-probability sampling is appropriate, as it doesn't require a complete list of the population. To analyze the collected data, the researcher used SmartPLS 4 and SPSS-27.

1.7 Definitions of keywords

- **Convenience**: Refers to the ease of use and accessibility of a digital payment system for customers (Zhou, 2021).
- **Speed:** This term pertains to the time taken to complete a transaction within the digital payment system (Gao, 2021).
- **Security**: In the context of digital payment systems, security includes the measures and technologies employed to protect user data and transactions from fraud and unauthorized access (Kumar, 2022).
- **Cost of Digital Payment System**: This refers to the various fees imposed on consumers and businesses for using digital payment systems, including transaction fees, service charges, and setup costs (Choudhury, 2023).
- **Customer Satisfaction**: This is a measure of how products and services provided by a digital payment system meet customer expectations (Oliver, 2022).
- **Customer Trust:** Trust in a digital payment system relates to customers' confidence in the reliability, integrity, and security of the system (Suh, 2021).
- **Telebirr**: Telebirr is a digital payment platform launched in Ethiopia, aiming to enhance financial inclusion by providing easy access to financial services for individuals and businesses.

1.8 Organization of the Study

To keep the paper interesting, the paper is organized into five main chapters. An overview of the study's background, problem statement, research questions, research objectives, and significance is provided in the first chapter. The papers in the second chapter review relevant theoretical and empirical literature and discuss the conceptual framework. In chapter three, the study's methodology was thoroughly covered, including the population, sampling technique and procedure, data source, data collection tools and procedures, and data analysis mechanisms employed. Data analysis and presentation are covered in chapter four. And finally, chapter five, which concludes with a discussion and a recommendation, the last one.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Conceptual Reviews

2.1.1 Digital Payment System

Digital payment systems make financial transactions in the form of electrons, without physical contact. The system revolutionized the way people and businesses remit money, pay for goods and services, and manage their finances. Due to various technologies, including the Internet, mobile devices, and sales branch terminals, digital payments are made convenient, speed, and safe. The growth of the digital payment system was caused by technological achievement, increased internet penetration, and increased demand for smooth financial transactions (World Bank, 2020).

Digital payment systems, which offer a quicker, safer, and more convenient option to conventional cash-based systems, have completely changed the way that transactions are carried out in the modern economy. Due to the growing popularity of smartphones and the Internet, customers can now pay from anywhere at any time, which improves the whole shopping experience (Gonzalez, 2021). By incorporating sophisticated encryption and security protocols, digital payment systems frequently lower the risks of fraud and theft. Because consumers increasingly prefer the convenience and speed of cashless transactions, businesses that implemented digital payment options saw an increase in sales and customer retention (Ravi and Kumar, 2022).

Dahlberg (2015), asserts that digital payment systems enable financial inclusion by giving underbanked and unbanked groups access to financial services. Users can engage in economic activity in many developing nations by using mobile money platforms to conduct transactions without a traditional bank account (Dahlberg, 2015). In addition to empowering individuals, the democratization of financial services boosts regional economies by promoting entrepreneurship and raising consumer spending. Digital payment systems are predicted to become more widely used as technology develops and digital literacy increases, closing financial access gaps and changing global economic environments (Mehregan and Abedin, 2020).

Digital payment methods include digital gift cards and prepaid cards. The anti-card can be used to purchase until the balance is used. They have a certain amount of money. Nevertheless, digital gift cards are electronic versions of coupons or gift cards that can be used in stores or online. This system especially likes gift planning and budget preparation (Gaur and Ondrus, 2012). Many countries, including India, can use UPI (Unified Payment Interface), a real-time payment system, to connect multiple bank accounts to one mobile application. UPI uses a variety of virtual payment (VPA) addresses to facilitate trade operations, payment, and immediate transfer. This is a change in the game in the field of digital payment due to its simplicity of use and compatibility (Rbi, 2017).

The biometric payment system is a high-end digital payment technology that uses unique biological characteristics such as rainbow shell scans for fingerprints, face recognition, and transaction certification. Because biometric data is difficult to reproduce, these systems increase safety and reduce fraud risks. For example, Amazon Payment Technology and Apple Identifier allow payments (Jain, 2016). QR payments are especially popular in developing countries. The user can start paying by scanning the QR code displayed by the seller and paying through the payment bank account or digital wallet. This method is economically effective and inexpensive, only smartphones with cameras and internet connections (Chen, and Zhang, 2019).

2.1.2 Telebirr Payment System

Ethiopia's financial environment has evolved into a telepayment birr payment system that provides a digital currency platform that does not require a traditional banking infrastructure and provides a large number of financial transactions. With the help of Telebirr, represented by Ethiopian Telecommunications, customers can pay services such as taxes, tuition fees, and communication accounts directly on their smartphones. In fact, in the absence of banking services, especially beneficial cash transactions are possible thanks to this service, improving financial integration. The effects and extensive adoption of TelebirR among Eti-offs have been proven by the fact that they have dealt with a total of 250 billion breeds, 21 million subscribers, and a wide range of agents and merchant networks(https://www.ethio telecom.et/telebirr/).

Moreover, Telebirr's integration into government services, such as tax payments, showcases its utility beyond everyday transactions. For instance, taxpayers can conveniently settle their annual income taxes via SMS notifications and receive immediate payment confirmations, streamlining the tax collection process. This system simplifies payment procedures and increases transparency and efficiency in financial dealings between citizens and government entities. (https://www.ethiotelecom.et/telebirr/).

The financial environment has changed in the digital payments in the field, where mobile payment platforms such as Telebirr have gained popularity. Telebirr has become the most important mobile money platform thanks to the ability to perform various financial transactions on mobile devices, such as money transfers, payments, and transactions. Due to the convenience and accessibility of this innovation, more audiences can access financial services, which also ensure the user's safety and convenience (Kibet and Brandenburg, 2023). The dynamic characteristics of digital financial services and the ability to adapt to the changing demands of customers are reflected in the latest developments that comply with continuous improvement along with updates to improve the general user experience (Kibet & Blankenburg, 2023).

2.1.2.1 Convenience of Telebirr Payment

Digital payment systems have revolutionized how people and businesses carry out financial transactions (Dewi, 2024). Digital payments remove the need for actual cash or checks and allow users to complete transactions quickly and effectively. This change has been especially advantageous in industries like hospitality, where Bali hotels have reported that digital payment methods have improved customer experience by speeding up transaction processes and enhancing security (Dewi, 2024). In today's fast-paced world, customers are favoring a more seamless shopping experience, which has been made possible by the ability to make instant payments from any location (Dewi, 2024).

In addition, traditional payment methods often lack the flexibility and availability that provide digital payment systems. One creative approach to digital payment contributing to the comprehensive economy is the introduction of the standard QR code Indonesia (QRIS) (Rastri, 2025). The system provides a wide range of consumers, including people who can't access traditional banking services, allowing users to trade using their smartphones.

This makes it easy to access financial transactions to small and medium-sized companies (SMEs), so this inclusiveness is important for economic growth and ultimately maintains their stability and growth (Sar, 2024).

Even though digital payments have many advantages, using them carries some risks. Concerns about privacy, system malfunctions, and human error can all erode users' trust in these systems (Amit, 2024). To guarantee that consumers feel safe and content with their payment choices, these issues must be resolved as the use of digital payments grows. Overall, digital payment systems' convenience not only makes transactions easier but also promotes a more diverse economy, even though security and dependability still need to be improved (Amit, 2024).

2.1.2.2 Speed of Telebirr Payments

According to Peter (2024), the environment of financial transactions has changed significantly as a result of the digital payment system, especially in terms of trading speed. Due to the emergence of technologies such as blockchains and distributed finances that can handle digital payments in real-time, they have previously allowed immediate transactions that could not be achieved in traditional financial systems (Peter, 2024). The use of modern encryption methods, such as the evidence of zero knowledge, shows that the digital currency of the CBDC (Central Bank) guarantees the fast processing and testing of the transactions while maintaining strict security standards and confidentiality. Due to this development, delays are greatly reduced, so digital payments are more effective and faster than traditional methods (Prasad, 2021).

The adoption of a digital payment system was further accelerated by the growth of digital wallets and mobile banking (Sahayaselvi, 2027). With speed and light, consumers choose more and more cash-free transactions, This is because smartphones and accessibility are introduced on the Internet, which continues to grow worldwide. The number of mobile banking transactions has begun, reaching billions of dollars every year, reflecting the transition of the economy into more digital. In India, which requires citizens to accept digital payments during demonization, the volume of transactions has increased significantly(Chen, 2022).

According to Adoreo (2020), a competitive environment among payment suppliers aims to improve trading speed. To maintain user participation and satisfaction, companies are constantly improving the platform to reduce transaction costs and processing time. It is assumed that if you include advanced technologies such as machine education in artificial intelligence (AI) and payment systems, you will simplify the process and reduce errors. As such changes occur, according to visibility, digital payments have a bright future in future, and further development will improve the speed and safety of financial transactions everywhere (Saini, 2023).

2.1.2.3 Security of Telebirr Payments

The digital payment system has gained more and more popularity in recent years and offers convenient online transactions for both individuals and companies. However, some security issues arise from this convenience. Cyber threats, such as identity theft, phishing, and hacking, have to be protected in digital transactions. These vulnerabilities of these systems can be used to expand by malicious a subject, which leads to monetary losses and the removal of confidential data. Studies have shown that user behavior is an important factor in the overall security of transactions in addition to technology itself (Sengupta, 2020).

Digital payment platforms frequently use multi-factor authentication (MFA) and sophisticated encryption techniques to reduce risks. MFA adds an extra degree of security by requiring several forms of verification before a transaction is finalized, while encryption guarantees that the data sent during a transaction cannot be read by unauthorized users (Zhang, 2021). Furthermore, payment companies show a proactive approach to protecting user data by updating their security procedures regularly to reflect new threats. Equally crucial is user education, which can greatly lower vulnerabilities by teaching customers about safe practices like spotting phishing attempts and creating strong passwords (Böhle, 2019).

In addition to increase the safety of electronic payment, regulatory frames, and compliance standards are required. Regulatory agencies such as the Payment Cards Industry (PCI DSS), which describe the set of requirements to protect information about the card during financial transactions and financial transactions, often apply rules that must be followed in the payment sector (Jain, 2021).

In addition, international cooperation between various stakeholders, such as banks, Finnish films, and law enforcement agencies, is important to prevent fraud and guarantee to provide online transactions. Although there is a safety risk related to the digital payment system, a multifaceted strategy, including technology, user awareness, and regulatory requirements, can lead to a safer trading environment (Jain, 2021).

2.1.2.4 Perceived Cost of Telebirr Payments

The transaction has been switched to using a digital payment system that provides both companies and consumers efficiency and convenience. It is necessary to take into account some aspects when evaluating the costs related to these systems, such as Transaction costs, operating costs, and general financial impacts for users. According to Kumaru (2020), the transaction fee is usually composed of a processing fee paid by the handler. This fee can be different from a few percent points at a few cents of transaction costs. This fee can be installed, especially for small-scale companies with narrow profits, depending on the selected digital payment platform.

In addition to direct payment of transactions, operating costs play an important role in the overall structure of digital payments. Companies can generate costs related to technology infrastructure such as sales points, mobile payment applications, and safe solutions for data storage. The integration of these systems may include not only the initial installation cost, but also the current maintenance cost and regulatory requirements satisfaction (Arvidsson, 2019). Therefore, digital payments can contribute to efficiency, but the company must balance the expected benefits such as increasing sales and increasing customer satisfaction.

Digital payment systems have economic effects that go beyond transaction costs. The transition to cashless transactions, for example, might lower the actual expenses related to handling and safeguarding cash. Numerous studies claim that by providing underbanked populations with more accessible payment options, a more digitally oriented economy can advance financial inclusion (Zhang, 2021). It is imperative to guarantee that the advantages of these systems are dispersed fairly, though, since reliance on digital payments may also make inequality worse for people without access to the required technology or internet connectivity. In conclusion, even though digital payment systems have many benefits, stakeholders must carefully consider the costs involved and the wider socioeconomic effects.

