

**ADDIS ABABA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
**SCHOOL OF COMMERCE**  
**DEPARTMENT OF PROJECT MANAGEMENT**



**Factors Influencing Customer Satisfaction of Mobile Banking Services:  
The Case of Dashen Bank on Selected Addis Ababa Branches.**

**BY: Endale Tilahun Tadesse**

**A Project Work Submitted to The Department of Project management As Partial  
Fulfillment of the Requirements for Masters of Science in Project Management**

**Advisor: Fesseha Afewerk (A/Professor)**

**Addis Ababa, Ethiopia**

**October, 2022**

**Cover Page**  
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## Declaration

I the undersigned, declare that this research paper titled **Factors Influencing Customer Satisfaction of Mobile Banking Services: The Case of Dashen Bank on Selected Addis Ababa Branches** is my original work; prepared under the proper guidance of Fesseha Afework (A\Professor). All resources used in this research have been dully acknowledged. It is offered for the partial fulfillment of the requirement for the degree in Masters of Project Management.

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## **Certification**

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This is to certify that the thesis prepared by Endale Tilahun Tadesse entitled: **Factors Influencing Customer Satisfaction of Mobile Banking Services: The Case of Dashen Bank on Selected Addis Ababa Branches** and submitted in partial fulfillment of the requirements for the degree of Masters of Project Management compiles with the regulations of the university and meets the accepted standards with respect to originality and quality.

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Fesseha Afework (A\Professor)  
Advisor

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Date

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## **List of Acronyms/Abbreviations**

**ATM-** Automated Teller Machine;

**DB -** Dashen Bank;

**EOU-** Ease of Use;

**GPRS -** General Packet Radio Services

**IB-** Internet Banking;

**IBM-SPSS V.25-**International Business Machine-Statistical Package for Social Science

Version 25

**ICT -** Information Communication Technology;

**MB –** Mobile Banking;

**NBE-**National Bank of Ethiopia;

**PIN-** Personal Identification Number;

**SIM -** Subscriber Identity Module

**SMS –** Short Message Service

**SPSS-** Statistical Package for Social Sciences;

**TAM -** Technology Acceptance Model;

**WAP -** Wireless Application Protocol

**TDES -** Triple Data Encryption Standard

**VIF –** Variable Inflation Factor

## **ABSTRACT**

*