2.1.2.5 Trust in Telebirr Payments

Trust in digital payment systems is important for determining customer satisfaction because it directly affects the user's preparation for using these platforms (Lee, 2024). According to Verma (2024), it is more likely to use it if consumers think that digital payment methods can be safe and reliable. Factors such as the integrity of the payment system, the transaction, and the responsibility of the service provider help the arrangement of this trust. The perception of security and the ease of use of customers are positively connected to the level of satisfaction, which indicates that overall satisfaction increases and the service is high when the user feels safe during the transaction (Arif, 2024).

Rajesh (2021), argues that improving trust and satisfaction is largely dependent on the user experience.A digital payment system's customer perception can be greatly influenced by a well-designed interface that makes transactions easier. According to Bonsu (2021), user-friendly digital payment systems increase convenience while also boosting user confidence. Customers' satisfaction levels are raised when they find the system easy to use and transact with because they are more likely to trust it. The significance of ongoing innovation and enhancement in digital payment services to satisfy changing customer demands is highlighted by this relationship (Bonsu, 2021).

Building consumer trust requires efficient marketing tactics that show the benefits of digital payment systems, such as speed, convenience, and security. These components essentially address common customer complaints about conventional payment methods, making them more than just enticing features. Digital payments, for example, usually provide instant transaction processing, removing wait times and offering a smooth client experience (Tan, 2024). Emphasizing the built-in security features, like fraud prevention and encryption, reassures customers who might be apprehensive because of worries about online transactions. Customers are more inclined to use and depend on digital payment solutions when they are aware of these advantages and can incorporate them into their daily routines (Siddique, 2023).

Furthermore, there is a strong relationship between how customers view these advantages and how satisfied they are overall. Higher levels of trust are a result of positive digital payment experiences, and this can encourage repeat business and brand loyalty (Mahmud, 2024).

Marketing campaigns that educate and inform consumers about the convenience and security measures of digital payments can have a big impact on how they make decisions. Initiatives like webinars, tutorials, and client endorsements are useful resources for boosting prospective users' confidence in this area. The adoption and frequency of use of digital payment systems are anticipated to increase as trust is established through well-informed marketing strategies, providing a clear path for businesses wishing to improve customer engagement with digital solutions.

2.1.3 Customer Satisfaction

Customer satisfaction can be measured in perceived value, service quality, and user experience. Established frameworks such as SERVQUAL, which identifies five essential dimensions reliability, assurance, responsiveness, empathy, and tangibility are frequently used to assess the quality of services. According to research by Gjura (2022), tangibility, assurance, responsiveness, empathy, and dependability all have a big impact on customer satisfaction in a variety of industries. The entire customer experience, including usability, accessibility, and emotional reactions, is referred to as the user experience. Banerjee (2023), customer service and app interface quality are crucial for increasing user satisfaction in the context of online grocery delivery services. This means that in a competitive market, companies need to put the user experience first to satisfy their customers' constantly changing expectations.

Perceived value describes how a customer weighs the advantages of a service against the expenses. Because it takes into account both the material and immaterial components of service, it is a crucial factor in determining customer satisfaction. Importance Performance Analysis (IPA) and SERVQUAL were used in a study on the printing sector to evaluate discrepancies between customer expectations and opinions of service quality. The results showed that perceived value has a major impact on customer satisfaction, suggesting that companies should match their products to what customers want to increase perceived value (Riskawati, 2023).

2.1.4 Effect of Digital Payments System on Customer Satisfaction

The adoption of a digital payment system has changed the way customers interact with financial transactions, especially in industries such as e-commerce and banks. This is due to the convenience provided by these systems. Cash or traditional bank lines are no longer needed because customers can complete the transaction quickly and stably during the convenience of the house or the move. The rapidly growing lifestyle and increasing desire for immediate satisfaction with consumer behavior are provided by this degree of availability (Orleans, 2023). In addition, the availability of various payment options that can be used on a single platform reduces household chores during the purchase process, makes it easier to use, and increases customer satisfaction more conveniently for users.

Digital payment systems' security features have also increased customer confidence, which has raised satisfaction levels. Ashok (2024), quicker and safer transactions create a climate in which customers are more comfortable making purchases online. By addressing common concerns about cyber threats, enhanced security features like encryption, biometric authentication, and fraud detection systems allow customers to conduct financial transactions without worrying about malicious attacks. Since people have become more reliant on online banking and shopping in the post-pandemic era, the trend towards digital payment methods has been especially noticeable (Mohan, 2021). This trend supports the idea that digital payment systems are essential to raising customer satisfaction in the current digital economy and shows that consumer preferences are changing fundamentally rather than just temporarily.

In addition, the reliability and simplicity of the digital payment system help to improve customer satisfaction. According to a study conducted by Verma (2024), customers value the convenience of digital transactions, eliminating cash processing problems and reducing transaction time. Integration of various payment methods, such as mobile wallets and online banking, further improves user experience by providing several options suitable for individual preferences. Since consumers prefer companies that provide digital payment solutions, this flexibility is important for increasing customer loyalty (Abdullah, 2024).

Digital payment services, like online banking and mobile wallets, allow customers to make purchases more quickly and conveniently. Fitriani (2024, suggests that customer experiences are significantly influenced by how simple and helpful these systems are perceived to be. A study demonstrates that elements such as value and dependability have a major impact on user satisfaction and their propensity to use digital payment services again. Accordingly, customers are more satisfied with digital payment systems overall when they encounter more seamless transaction processes. Further improving customer satisfaction has been the integration of digital payment systems with e-commerce platforms. These systems minimize friction in the purchasing process by enabling smooth transactions, which makes shopping more pleasurable. The likelihood that users will return to these services is directly correlated with their level of satisfaction, according to an analysis of customer experiences in integrated digital environments (Fitriani, 2024). As evidenced by this, consumers are more likely to remain loyal to the payment system and the retailer when they believe that digital payments are effective and simple.

Even if digital payments are convenient, there are risks associated with them. Cyberattacks and data breaches can erode consumer confidence (Orleans, 2023). Maintaining high levels of customer satisfaction requires service providers to address these issues. One cannot ignore the significance of perceived security in this situation. Even though many users find digital payments convenient, their readiness to embrace these technologies frequently depends on how they view risk and security. According to studies, when using digital wallets, users place a higher value on perceived benefits than risks. This suggests that improving security measures could further raise customer satisfaction levels (Fatimah, 2024). Maintenance of user confidence in digital payment systems thus depends on striking a balance between ease of use and strong security measures.

Digital systems provide significant advantages from the perspective of convenience and efficiency but indicate a problem that must be solved to completely improve the user experience. Since the market continues to develop, it is essential for companies that want to use digital payments effectively. The company focuses on improving the quality of service and solving security issues, which can contribute to the loyalty and satisfaction of customers in more and more digital economies (Kusumwati, 2023).

2.1.5 Trust as Mediating Role

Customer satisfaction is greatly impacted by trust, which is a critical mediating factor in the digital payments system. Enhancing user experience and satisfaction requires an understanding of trust dynamics as digital payment systems proliferate (Radwan, 2022). Digital payment trust is influenced by several factors, such as perceived security, usability, and payment providers' dependability. Customers are more satisfied when they believe that these systems are trustworthy, which increases the likelihood that they will continue to use and remain loyal to the service provider (Verma, 2024).

Perceived security is one of the main elements influencing confidence in digital payments. When consumers are assured that their financial data is safe from fraud and breaches, they are more inclined to use a payment system (Verma, 2024). This sense of security is increased by several security measures, including encryption protocols and two-factor authentication. According to Vasić (2019), customers are much more satisfied with the payment system overall when they think their data is secure. This connection shows how crucial strong security features are to establishing credibility and promoting satisfying user experiences.

According to Verma (2024), customer satisfaction is significantly influenced by the convenience that digital payment systems provide. The ability to complete transactions fast and effectively without requiring in-person contact or drawn-out procedures is valued by users. In addition to meeting customer expectations, this convenience feature strengthens their faith in the dependability of the system. According to Siddiqui (2019), customer satisfaction rises with convenience, generating a positive feedback loop in which happy consumers are more likely to use the service again and refer others to it.

Trust mediates the relationship between perceived usefulness and customer satisfaction. When users find a digital payment system beneficial whether through ease of access or enhanced transaction capabilities, they are more inclined to develop trust in that system. This trust then translates into higher satisfaction levels. The expectation confirmation theory supports this notion by suggesting that when actual experiences meet or exceed expectations, customer satisfaction rises, further solidifying trust in the payment system (Verma,2024).

The trust serves as a fundamental mediator in the digital payments ecosystem, influencing various aspects of customer satisfaction. By prioritizing security measures, enhancing convenience, and ensuring perceived usefulness, payment providers can foster a trustworthy environment that not only satisfies customers but also encourages loyalty and ongoing engagement with their services(Radwan, 2022).

2.2 Theoretical Review

2.2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), Davis (1989), focuses on two important constructs: perceived usefulness and perceived ease of use. Davis offers a strong framework for comprehending user acceptance of different technologies. Davis (1989), defined perceived usefulness as the extent to which a user thinks that utilizing a specific technology will improve their performance at work, and perceived ease of use as the degree to which a technology is thought to be effortless and easy to use. According to Wang (2018), mobile payment solutions are helpful because they can enable quick, safe transactions, which lessens the annoyances connected with conventional cash handling procedures. Therefore, Tellbirr's services and other mobile payment systems' speed and security are likely to improve users' overall transactional experience, increasing user satisfaction and encouraging them to keep using the platform (Ağaoğlu, 2020).

On the other hand, the recognized convenience is the user's evaluation of the simplicity and convenience of the platform (Davis, 1989). It covers the elements of how easy it is to register as a clear user interface, and how easy it is to transfer money and pay the bill. By reducing complexity and improving user experience, the possibility of technology adoption can greatly increase (Davis, 1989; Venkatesh and Bala, 2008).

2.2.2 Service Quality Model

The SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988) uses five criteria: tangibility, confidence, reactivity, empathy, and reliability. External service symptoms, such as the professionalism of employees, have a great influence on the appearance and first impression of the target (Kim, 2021).

Reliability evaluates the ability to continuously and accurately provide promised services, which is important for creating loyalty and customer trust (Zeitham, 2021). To increase customer satisfaction, the service provider is ready to help the customer and must satisfy the customer's needs quickly.

The guarantee also includes the ability to show employees' experience, politeness, and trust in customers. This measurement is especially important in sectors such as medicine and finance, as customers need direction and support (Choudhury, 2022). Personal interest and start are reflected in empathy, which emphasizes the value of establishing trust with customers to increase customer loyalty. The organization still uses the SERVQUAL model to accurately determine the development and optimization area of the maintenance proposal by changing the service sector to ensure that the customer's changing requirements are met (Kumar, 2023).

2.2.3 Expectation-Disconfirmation Theory (EDT)

According to Oliver (1980), the inconsistency between the customer's expectation and the perception of service efficiency affects customer satisfaction. Customers are likely to express their gratitude and loyalty to service suppliers when recognized performance falls below expectations or exceeds. On the other hand, dissatisfaction and disappointment as a result of performance deterioration (Sweeney and Soutar, 2021). This structure is based on the idea that consumers form expectations through marketing communications, mouths, and previous experiences. As a result, companies must comply with these expectations to create a satisfactory experience with customers (Homburg, 2022).

The degree of disconfirmation, whether positive or negative, has a significant impact on customer attitudes and intentions (Sweeney and Soutar's,2021). Positive disconfirmation raises the possibility of repeat business and referrals in addition to improving customer satisfaction.The idea that controlling customer expectations and service results is essential for organizational success is further supported by the fact that negative disconfirmation can result in bad word-of-mouth and brand attrition. To guarantee that their service offerings and customer feedback systems sufficiently meet customer expectations and promote customer satisfaction and loyalty, businesses must thus continuously evaluate them (Sweeney & Soutar, 2021).

2.3 Empirical Review

2.3.1 Effect of Convenience in Telebirr Payments on Customer Satisfaction

In the context of telebirr payment systems, the convenience of the digital payment system is crucial for improving customer satisfaction. User satisfaction is significantly influenced by the accessibility and usability of mobile payment platforms (Kim, 2023). This suggests that consumers are much more satisfied when they find a payment system to be user-friendly and effective at handling transactions. Studies by Priyank and Sharma (2023), show that fast transaction times and user-friendly interfaces are important factors in determining how satisfied customers are with mobile payment systems.

Shiyas (2024), asserts that the ease of use of the digital payment system raises user perceptions of security and trust. Financial transactions require trust, and user experiences are generally improved by systems that guarantee safe payments. Consumers are more likely to remain satisfied and use a payment platform again when they feel safe doing so (Shiyas, 2024). This is especially important in areas where the use of digital payments is still expanding because consumers frequently balance convenience and security concerns.

Consumer behavior has changed, especially in urban areas, increasing the use of digital payment methods. Companies must change their service as consumers' preference grows for non-cash transactions in speed and convenience. According to a study conducted in rural areas in Bengal, wrapped north, customers have expressed their high level of satisfaction with the electronic payment system, which is configured to meet the needs of the business. Nevertheless, more education and perception of these technologies are still needed (Sharma, 2023).

As a factor that affects the overall satisfaction of customers, the convenience of digital payment is proven by these changes in consumer expectations.

H_a: Telebirr payment Services have a positive and significant effect on customer satisfaction
$H_{a.1}$: Convenience in the Telebirr payment system has a positive and significant effect on customer satisfaction.

2.3.2 Effect of Speed of Telebirr Payments on Customer Satisfaction

Agarwal and Gautam (2023), show that the quick development of mobile payment technologies has changed consumer expectations and made speed a crucial component of customer experiences. According to the study, quicker transaction times improve user satisfaction by cutting down on wait times and simplifying the payment process two factors that are crucial in the quick-paced digital economy of today.In digital payment services, customer satisfaction is significantly predicted by service quality, which includes speed.

The satisfaction of customers with a mobile payment system is affected by some important factors, including transaction speed (Debnath and Chellasamy, 2022). These elements consist of trust, recognized value, and functional quality. Speed is important, but this study also shows that the safety and efficiency of transactions have a big impact on the overall experience of the user. Another important factor is consumer confidence in the payment system. If the customer is confident that the data is protected and the transaction is safe, it is likely to be satisfied. Since speed is only one of the many interconnected elements, this multifaceted approach shows the complexity of customer satisfaction in mobile payment (Agarwal and Gautam, 2023).

Rehman and Zarina (2017), argue that demographic factors can affect customer satisfaction. Speed can be more important for young consumers than the elderly who can evaluate safety and convenience. This option means that the company must construct a mobile payment system to meet the unique requirements of various customer groups. Companies can increase customer satisfaction and proposals by understanding these demographic subtle (Acosta, 2024).

Kumar and Chendragiri (2023) state that Customer satisfaction has increased as a result of the incorporation of new technology like digital wallets and QR codes, which have further expedited transaction times. Quick response (QR) code payments greatly increased transaction efficiency and user satisfaction for both vendors and clients, according to a study on marginalized street sellers in India (Acosta, 2024).

The results indicate that the ability of mobile payment systems to process transactions quickly will remain a key factor in determining customer satisfaction as these systems develop.

H_{a2}: Speed in the Telebirr payment system has a positive and significant effect on customer satisfaction.

2.3.3 Effect of Security in Telebirr Payments on Customer Satisfaction

Customer satisfaction with digital payment systems is largely influenced by perceived security. Customer experience and happiness with digital payment systems are significantly influenced by perceived risk and trust, according to a meta-analysis (Malik and Gautam, 2023). It was discovered that while trust is essential to creating a positive customer experience and satisfaction, service quality was the best predictor of customer pleasure. According to this, improving security measures can immediately raise consumer happiness and perceptions.

According to Rakshitha and Ramana (2024), a study that evaluated users' experiences with public banks showed that security issues have a great influence on customer preparation for the use of digital services. The results are valued by the customer's convenience, but the general satisfaction depends on the trust in the security measures carried out by these services. This emphasizes the need for banks and financial institutions to prioritize reliable security protocols to increase customer trust. Considering the service of mobile wallets, this study shows that the safety and quality of the service are two factors that affect the happiness of users. Although it was expected to be positively related to the convenience of usage that satisfaction was recognized, the results showed that the sense of security is more important (Ahmed, Jamal, and Hash, 2023). This shows how important it is to ensure a safe deal. It also shows that you successfully inform consumers about these security measures to improve all experiences.

Despite advancements in technology, challenges remain regarding data privacy and the integration of security features within digital payment systems. Lubis (2024), noted that while digital communication enhances customer satisfaction through convenience and personalization, issues related to data privacy and security must be addressed to maximize benefits.

This suggests that businesses must adopt comprehensive strategies that not only focus on enhancing user experience.

H_{a3}: Security in the Telebirr payments system has a positive and significant effect on customer satisfaction.

2.3.4 Effect of Perceived Cost in Telebirr Payments on Customer Satisfaction

According to Uddin and Nasrin (2023), studies show that one of the main factors affecting customer satisfaction is perceived cost. Perceived utility, expectation fulfillment, and service quality are important indicators of consumer satisfaction in mobile financial services, and perceived cost is a significant factor influencing users' intent to utilize services. The efficiency and convenience that digital payments provide are frequently accompanied by costs that consumers balance against the advantages. Research indicates that customers are more satisfied overall when they believe the prices are fair given the convenience and quality of the services they receive.

Functional quality, recognized value, trust, recognized risk and service quality have a great impact on the quality of customer service with digital payment (Malik and Gautam, 2023). Among these factors, service quality is the most powerful indicator of customer satisfaction. This shows that the provision of high-quality services can promote negative perceptions associated with these costs, even at the cost of costs. Therefore, the company should focus on improving the quality of digital payments to increase customer satisfaction. The main aspect of customer satisfaction in digital payments is the transparency of cost. Customers are more likely to be more satisfied when they are fully aware of the collection or cost related to the use of a specific payment system (Goh, 2022). This study emphasizes that the transparent pricing structure not only increases customer satisfaction but also helps to strengthen trust in digital payment platforms, which are important for long-term interactions.

Customers often choose a platform that is more profitable than competitors. Alalvan (2023), shows that satisfaction is increased in principle by preferring a low-boarding system and a payment system with the best rewards.

This competitive environment forces digital payment suppliers to optimize price strategies to continue to introduce innovation and to attract and maintain customers. Chen, and Zhang (2023), found that young consumers are more likely to use a digital payment system because they are more technical and inexpensive for cheaper services.

On the contrary, old population statistics can be more important and safe than cost, which has a different effect on satisfaction between platforms. Understanding these demographic differences is important for the adaptation of marketing strategies and to improve the customer experience of various user groups.

H_{a4}: Perceived cost in the Telebirr payment system has a positive and significant effect on customer satisfaction.

2.3.5 Mediation Effect of Trust

According to a study on mobile payment users, trust completely mediates the relationship between loyalty and satisfaction, highlighting the direct correlation between security and privacy measures and increased satisfaction (Kashif and Mullick, 2019). According to a study on mobile payments in Jordan, 42 percent of the relationship between system confirmation (e.g. A. Zihao and Chaekwan (2021) found that satisfaction and meeting expectations were both more reliable indicators of continued usage than satisfaction alone.

The research in Indonesia, utilizing data from 344 e-commerce consumers, found that customer trust significantly impacts customer satisfaction, which in turn affects repurchase intentions (Yusriadi, 2023). Similarly, a study on mobile payment users in India confirmed that customer trust mediates the relationship between customer satisfaction and customer loyalty (Kashi, 2019). These findings emphasize the importance of building and maintaining customer trust in digital payment service providers.

H_b: Trust mediates the relationship between the Telebirr Payment system and customer satisfaction.

2.3.5.1 Partial Mediation

Service quality undoubtedly has a direct impact on satisfaction; a well-executed service will inherently lead to a certain level of satisfaction regardless of pre-existing trust. However, trust can amplify this satisfaction and contribute to a more robust and enduring positive sentiment. For instance, a study might find that while service quality directly affects customer satisfaction, a significant portion of this effect is also channeled through the mediating variable of trust (e.g., Muliyati & Jaya, 2025). This empirical distinction helps practitioners identify that solely focusing on operational service delivery might be insufficient to maximize customer satisfaction; building and maintaining trust is an equally vital, though sometimes indirect, driver of positive customer outcomes. Understanding this partial mediation allows businesses to develop more comprehensive strategies that prioritize both excellent service execution and the cultivation of strong, trusting relationships with their customers.

2.3.5.2 Full Mediation

Trust fully mediates the relationship; it suggests that service quality influences satisfaction only through its impact on trust. This implies that businesses aiming to enhance customer satisfaction should prioritize building and maintaining customer trust as a primary strategy, rather than solely focusing on service attributes in isolation. For example, a company might invest in transparency, consistent communication, and ethical practices to foster trust, recognizing that these efforts will ultimately lead to higher satisfaction. Such an empirical finding would offer a more nuanced understanding of customer behavior and provide actionable insights for service managers, moving beyond a simple input-output model to a more sophisticated understanding of the psychological processes involved (Baron & Kenny, 1986).

2.4 Literature Gap

Although mobile payment systems and their effects on customer satisfaction have been extensively studied, few studies specifically address Telebirr, especially in the Ethiopian context. The majority of the literature currently in publication discusses more general digital payment systems without exploring the particular elements affecting Telebirr customers' satisfaction.

The rise of mobile payment systems has revolutionized financial transactions globally, yet studies examining specific applications, particularly within the Ethiopian context, remain limited. Telebirr, as Ethio telecom's flagship mobile payment platform, represents a significant case for investigating customer satisfaction. While considerable research has explored various digital payment platforms worldwide, much of the existing literature adopts a generalized approach, overlooking local nuances and contextual factors that may influence user experiences. Given Ethiopia's unique socio-economic landscape and limited previous studies focusing specifically on Telebirr, addressing this gap becomes essential to understanding how it functions within this emergent digital financial ecosystem (Molla & Lichtenstein, 2020).

Recognition of mobile payment system customers is greatly affected by trust, which also has a significant impact on satisfaction level. Research shows that trust especially affects the trend of consumers who use digital financial services, especially in areas that control or low financial literacy (Alzahrani, 2021). In the case of Telebirr, the user's reliability in the system can serve as a major brokerage in the relationship between customer satisfaction and unique functions, speed, security and costs. Nevertheless, there are still few empirical studies that consider this role in this intermediary in particular, especially in the liberation of television. This inconsistency emphasizes how important it is to evaluate the functional characteristics of Telebirr and understand how trust can increase or reduce customer satisfaction.

Furthermore, trust in digital payment systems like Telebirr often hinges on users' perceptions of security and reliability (Hernández, 2019). In a country where mobile payment adoption is still nascent, establishing a trusting relationship is paramount to fostering customer loyalty and satisfaction. The perceived security of financial transactions through Telebirr could significantly affect user trust, ultimately impacting overall satisfaction levels.

Therefore, this study will be motivated to fill the theoretical gap by analyzing the Effect of Telebirr Payment Systems on Customer Satisfaction: A Look into the Mediating Role of Trust, particularly in the context of Ethio Telecom.

2.5 Conceptual Framework

The conceptual framework for the research is developed for the examination of existing literature and theories. This comprehensive approach aimed to integrate the collective knowledge accumulated in previous research to inform the exploration of the relationships between the Telebirr Payments System, Trust, and customer satisfaction.

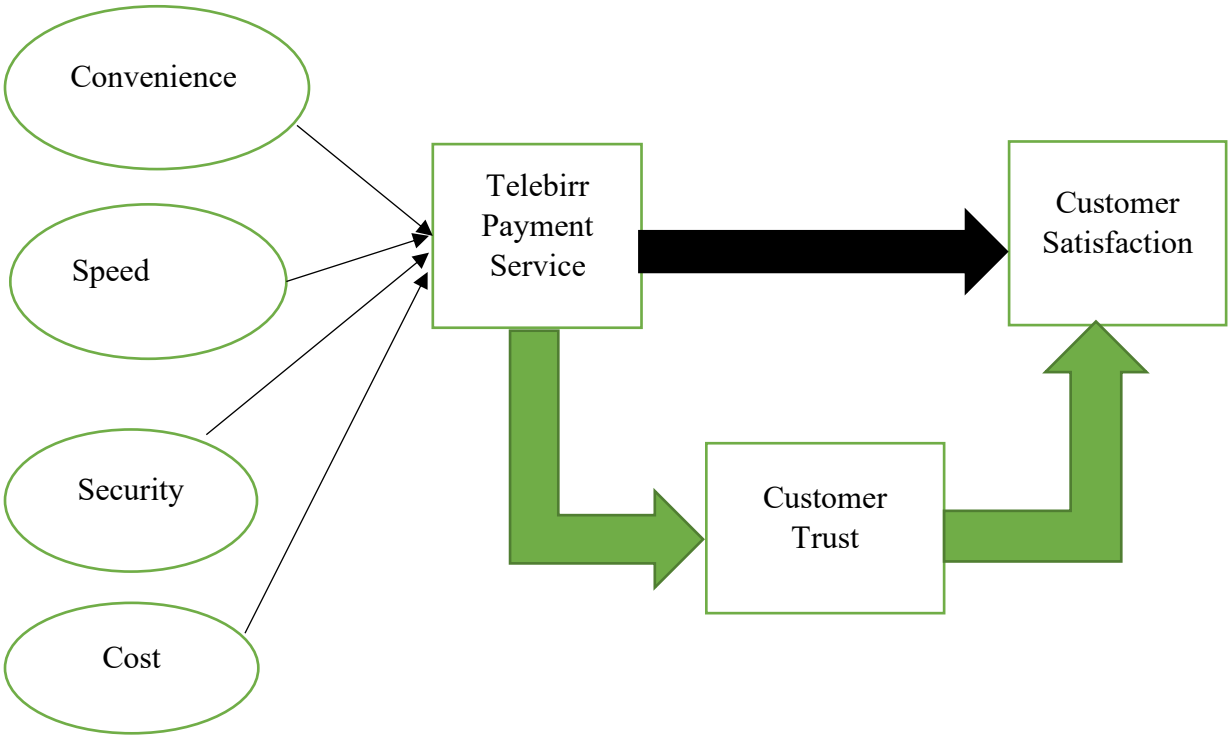

Figure 2.1 Conceptual framework

Source: Researcher Proposed Model

Legend

Indirect Effect

Direct Effect

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Research Approach

In this study, the researcher used the quantitative research approach. The researcher chose this research approach because the approach to quantitative research focuses on the collection and analysis of numerical data to answer the research questions or test the hypothesis. This approach is based on the idea that numerical data can be more objective and more reliable than high-quality data (Babbie, 2020). Quantitative research is a process of collecting data using surveys, experiments, and statistical analysis, and the researchers can identify the patterns, trends, and relationships of the data. This approach is especially useful when the research questions focus on understanding large-scale phenomena, such as the effects of treatment on certain policies or populations (Berg, 2020).

3.2 Research Design

The researcher used the explanatory research design. The explanatory research design is a type of research methodology aimed at revealing the causes of specific phenomena through a deeper understanding of causality between variables (Creswell, 2014). As a result of studying the relationship between the cause and the result, researchers can confirm or refute existing theories to create more reliable scientific knowledge. Maxwell (2012) argues that researchers can provide effective ideas to provide information to political solutions, design programs, and future research areas through the ability to study and explain these ties. Therefore, to understand the effect of the Telebirr payment system on customer satisfaction with the mediator of trust, the researcher selected an explanatory research design.

3.3 Population

The focus of this study is on individual telebirr users of Ethio Telecom head quarter employees of Addis Ababa allows for a detailed and nuanced exploration of customer satisfaction and trust within the Telebirr payment system. By analyzing individual customer accounts, the research can uncover varying perceptions and experiences that contribute to the overall efficacy of the service.

This localized approach enhances the reliability of findings, as it takes into consideration the unique socio-economic and cultural dynamics of the urban environment in Addis Ababa. Furthermore, this granularity enables the identification of specific factors that influence customer satisfaction and trust, thus providing valuable insights for stakeholders looking to improve the Telebirr system and enhance user experience.

3.4 Sample Size

Since telebirr users are infinite, the researcher uses non-probability sampling with convenience sampling techniques. non-probability sampling is appropriate as it doesn't require a complete list of the population. Within non-probability sampling, convenience sampling is a suitable technique because it allows the researcher to select participants who are readily accessible, saving time and resources.

- e (Level of Precision or Allowable Error):
    - This is the margin of error you are willing to accept. Here, e=0.05e=0.05, which means you are allowing a ±5% error in your results.
- P (Estimated Proportion of the Attribute in the Population):
    - This is the proportion of the population that has the attribute you are studying. If you don't know this value, you assume P=0.5P=0.5 (maximum variability), which gives the largest possible sample size.
- q (Complement of P):
    - This is q=1−Pq=1−P. If P=0.5P=0.5, then q=0.5q=0.5.
- Z (Z-Score for the Confidence Interval):
    - The Z-score corresponds to the desired confidence level. For a 95% confidence interval, the Z-score is Z=1.96Z=1.96 (from the Z-table).

To calculate the sample size the researcher use the formula $n = \frac{P*Q*Z^2}{e2}$

Where:

- Z = Z-score for the confidence level (1.96 for 95% confidence),
- PP = Estimated proportion of the attribute in the population,
- q=1−Pq=1−P,
- e = Level of precision (allowable error).

$$n = \frac{0.5*0.5*(1.96)^2}{0.0025} = \quad 384.16=385$$

Therefore, by convenience sampling techniques, data were collected through a questionnaire from a sample of 385 respondents who were selected as a sample from telebirr customers or Addis Ababa, Ethiopia.

3.5 Source of Data

The researcher used primary sources of data. Using primary sources of data is essential for researchers seeking to ensure the accuracy and relevance of their findings. Unlike secondary data, which can be skewed or out-of-date, primary data, which is gathered straight from sources using techniques like surveys, interviews, or experiments, offers firsthand insights that are frequently more trustworthy (Sayekti, 2021).

The variables Convenience, Speed, Security, and Cost were selected because they are critical determinants of the Telbirr payment service. These factors are supported by extensive research and are central to understanding user behavior. Other variables were excluded as they either overlap with the selected variables or are secondary in the context of the study.

Table 3.1 Scale Selection for the questionnaire

Variable	Questions	Source
Convenience	I can easily access the Telebirr payment service from my mobile device.	Priyank and Sharma(2023),
	I have reliable network coverage to use the Telebirr payment service.	
	The Telebirr payment service is easy to use and understand.	
	The Telebirr payment service is widely accepted by merchants and business owners.	
	Customer support is readily available when I need it.	
	I can easily access the Telebirr payment service from my mobile device.	
	I have reliable network coverage to use the Telebirr payment service.	
Speed	Transactions are processed quickly and efficiently.	Debnath, and Chellasamy(2022), Agarwal, and Gautam(2023)
	I can complete payments promptly.	
	There are minimal delays in receiving funds.	
	The system is responsive and does not lag.	
	The system provides real-time transaction updates.	
Security	My personal and financial information is kept confidential by the Telebirr payment service provider.	Ahmed, Jamal, and Hash (2023), Rakshitha and Ramana (2024),
	Telebirr payment service provider uses strong encryption to protect my data.	
	I have control over who can access and use my payment accounts.	
	Telebirr payment systems are reliable and will not fail during transactions.	
Cost	The transaction fees associated with the Telebirr payment service are reasonable.	Malik and Gautam (2023), Goh (2022)
	I am aware of all potential costs associated with the Telebirr payments service.	
	The Telebirr payment service is more cost-effective than traditional payment methods	
	I feel that I am getting good value for the money I spend on the Telebirr Payment service.	
Customer Trust	I trust that the information I provide will not be altered or misused	Kashif and Mullick (2019), Yusriadi (2023).
	I believe the system accurately processes transactions without errors	
	I trust that the company will fairly resolve any disputes I may have.	
	I trust that my personal information will not be shared with third parties without my consent.	
Customer Satisfaction	Customer support is readily available and helpful when I need assistance.	Banerjee (2023), Gjura (2022)
	I would recommend the Telebirr payment service to others.	
	The Telebirr payment service offers innovative features that enhance my expectations.	
	The Telebirr payment service meets my expectations for a convenient and reliable payment solution.	
	Using the Telebirr payment service has made me more likely to shop online	

3.6 Data Collection

Telebirr customers in Addis Ababa were surveyed using closed-ended questions to gather data, and their willingness to participate in the survey was also ascertained. The main tool used to collect data was a structured questionnaire with preset questions. The empirical literature for this study serves as the source for all of the questionnaires used in the study. There is a neutral choice on a five-point Likert scale that goes from strongly agree to strongly disagree. The questionnaire, which is used to gauge customer satisfaction with the Telebirr payments system, was developed based on an empirical literature review. To guarantee content validity, the majority of the measurement items were taken from earlier research and modified to suit the goals of the study.

3.7 Data Analysis Techniques

The researcher employs partial least squares structural equation modeling (PLS-SEM), a powerful statistical method that is especially useful when investigating complex relationships between different latent constructs and in situations where more conventional approaches, such as multiple regression and ANOVA, are inadequate. This approach is perfect for exploratory research and theory development because it is highly effective at handling intricate models with numerous indicators (Hair, 2022). Researchers can effectively explain variance in dependent variables by focusing on "causal-predictive" modeling, which fits with goals for which there may not be a well-established theoretical framework. PLS-SEM is preferred over Covariance-based SEM for studies that emphasize model explanation and prediction because it is especially useful when the main goal is to predict outcomes rather than just validate preexisting theories (Hair, 2022). Because of its unique ability to handle PLS-SEM approaches, SmartPLS is used for the analysis, with SPSS being used for additional data analysis as needed.

Model Specification:

The following model is formulated for this research to test the research Hypothesis.

CS= f (TR,TPS)

CS = β0 + β1 TR+β2 TPS+ ε

Where:

- (CS) = Customer Satisfaction is the dependent variable.

- (TR)=Trust represents the mediating variable.

- (TPS) = Telebirr Payment System the independent variable.

- ε denotes the error terms.

- Additionally, (β0) represents the intercept/constant, and (β) represents the slope.

3.8 Validity

The thorough verification and validation procedures for the structured questionnaire, which support the validity and credibility of the research, guarantee that the survey items are not only pertinent and understandable but also theoretically sound. The participation of respected academics in the field of study made it possible to conduct a thorough review that enhances the questionnaire's conformity to accepted theories and concepts, which are essential for meeting the goals of the study. The study's findings have a strong basis since all of the variables and contextual elements, such as customer satisfaction and trust, are based on reputable academic literature, and also the validity of the data was checked by AVE.

3.9 Reliability

Williamson's (2002), emphasis on research reliability highlights the significance of consistent and reliable results, especially in survey-based studies. The use of sample questions and a scaling mechanism in the survey design is a proactive approach to improve respondents' comprehension and elicit high-quality responses, both of which are essential for the validity of the results.

The reliability of the data gathered is strengthened by researchers further reducing variability that may result from respondents' varying interpretations or experiences by standardizing the survey instrument before distribution. A quantitative indicator of this reliability is the internal consistency among constructs, which is evaluated using Cronbach's alpha, guaranteeing that the survey yields consistent and logical results. In the end, these methodological decisions increase confidence in the research findings by protecting the data's integrity and encouraging openness in the interpretation of raw data..

3.10 Ethical Considerations

Strict adherence to ethical guidelines by the researcher is justified because it guarantees the protection of participants' rights and welfare. Participation is voluntary, and the researcher respects respondents' agency and autonomy by getting their consent. Furthermore, by ensuring confidentiality and anonymity, participants can freely exchange information without worrying about the consequences, reducing potential risks and harm. The dedication to treating data with the highest confidentiality and refraining from data distortion or misrepresentation also supports the values of honesty and openness, preserving the integrity of the study and building participant and researcher trust.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This study's main goal is to examine how trust functions as a mediator in the relationship between customer satisfaction and Telebirr Payment Service: The Case of Ethio Telecom. The presentation, analysis, and organizational interpretation of data gathered from questionnaires receive special attention in this chapter. The Statistical Package for Social Sciences (SPSS) version 27 and SMART PLS.4 were used to analyze the gathered data to adequately answer the study questions.

4.1 Response Rate

Table 4.1 Response Rate of Respondents

Questionnaire	Frequency	Percentage
Total number of questionnaires distributed	385	100%
Total number of questionnaires returned	368	95.58%
Total number of questionnaires unreturned	17	4..42%
The total number of questionnaires rejected	---	---

Source: Researcher survey,2025

An important factor in assessing the efficacy of a survey is the response rate, which shows the percentage of sample participants who finished and returned the questionnaire. Specifically, 385 questionnaires were sent to telebirr users as part of this study. 368 questionnaires were completed out of the total distribution, representing an impressive 95.58% response rate. Notably, the answers of the 17 people who did not return the questionnaire are not incorporated into the final analysis.

4.2 Demographic Profiles of Respondents

Table 4.2 Demographics Profile of Respondents (N=368)

Genders of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	262	71.2	71.2	71.2
	Female	106	28.8	28.8	100.0
Ages of Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-29 Years	100	27.17	27.17	27.17
	30-39 years	140	38.04	38.04	65.2
	40-49 years	104	28.3	28.3	93.5
	50 and above	24	6.5	6.5	100.0
Educational Levels of the Respondents					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	74	20.10	1.1	1.1
	Degree	173	47.01	47.0	48.1
	Master	121	32.88	51.9	100.0

Source: Researcher data,2025

The study on the mediating function of trust in the link between Telebirr payment service and customer satisfaction at Ethio telecom primarily represents the opinions of male respondents (71.2%), according to the demographic data that was provided. This implies that the results on confidence and satisfaction with the mobile money service would be significantly impacted by their experiences and views. Although the inclusion of female respondents (28.8%) provides some representation, the notable gender disparity calls for caution when extrapolating the findings to Ethio telecom's whole customer base. To provide a more thorough knowledge of client experiences, future research could benefit from more balanced gender representation.

The respondents' age distribution shows that the 30- to 39-year-old age group is well represented (38.04%), followed by the 40- to 49-year-old age group (28.3%).

This implies that the study mostly represents the opinions of a well-experienced subset of the clientele, most likely individuals with greater knowledge of mobile financial services. Because there were fewer respondents (6.5%) who were 50 years of age or older, it's possible that the results don't place as much emphasis on their particular experiences, levels of trust, and contentment. Gaining insight into the subtleties of pleasure and trust across various age groups may help ethio telecom better customize its offerings.

According to the data, the majority of respondents have a degree (47.0%) or a master's degree (51.9%), indicating that the sample is well educated. Higher knowledge and, therefore, higher expectations about the dependability, security, and functioning of mobile payment systems like Telebirr may be associated with this level of education. The study's findings are heavily influenced by the viewpoints of more educated users, even though there is a diploma-holding group (1.1%). To capture a wider spectrum of customer understanding and expectations connected to trust and happiness with Telebirr, future studies would benefit from including a more diverse variety of educational backgrounds.

4.3 Structural Equation Modeling (SEM)

The main goal of the Structural Equation Modeling (SEM) is to evaluate how appropriate the theoretical model fits the observed data of the sample. The SEM reaches this and integrates two main components: the measurement model and the structural model. The measurement model focuses on determining the relationship between observed variables (measured indicators) and unobserved hidden configuration, which is essentially associated with the main theoretical variable to measure the evaluation obtained from the measurement device. This component corresponds to the Confirmation Factor Analysis (CFA), which checks whether the data corresponds to the virtual structure of the measurement, and checks if the hidden variable is stable with the indicator. This step is important because it considers the measurement error and confirms the reliability of the hidden variable design in the model (Bagozzi, 2021).

On the contrary, the structural model determines the relationship between the hidden variables themselves, explaining how a particular hidden variable directly affects others. This model can reflect the virtual causality or prediction paths between unexpected structures, to see the complex theory of how hidden variables interact in the system.

The SEM combines these two components to provide a comprehensive foundation for the simultaneous evaluation of the reliability of measurement and theoretical structural relationships, providing strong tools for testing and clarifying theoretical models based on empirical data. This dual approach is distinguished from traditional methods by SEM, and can evaluate the overall response of the model for the hidden structure and its relationship and the observed data (Kline, 2016).

4.3.1 Measurement Model

In this study, the use of SmartPLS 4.0 corresponds to the function variance-based structural equation modeling (PLS-SEM), which is particularly suitable for complex models with several Latent variables. The Tensenbaum S. (2005) Model is created as a SmartPLS workflow by evaluating three indicators, measurement models, structural models, and structural regression equations for the model. The measurement model is inspected using Convergent validity, which is evaluated by factor loadings between 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good), or 0.71 (excellent), and average variance extracted (AVE) > 0.50, and discriminant validity, which is assessed using the Fornell-Larcker criterion, are the two methods used to validate the measurement model. The Fornell-Larcker criterion is one of the most widely used methods for examining the discriminant validity of measurement models. This criterion states that a construct's square root of the average variance it extracts must be higher than the correlation it has with any other construct. These guarantee that constructions are different from one another and that indicators accurately measure the constructs they are meant to assess. Both Cronbach's alpha and composite reliability (both > 0.70), which SmartPLS automatically generates in its output, validate scale dependability.

(fair), 0.55 (good), 0.63 (very good), or 0.71 (excellent). But as shown in Figure 4.1, the proposed measurement model SE1, CO4, and SP5 have factor loadings less than 0.63.

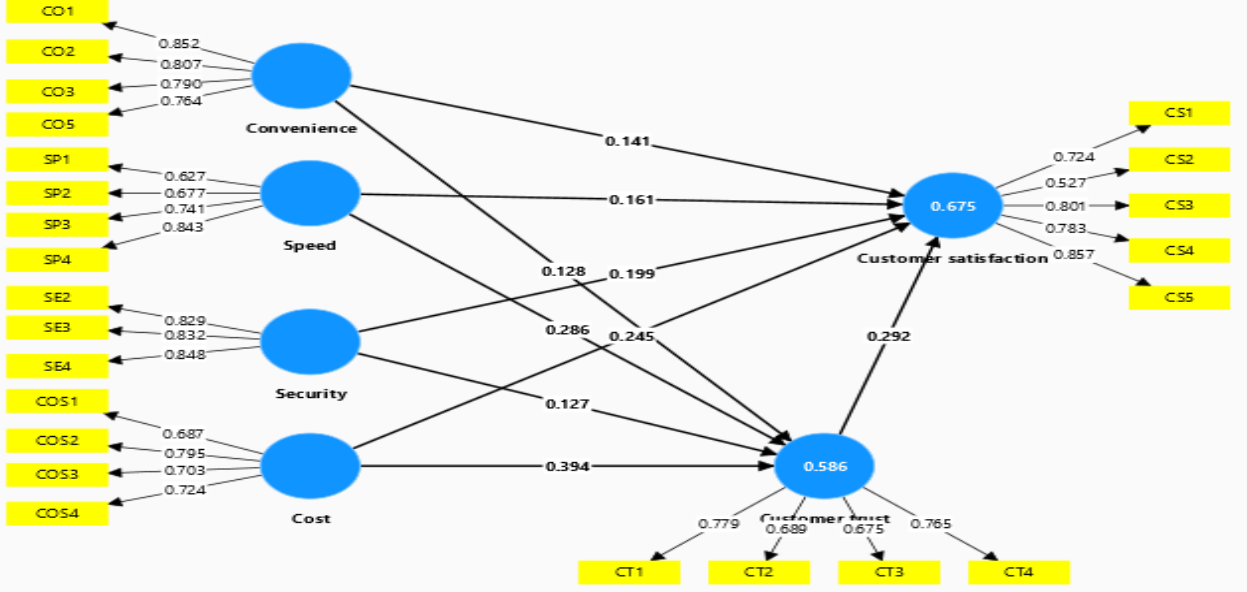

Figure 4.2 Measurement Model

4.3.2 Confirmatory Analysis

According to Hair (1992), confirmatory analysis determines that effect variables are a subset of the structures the researcher is designed to evaluate. The CFA provides statistics showing how well it responded to the data that used the theoretical definition of factors. Confirming Factor Analysis of this Study Begins with a Study of the Conformity of the Measurement Model, which is Suitable for Measuring the Hidden Variable. This is known as the construct validity of the track, and it considers the degree to which the collection of elements of the component, which are intended for measurement (Hair, 1992). The construct validity is divided into discriminant and convergent validity.

4.3.3. Reliability and Validity

4.3.3.1. Reliability

The reliability of the study is the consistency and stability of the data collection or analysis procedure, ensuring that repeated applications have provided the same results to the observer (Middleton, 2019). This consistency is important for establishing the reliability of the measurement scale.

The measurement scale is usually evaluated using re-examination reliability. Here, the same tool is introduced to the same respondents at different times, and the obtained rating is correlated to determine stability over time. The internal consistency is often measured by the Cronbach Alpha evaluates the degree of measuring the same basic structure with the elements of the scale to further identify the reliability of the scale (Middleton, 2019).

Table 4.3 Reliability Test

Dimension's	Cronbach's alpha	Composite Reliability (Rho_a)	Composite Reliability (Rho_c)	Average variance extracted (AVE)
Customer Satisfaction	0.794	0.821	0.860	0.558
Convenience	0.817	0.824	0.879	0.646
Cost	0.704	0.709	0.818	0.530
Customer Trust	0.703	0.708	0.818	0.531
Security	0.785	0.786	0.875	0.699
Speed	0.700	0.739	0.815	0.528

Source: Researcher data, 2025

The reliability test results of Table 4.3 show that at all dimensions, it can allow excellent internal consistency and reliability of structure. Cronbach's Alpha varies from 0.700 to 0.817, which generally indicates more than 0.7, which represents the satisfactory internal consistency of the test element at each level. Similarly, the values of composite reliability (Rho_a and Rho_c) are higher than 0.7 for all structures, which confirms the powerful internal consistency and reliability of the hidden variables. This means that the elements that measure each dimension are very correlated and consistently reflect the basic structure.

4.3.3.2. Convergent Validity

In the case of convergence validity, the extracted average distribution (AVE) is higher or very close to the recommended threshold of 0.5 (Hair, 2010). This indicates that more than half of the indicators are described by the hidden design. Convenience (0.646) and security (0.699) show especially strong convergence validity.

The dimensions with AVE are slightly higher than 0.5, such as costs (0.530) and speed (0.528). By meeting the minimum criteria, it is confirmed that the structure captures the estimated distribution from the indicator. In general, the combination of Cronbach's alpha and AVE values confirms that it can be reliable for the structure in which the measurement model is evaluated.

4.3.3.3. Discriminant Validity

In this study, the discriminant validity was established using the Fornell-Larcker criterion, standard, which was set using the Fornell-Larcker criterion, standards comparing the correlation between this structure and the squares of AVE (Alarcule & Josair, Slacechez, 2015). AVE values that exceed 0.5 indicate appropriate convergence validity, because each design ensures more diversification in the indicator than the measurement error. In the case of discriminant validity, the square root of the AVE must exceed the correlation coefficient between all structures, which shows that each hidden variable shares more diverse with the indicators than other structures.

The square roots of the AVE shown in the table below achieved the discriminant validity beyond all correlation coefficients between the structure. Diagonals in bold represent the square roots of the average variance extracted, while the other entries represent the squared correlation matrix.

Table 4.4 Discriminant Validity (Fornell-Larcker criterion)

Dimentions	Customer Satisfaction	convenience	Cost	Customer trust	Security	Speed
Customer Satisfaction	**0.747**					
Convenience	0.632	**0.804**				
Cost	0.677	0.600	**0.728**			
Customer Trust	0.728	0.598	0.680	**0.728**		
Security	0.487	0.298	0.252	0.390	**0.836**	
Speed	0.691	0.683	0.616	0.672	0.439	**0.726**

Source: Researcher data, 2025

Discriminant Validity- Cross loadings

A particular item should have higher loadings on its own parent construct in comparison to other constructs in the study. If an item loads well onto another construct in comparison to its own parent construct, then there are issues of discriminant validity. The difference of loading less than .10 also indicates that the item is cross-loading onto the other construct and hence could be a threat to discriminant validity(Sarstedt,2015)

The results of the cross-loading table demonstrate adequate discriminant validity among the constructs measured (CO, COS, CS, CT, SE, SP). According to the cross-loading criterion, each measurement item should load higher on its associated (parent) construct than on any other construct. In your table, for example, item CO1 loads 0.851 on CO, which is higher than its loadings on COS (0.445), CS (0.552), CT (0.513), SE (0.267), and SP (0.583). This pattern is consistent across most items: each item's loading is highest on its intended construct and lower on all others, indicating that items are more strongly associated with their own construct than with others (Abdullah,2025).

Table 4.5 Discriminant Validity (Cross Loading criterion)

	CO	COS	CS	CT	SE	SP
CO1	0.851	0.445	0.552	0.513	0.267	0.583
CO2	0.807	0.503	0.554	0.514	0.237	0.598
CO3	0.79	0.536	0.481	0.435	0.145	0.508
CO5	0.764	0.452	0.428	0.455	0.31	0.496
COS1	0.474	0.687	0.451	0.451	0.152	0.415
COS2	0.611	0.795	0.54	0.541	0.189	0.526
COS3	0.314	0.703	0.492	0.467	0.145	0.291
COS4	0.339	0.723	0.486	0.515	0.245	0.545
CS1	0.459	0.477	0.722	0.468	0.333	0.506
CS2	0.37	0.303	0.524	0.328	0.277	0.34
CS3	0.417	0.586	0.803	0.618	0.313	0.537
CS4	0.598	0.498	0.781	0.606	0.494	0.59
CS5	0.494	0.614	0.859	0.638	0.378	0.562
CT1	0.47	0.529	0.548	0.777	0.331	0.479
CT2	0.376	0.482	0.455	0.684	0.302	0.509
CT3	0.412	0.46	0.531	0.68	0.203	0.466
CT4	0.478	0.506	0.583	0.767	0.295	0.503
SE2	0.202	0.187	0.383	0.349	0.829	0.321
SE3	0.293	0.292	0.419	0.354	0.832	0.419
SE4	0.251	0.147	0.418	0.27	0.848	0.357
SP1	0.432	0.326	0.452	0.405	0.29	0.629
SP2	0.401	0.509	0.445	0.418	0.281	0.672
SP3	0.465	0.424	0.412	0.407	0.324	0.748
SP4	0.64	0.518	0.647	0.658	0.372	0.84

Source: Researcher data, 2025

Discriminant Validity-Heterotrait-Monotrait (HTMT) Ratio

Based on prior research and their simulation study results, Henseler et al. (2015) suggest a threshold value of 0.90 if the path model includes constructs that are conceptually very similar (e.g., affective satisfaction, cognitive satisfaction, and loyalty); that is, an HTMT value above 0.90 depicts a lack of discriminant validity.

However, when the constructs in the path model are conceptually more distinct, researchers should consider below 0.85for the threshold for HTMT (Henseler 2015).

Table 4.6 Discriminant Validity (Heterotrait-monotrait ratio (HTMT))

	CO	COS	CS	CT	SE	SP
CO						
COS	0.79					
CS	0.778	0.894				
CT	0.785	0.765	0.859			
SE	0.371	0.334	0.613	0.521		
SP	0.879	0.866	0.898	0.732	0.587	

Source: Researcher data, 2025

According to Henseler, Ringle, and Sarstedt (2015), HTMT values below 0.85 (or 0.90, depending on the context) indicate adequate discriminant validity, meaning that constructs are empirically distinct; values above these thresholds suggest that constructs may not be sufficiently different and could be measuring overlapping concepts. Therefore, as shown in the above table, the result of the Heterotrait-monotrait ratio (HTMT) was below 0.9, which implies that the model is accepted.

4.3.4 Test for Multicollinearity

Multicollinearity in regression models reduces the precision of coefficient estimates and makes it difficult to discern the different effects of related explanatory factors on the dependent variable by increasing standard errors. Even while tiny correlations between variables are usually acceptable, regression coefficients become statistically unstable and uninterpretable when there is perfect or almost perfect multicollinearity (for instance, one variable being a linear function of another). The inner variance inflation factor (VIF) in PLS-SEM measures this collinearity between latent components; values more than 3.3 indicate significant multicollinearity that compromises the reliability of path coefficients. This cutoff point ensures that each construct has sufficient unique explanatory power to provide trustworthy findings about its specific relationship to outcome variables. As shown below, the VIF for all dimensions was less than 3.3; therefore, there was no multicollinearity.

Table 4.7 Multicollinearity Test

Dimentions	**VIF**
CO1 >Convienience	1.988
CO2 >Convienience	1.695
CO3 >Convienience	1.670
CO5 >Convienience	1.625
COS1 >Cost	1.271
COS2 >Cost	1.480
COS3 >Cost	1.275
COS4 >Cost	1.315
CS1 >Customer Satisfaction	1.531
CS2 >Customer Satisfaction	1.240
CS3 >Customer Satisfaction	2.309
CS4 >Customer Satisfaction	1.666
CS5 >Customer Satisfaction	2.685
CT1 >Customer Trust	1.459
CT2 >Customer Trust	1.313
CT3 >Customer Trust	1.273
CT4 >Customer Trust	1.393
SE2 >Secuirty	1.629
SE3 >Secuirty	1.564
SE4 >Secuirty	1.783
SP1 >Speed	1.238
SP2 >Speed	1.328
SP3>Speed	1.459
SP4 >Speed	1.526

Source: Researcher data,2025

4.4 Structural Model Analysis

Through both direct and indirect pathways, the structural model of structural equation (SEM) modeling demonstrates how a particular hidden variable influences the change of other hidden variables. The researchers can assess how to anticipate or affect one hidden variable over time or in the variable system, and this model can show the causal influence between the hidden structure and the stated link. This offers a thorough framework for comprehending the dynamic interactions between hidden components and contains characteristics like the directional path, the deviation of the hidden variable prediction variable, and the inexplicable deviation of the hidden variable results. With direct and indirect effects that show the intricacy of hidden variable interactions, this method can dissect the effect (Hoyle, 2010). To determine the significance of the path in the structural model, the A bootstrapping method was used with 368 samples. The result of the study was summarized in Table 4.6 below.

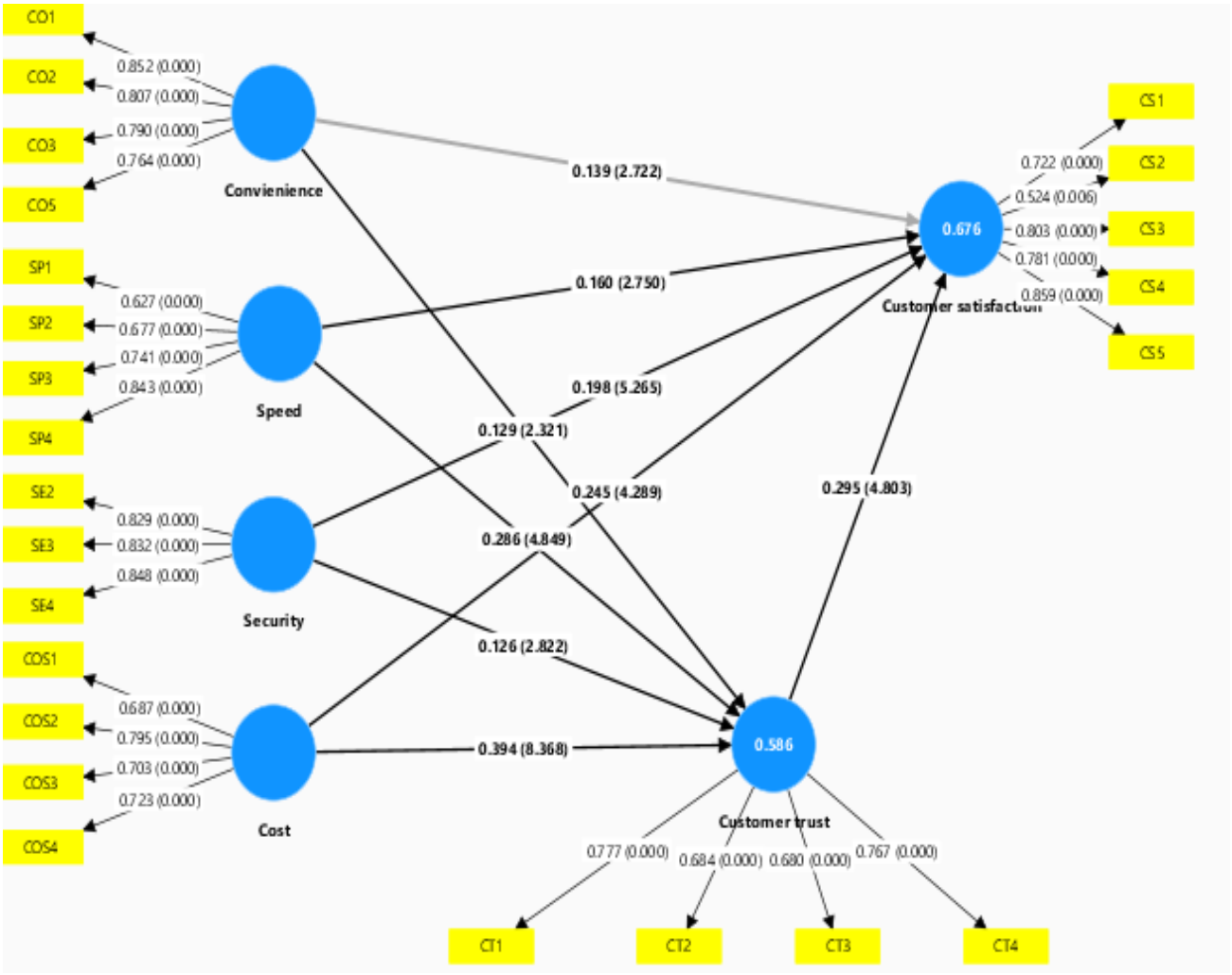

Figure 4.3 Structural Model Analysis along with their bootstrap values and 'T' Values

Table 4.8 Summarizes Path Coefficients along with their bootstrap values and 'T' Values

Dimentions	Original sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics (|O/STDEV|)	P values
convenience-> Customer Satisfaction	0.139	0.158	0.049	2.722	0.004
convenience-> Customer Trust	0.129	0.122	0.054	2.321	0.019
Cost-> Customer Satisfaction	0.245	0.229	0.058	4.289	0.000
Cost-> Customer Trust	0.394	0.395	0.049	8.368	0.000
Customer Trust -> Customer Satisfaction	0.295	0.295	0.060	4.803	0.000
Security -> Customer Satisfaction	0.198	0.210	0.038	5.265	0.000
Security -> Customer Trust	0.126	0.128	0.046	2.822	0.006
Speed -> Customer satisfaction	0.160	0.158	0.060	2.750	0.008
Speed -> Customer Trust	0.286	0.290	0.057	4.849	0.000

Source: Researcher data,2025

4.4.1. Hypothesis Testing

Table 4.9 Hypothesis Test

Dimentions	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics (O/STDEV|)	P values	Result
Convenience-> Customer Satisfaction	0.139	0.158	0.049	2.722	0.004	Supported
Convenience-> Customer Trust	0.129	0.122	0.054	2.321	0.019	Supported
Cost -> Customer Satisfaction	0.245	0.229	0.058	4.289	0.000	Supported
Cost -> Customer Trust	0.394	0.395	0.049	8.368	0.000	Supported
Customer Trust -> Customer Satisfaction	0.295	0.295	0.060	4.803	0.000	Supported
Security-> Customer Satisfaction	0.198	0.210	0.038	5.265	0.000	Supported
Security-> Customer Trust	0.126	0.128	0.046	2.822	0.006	Supported
Speed-> Customer satisfaction	0.160	0.158	0.060	2.750	0.008	Supported
Speed-> Customer Trust	0.286	0.290	0.057	4.849	0.000	Supported

Source: Researcher data,2025

The statistical output indicates that convenience has a positive effect on consumer satisfaction, as indicated by the positive and statistically significant path coefficient (O = 0.139, p = 0.004). This conclusion is further supported by the bootstrap analysis, which shows that the t-statistic (2.722) exceeds typical critical values, resulting in a tiny p-value, and that the sample mean (M = 0.158) is near the original value. This suggests that improving convenience is likely to result in higher customer satisfaction because the observed positive association is deemed statistically significant.

The null hypothesis, according to which there is no correlation between convenience and customer happiness, is rejected since the p-value (0.004) is below the significance level of 0.05, Thus, the results support the favorable association that was expected.

Convenience and consumer trust were found to have a positive association in the original sample (0.129), which seems to be statistically supported by the supplied bootstrap analysis. The initial finding appears to be consistent across resampled data, as indicated by the bootstrap mean (0.122), which roughly matches the original sample coefficient. Additionally, the estimate's confidence is increased by the comparatively low standard deviation (0.054), which denotes little sampling error. Convenience is thought to have a positive impact on consumer trust, as shown by the statistically significant p-value (0.019, below the traditional 0.05 threshold) and the reasonably big t-statistic (2.321), which offer compelling evidence to reject the null hypothesis of no association.

The statistical research presented provides strong support for the notion that cost and customer satisfaction are significantly positively correlated. A continuous positive connection in the observed data is shown by the original sample (O) coefficient of 0.245, a stable sample mean (M) of 0.229, and a very small standard deviation (STDEV) of 0.058. Additionally, the near-zero p-value (0.000) and the large t-statistic of 4.289, which greatly exceeds conventional critical values, suggest that there would be very little chance of seeing such results in the general population if there were no real association between these factors. Therefore, the suggested beneficial effect of cost on customer satisfaction is highly confirmed by this solid statistical evidence.

Cost and consumer trust have a substantial positive relationship, as demonstrated by the statistical research presented. A stable sample mean of 0.395, a tiny standard deviation of 0.049, and the initial sample correlation of 0.394 all point to a continuous positive association with little variation across samples. If there were no real relationship between cost and customer trust in the general population, it would be extremely unlikely to observe such a strong positive correlation, as evidenced by the remarkably large t-statistic of 8.368, far exceeding conventional critical values and the corresponding p-value of 0.000. Thus, this solid statistical evidence provides significant support for the proposed positive link.

The statistical data presented indicates a strong positive correlation between customer Satisfaction and consumer trust. The sample mean (M) is identical at 0.295, indicating a highly consistent estimate, while the original sample (O) exhibits a positive correlation of 0.295. Additionally, the estimate is dependable due to the comparatively low standard deviation (STDEV) of 0.060, which indicates less sampling error. With a p-value of 0.000 and a big t-statistic of 4.803, which significantly exceeds traditional critical values, the relationship is statistically significant, indicating that the observed positive association is very unlikely to have happened by accident. Consequently, the evidence firmly backs up the favorable impact that customer trust is thought to have on customer satisfaction.

The statistical study presented indicates that there is a high correlation between security and customer happiness. The sample mean (M) of 0.210 and the original sample (O) both exhibit a positive correlation of 0.198, indicating a generally steady link between samples. The estimations are accurate with little sampling error, as shown by the tiny standard deviation (STDEV) of 0.038. Additionally, a highly significant p-value of 0.000 and a huge t-statistic of 5.265, which significantly exceeds typical critical values, offer strong evidence to reject the null hypothesis that there is no association. Consequently, the overwhelming weight of the data points to the likelihood that improved security measures will raise consumer satisfaction.

Continuous upward trend with a highly stable sample mean (0.128) and a positive original sample (0.126). The low standard deviation (0.046) reduces worries about sampling error by suggesting that our sample results are probably close to the actual population connection. Additionally, the statistically significant p-value (0.006), which is below the traditional 0.05 threshold, and the reasonably big t-statistic (2.822) offer compelling evidence to reject the null hypothesis that there is no link. We may thus be certain that there is a statistically significant positive correlation between security and customer trust based on this statistical research.

A high positive correlation between speed and customer happiness is shown by the statistical study presented. The sample mean (M) of 0.158 and the original sample (O) both exhibit a positive correlation of 0.160, demonstrating cross-sample stability. The observed association is more trustworthy because of the comparatively low standard deviation (STDEV) of 0.060, which indicates a low level of sampling error.

Strong statistical evidence to reject the null hypothesis of no link is also provided by the p-value of 0.008, which is significantly below the traditional significance level of 0.05, and the reasonably big t-statistic of 2.750. Thus, we can conclude with confidence that better customer satisfaction is linked to faster speed based on these indicators.

The statistical results presented demonstrate that speed and consumer trust are positively correlated. The positive coefficient of 0.286 in the original sample (O) suggests that customer trust tends to rise in tandem with speed. The sample mean (M) of 0.290, which is extremely close to the original sample and indicates that the result is consistent across samples, supports this conclusion even more. The initial finding is more trustworthy because of the tiny standard deviation (STDEV) of 0.057, which suggests a comparatively minor sample error. Additionally, the accompanying p-value of 0.000, which is far below the accepted significance thresholds (0.05), and the big t-statistic of 4.849, which is significantly greater than typical critical values, provide compelling evidence to reject the null hypothesis of no relationship between speed and customer trust. Therefore, we can confidently conclude that there is a statistically significant and positive relationship between speed and customer trust.

4.4.2. Mediation Effect Test

Partial Least Squares Structural Equation Modeling (PLS-SEM) in managing complex model structures and non-normal data justifies its use for mediation testing with 5,000 bootstrap resamples. Because PLS-SEM is distribution-free, it can be used with datasets that defy the multivariate normality assumptions that are frequently used in social science research. By breaking down data into uncorrelated latent constructs, this method effectively handles variable collinearity and guarantees accurate parameter estimates even when predictors are associated. Because it simultaneously assesses many links in the route model, PLS-SEM's component-based estimate for mediation analysis is in line with the requirement to analyze indirect effects through mediator variables (Memon, 2018).

There is enough statistical power to thoroughly examine mediation effects thanks to the 5,000 bootstrap resamples. By creating empirical sampling distributions for indirect effects (a*b routes), bootstrapping makes it possible to compute bias-corrected confidence intervals without making any assumptions about distributions.

Additionally, by correcting for estimating errors, SmartPLS implementations of bias-corrected bootstrapping improve the accuracy of mediation effect detection, making this methodology suitable for assessing proposed indirect linkages (Cheah, 2021).

Table 4.10 Specific Indirect Effects

Dimentions	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Convenience -> Customer Trust -> Customer Satisfaction	0.037	0.036	0.018	2.091	0.037
Cost -> Customer Trust -> Customer Satisfaction	0.115	0.117	0.031	3.770	0.000
Security -> Customer Trust -> Customer Satisfaction	0.037	0.037	0.013	2.767	0.006
Speed -> Customer Trust -> Customer Satisfaction	0.084	0.086	0.026	3.228	0.001

Source: Researcher data,2025

As shown in Table 4.8, Convenience has a 0.037 indirect impact on customer satisfaction through customer trust. According to this positive value, customer satisfaction is positively impacted by increased customer trust, which is a result of increased convenience. This indirect effect is stable over many subsamples, as evidenced by the sample mean of 0.036, which is extremely close to the original sample value. The variability of this effect is indicated by the standard deviation of 0.018. The researcher concludes that this indirect effect is statistically significant based on a T statistic of 2.091 and a matching P value of 0.037, which is normally regarded as statistically significant at the 0.05 level.

Through the mediation of customer trust, the indirect relationship between cost and customer satisfaction is significantly stronger, at 0.115. As a result, there is a strong correlation between reduced expenses and increased customer satisfaction.

The robustness of the effect is further supported by the sample mean of 0.117, which roughly matches the initial sample value. A P value of 0.000 is obtained from the T statistic of 3.770, which is relatively high, and the standard deviation of 0.031. Strong statistical proof that the indirect impact of cost through customer trust on customer satisfaction is significant is provided by this exceptionally low P value.

Through customer trust, security has an indirect impact on customer satisfaction, with a reported value of 0.037. This suggests that improved security measures help to boost customer trust, which consequently has a favorable impact on customer satisfaction. Consistency may be seen in the sample mean, which is 0.037. With a T statistic of 2.767 and a standard deviation of 0.013, the P value is 0.006. The indirect relationship between security and customer satisfaction through customer trust is a dependable finding, according to this statistically significant P value.

Speed has a 0.084 indirect impact on customer satisfaction through customer trust. According to this, providing services more quickly has a favorable impact on customer trust, which in turn raises customer satisfaction. At 0.086, the sample mean is extremely close to the initial sample value. The T statistic of 3.228 indicates a P value of 0.001, and the standard deviation is 0.026. Through the mediation of customer trust, this statistically significant P value shows a robust and consistent indirect relationship between speed and customer satisfaction. In conclusion, through the mediating variable of customer trust, all four factors (convenience, cost, security, and speed) show statistically significant positive indirect effects on customer satisfaction, emphasizing the critical role that trust plays in converting these factors into increased customer satisfaction..

4.5. Predictive Relevance

According to Fornell and Cha (1994), the cross-validated redundancy measure (Q^2) can be used to assess a model's predictive relevance. Values higher than zero suggest that the model can predict endogenous constructs more accurately than chance could. The blindfolding process, which methodically removes portions of the data and assesses how effectively the model recreates the missing values, is the foundation of this criterion.

The model does not outperform a naïve benchmark (which uses the mean value of the endogenous construct's indicators for prediction) if $Q^2 \leq 0$, indicating that it lacks predictive capacity. Instead of only fitting noise, this threshold guarantees that the model offers significant insights into relationships within the data (Mohammed, 2023).

This was furthered by Hair (2013), who introduced rules for assessing Q^2 s magnitude. They suggested that minor, medium, and great predictive importance are represented by Q^2 values of 0.02, 0.15, and 0.35, respectively. These thresholds assist researchers in determining the practical importance of a model's predictive capability and whether it is predictively relevant (by $Q^2 > 0$).

Table 4.11 Predictive Relevance

Dimention	Q^2predict	R-square	R-square adjusted
Customer Satisfaction	0.542	0.675	0.671

Source: Researcher data,2025

The model's ability to forecast customer satisfaction in this study is moderate to strong, as indicated by its predictive relevance (Q^2predict) score of 0.542, which shows that the model can reliably predict more than 54% of the variance in customer satisfaction. A decent overall fit is indicated by the R-squared value of 0.675, which indicates that the predictors in the model account for roughly 67.5% of the variability in customer satisfaction. The model appears to be neither overfitting nor incorporating superfluous variables, as indicated by the adjusted R-squared of 0.671, which takes into consideration the number of predictors with the sample size. All things considered, this demonstrates that the model can accurately explain and forecast customer satisfaction.

4.6 Discussion of the Results

The findings of this study on The Mediating Role of Trust In The Relationship Between Telebirr Payment Service and Customer Satisfaction: The Case of Ethio telecom, were discussed as follows.

The results of the study show that, in the context of the Telebirr payment service, convenience has a significant direct impact on customer satisfaction ($\beta = 0.139$, $p = 0.004$) and an indirect effect through customer trust ($\beta = 0.037$, $p = 0.037$), indicating that trust partially mediates the relationship between convenience and satisfaction. This is consistent with previous research showing that payment methods that are simple and easy to use immediately increase consumer satisfaction while also building confidence, which raises satisfaction even more. For instance, Aprillandini (2022) discovered that consumer happiness and loyalty are positively and considerably impacted by the simplicity of payment methods, with trust acting as a mediator between the two. Similar to this, research on mobile payment services highlights the importance of trust as a mediator that, by lowering perceived risks and boosting confidence in the service, improves the impact of service features like convenience on customer satisfaction and loyalty (Radwan, 2022).

Convenience by itself is insufficient; trust enhances its beneficial impact on satisfaction. This is demonstrated by the statistical significance of the indirect effect, however, it is smaller than the direct effect. This is corroborated by research that demonstrates how trust mediates the relationship between customer happiness and payment ease or service quality, strengthening the desire for client loyalty (Shefira and Mangifera, 2024). Therefore, to improve client happiness and retention, Telebirr payment service providers should focus not only on improving ease but also bolstering mechanisms that foster confidence, such as clear communication and security warranties. In digital payment ecosystems, this two-way influence, direct convenience, and trust-mediated reflect a strong paradigm for comprehending client pleasure.

The results of the study showed that cost significantly affects customer satisfaction both directly ($\beta = 0.245$, $p = 0.000$) and indirectly ($\beta = 0.115$, $p = 0.000$), which is mediated by consumer trust. In line with recent studies that show how important trust is to digital payment systems.

A crucial psychological mechanism that raises the perceived value of cost-related advantages like affordability and transparency and, consequently, increases happiness is trust. Studies on digital banking and payment systems show that trustworthy and transparent payment procedures create trust and lower perceived risks, both of which increase consumer satisfaction (Toni & Miao, 2019). This mediation effect confirms that customers' trust in the Telebirr payment service strengthens the positive impact of cost on their satisfaction, supporting the notion that trust is a vital intermediary in digital financial transactions.

Furthermore, research shows that the significance of trust as a moderator in the connection between customer happiness and payment service characteristics. Research on Indian mobile payment users, for instance, showed that trust plays a significant mediating role in the relationship between satisfaction and loyalty. This suggests that efforts to build trust around security and privacy are crucial for improving customer satisfaction and engagement over the long term (Kaur & Singh, 2020). Similarly, research on digital payment contexts shows that clear transaction processes and quicker, dependable payment processing boost confidence, which in turn improves satisfaction (Sharma & Yashaswini, 2025). The study's findings are thus corroborated by recent research, which highlights that trust not only has a direct impact on satisfaction but also mediates the impact of cost-related aspects. This validates the role of trust as a mediator in the context of Telebirr payment services.

The results of the study, which show that security significantly affects customer satisfaction directly ($\beta = 0.198$, $p = 0.000$) and indirectly through customer trust ($\beta = 0.037$, $p = 0.006$), highlight the crucial role that trust plays as a mediator in the relationship between customer satisfaction and the security of telebirr payment services. This is consistent with recent studies showing that security measures in digital financial services not only directly improve customer satisfaction but also foster trust, which in turn boosts customer loyalty and satisfaction.

The 2025 Thales Digital Trust Index, which highlights that trust is still the foundation of digital interactions despite rising cyberthreats and changing customer expectations, supports the importance of trust in this dynamic. The Index notes that trust is earned daily through secure, transparent, and user-friendly interactions, especially in financial services, where security is paramount for consumer confidence (Vreeze, 2025).

Furthermore, the indirect benefit through trust is indicative of bigger trends in 2025 consumer behavior, when customer satisfaction and retention are mostly determined by trust. While overall satisfaction levels are stable, loyalty metrics like trust and repurchase intent are falling, according to Qualtrics' 2025 Global Consumer Study. This suggests that trust is a delicate but crucial element for maintaining customer satisfaction and loyalty in cutthroat markets. This backs up the study's finding that increasing security by itself is insufficient; to optimize pleasure, it must be combined with establishing and preserving customer confidence. As a result, Telebirr's emphasis on strong security procedures that promote trust is in line with current understandings of customer experience management, thereby highlighting the mediating function of trust in the relationship between security and satisfaction.

According to the study, speed significantly affects customer satisfaction directly ($\beta = 0.160$, $p = 0.008$) and indirectly ($\beta = 0.084$, $p = 0.001$) through customer trust, highlighting the crucial role that trust plays as a mediator in raising customer satisfaction with Telebirr payment services. This implies that while providing services more quickly increases consumer contentment, it also fosters trust, which increases satisfaction even more. Trust is essential to client connections in the modern digital economy, particularly in fintech and payment systems, where dependability and security are critical. According to recent studies, trust must be consistently acquired via every interaction, especially in industries like banking and digital payments, where customers are becoming more dubious yet still want safe, easy experiences (Thales, 2025).

Furthermore, larger consumer trends in 2025 support the significance of trust in promoting customer satisfaction by demonstrating that, despite stable satisfaction levels, loyalty indicators like advocacy and trust lag. For this reason, trust is an essential differentiator for customer contentment and retention.

Trust established through dependable and prompt service delivery is essential for maintaining satisfaction and repeat business, as consumers today have higher expectations and are quick to renounce loyalty after bad experiences (Qualtrics Consumer Trends, 2025).

As a result, trust's mediating function in the relationship between Telebirr's service speed and customer satisfaction is consistent with the changing environment, where trust raises the perceived value of service speed and, in turn, strengthens customer loyalty and contentment. This backs up the study's finding that increasing security by itself is insufficient; to optimize pleasure, it must be combined with establishing and preserving customer confidence.

CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATION

5.1 Summary of Major Findings

The research investigated how trust functions as a mediator in the relationship between customer satisfaction and Telebirr Payment Service: The Case of Ethiopian Telecom. Structural Equation Modeling (SEM) was employed to analyze the relationships among various factors, including convenience, Cost, Speed, security, Customer Trust, and Customer Satisfaction. The findings offered a comprehensive understanding of these dynamics. The study utilized a sample of 368 respondents, statistical tools, and methodologies via SPSS V-27 and SmartPLS 4.

According to the study's findings, convenience significantly affects customer satisfaction in the context of the Telebirr payment service ($\beta = 0.139$, $p = 0.004$) and indirectly through customer trust ($\beta = 0.037$, $p = 0.037$), suggesting that trust mediates the relationship between convenience and satisfaction to some extent. Cost has a considerable impact on customer satisfaction, both directly ($\beta = 0.245$, $p = 0.000$) and indirectly ($\beta = 0.115$, $p = 0.000$), according to the study's findings. This effect is mediated by consumer trust, in keeping with current research demonstrating the significance of trust in digital payment systems. Trust is an important psychological process that increases the perceived value of cost-related benefits, including affordability and transparency, and, in turn, boosts Satisfaction. This mediation effect confirms that customers' trust in the Telebirr payment service strengthens the positive impact of cost on their satisfaction, supporting the notion that trust is a vital intermediary in digital financial transactions.

Speed has a substantial impact on customer satisfaction both directly ($\beta = 0.160$, $p = 0.008$) and indirectly ($\beta = 0.084$, $p = 0.001$) through consumer trust, according to the study. This underscores the critical role that trust plays as a mediator in increasing customer satisfaction with Telebirr payment services.

This suggests that faster service delivery boosts customer satisfaction, but it also builds trust, which boosts satisfaction even more. In the current digital economy, trust is crucial to customer relationships, especially in fintech and payment systems, where security and dependability are crucial. The study's findings demonstrate that security has a significant impact on customer satisfaction both directly ($\beta = 0.198$, $p = 0.000$) and indirectly ($\beta = 0.037$, $p = 0.006$) through customer trust, underscoring the critical role that trust plays as a mediator in the relationship between security and customer satisfaction.

The predictive relevance (Q^2predict) score of 0.542, which indicates that the model can reliably predict more than 54% of the variance in customer satisfaction, indicates that the model's ability to forecast customer satisfaction in this study is moderate to strong. The R-squared value of 0.675, which shows that the predictors in the model explain about 67.5% of the variability in customer satisfaction, suggests a good overall fit.

5.2 Conclusions

In the context of Ethiopia's Telebirr payment service, the main goal of this study was to examine the mediating function of customer trust in the link between customer satisfaction and several aspects of Telebirr payment service (convenience, cost, speed, and security). The results clearly show that a key mediating factor in these connections is customer trust. In particular, the presence of consumer trust increases the direct and positive impact of convenience, cost, speed, and security on customer satisfaction. This suggests that customers are more satisfied when they believe Telebirr to be quick, easy, affordable, and safe. This benefit is exacerbated when they have a high degree of faith in the service.

For Ethiopian Telecom and other mobile money service providers, these findings have important ramifications. First of all, it emphasizes how crucial it is to establish and preserve client trust as a major factor in determining customer satisfaction. In addition to immediately increasing consumer pleasure, investments in improving the Telebirr platform's speed, cost, convenience, and security will also foster greater trust, which will raise customer satisfaction even further. Second, the study emphasizes that enhancing service quality aspects alone might not be enough; building trust through open communication, dependable service, and strong security measures is just as important for optimizing customer satisfaction in the ecosystem of digital payments.

In conclusion, this study provides compelling evidence for the mediating role of customer trust in the relationship between Telebirr payment service dimensions and customer satisfaction within the Ethio-Telecom. The findings emphasize that trust is not merely a consequence of positive service experiences but an integral psychological factor that enhances the impact of convenience, cost, speed, and security on customer satisfaction. Ultimately, for Telebirr to thrive and achieve high levels of customer satisfaction, a dual focus on delivering superior service quality and actively nurturing customer trust is paramount.

5.3 Recommendations

Based on the findings and conclusion of the study, here are five recommendations for Ethiopian Telecom and other mobile money service providers:

- **Prioritize Trust-Building Initiatives**

  Ethio Telecom ought to make a concerted effort to fund initiatives that build and preserve customer trust. This entails open and honest communication on service operations, dependable and consistent service delivery, and strong security protocols to safeguard customer information and transactions. Customer trust can be greatly increased by taking steps like providing proactive information about security upgrades and having clear grievance redress procedures.
- **Enhance Service Quality Across All Dimensions**: Convenience, cost, speed and security all have a direct impact on client satisfaction, even though trust is essential. These elements of the Telebirr service should be regularly improved by Ethiopian Telecom. This could entail introducing state-of-the-art security measures, providing competitive and transparent pricing, improving transaction processing speeds, and optimizing the user interface for ease.
- **Integrate Trust-Enhancing Measures into Service Improvements**: When implementing improvements in convenience, cost, speed, and security, explicitly communicate how these changes also contribute to increased reliability and security of the platform
- **Focus on Cost Transparency and Value Communication**: Ethio Telecom makes sure that pricing structures are transparent and conveys the Telebirr value proposition, considering the substantial direct and indirect impact that costs have on customer satisfaction.

5.4 Suggestions for future research

The researcher provides suggestions for further study, presenting encouraging directions for expanding knowledge of customer satisfaction and trust in the context of Telebirr. To capture the dynamic interaction between these variables over time and uncover patterns and long-term effects that cross-sectional data cannot, longitudinal studies are essential. Telebirr's performance would be evaluated against other mobile money services to identify best practices for the Ethiopian market. By offering detailed insights into consumer views, motivations, and the underlying causes of their levels of pleasure or trust, qualitative research would enhance the quantitative findings.

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Appendix

i.Questionniers

Addis Ababa University
School of Commerce

Dear Participants,

This questionnaire is designed to collect primary data that support my research on the "**Analyzing the effect of Telebirr payment Service on customer satisfaction: A look into mediating role of trust. The case of Ethio telecom. "that** I am conducting as a partial fulfillment of the requirements for the Master's Degree. The findings of the research will be used only for the academic purposes authorized by Addis Ababa University School of Commerce.

Sincerely;

Abdulaziz Nassir

Part One: Demographic Information of the Respondents.

Please put a tick mark (□) in the BOX which most closely represents your situation.

Please mark one item only per question.

1. Gender Male ☐ Female ☐
2. Age 18-29 ☐ 30-39 ☐ 40-49 ☐ 50 and above ☐
3. Educational Qualification Diploma ☐ First Degree ☐ Master ☐ PhD ☐

Part Two: Opinion Survey on Analyzing the Mediating Role of Trust in the relationship between the Telebirr payment service on customer satisfaction: The case of Ethio Telecom

Please read each statement carefully and indicate your level of agreement with each statement on a scale of 1 to 5.

Strongly Disagree (SD) =1, Disagree (DA) =2, Neutral (N) =3. Agree (A) =4, strongly Agree (SA) =5

2.1 Telebirr Payment Service

No	Convienience	Scale				
		1	2	3	4	5
1	I can easily access the Telebirr payment service from my mobile device.					
2	I have reliable network coverage to use the Telebirr payment service.					
3	The Telebirr payment service is easy to use and understand.					
4	The Telebirr payment service is widely accepted by merchants and business owners.					
5	Customer support is readily available when I need it.					
No	**Speed**	**Scale**				
		1	2	3	4	5
1	Transactions are processed quickly and efficiently.					
2	I can complete payments promptly.					
3	There are minimal delays in receiving funds.					
4	The system is responsive and does not lag.					
5	The system provides real-time transaction updates.					

No	Security	Scale				
		1	2	3	4	5
1.	My personal and financial information is kept confidential by the Telebirr payment service provider.					
2	Telebirr payment service provider uses strong encryption to protect my data.					
3	I have control over who can access and use my payment accounts.					
4	Telebirr payment systems are reliable and will not fail during transactions.					

No	Cost	Scale				
		1	**2**	**3**	**4**	**5**
1	The transaction fees associated with the Telebirr payment service are reasonable.					
2	I am aware of all potential costs associated with the Telebirr payments service.					
3	Telebirr payment service is more cost-effective than traditional payment methods					
4	I feel that I am getting good value for the money I spend on Telebirr Payment service.					

2.2 Customer Trust

No	Statements	Scale				
		1	2	3	4	5
1	I trust that the information I provide will not be altered or misused					
2	I believe the system accurately processes transactions without errors					
3	I trust that the company will fairly resolve any disputes I may have.					
4	I trust that my personal information will not be shared with third parties without my consent.					

2.3 Customer Satisfaction

No	Statements	Scale				
		1	2	3	4	5
1	Customer support is readily available and helpful when I need assistance.					
2	I would recommend the Telebirr payment service to others.					
3	The Telebirr payment service offers innovative features that enhance my expectation.					
4	The Telebirr payment service meets my expectations for a convenient and reliable payment solution.					
5	Using Telebirr payment service has made me more likely to shop online					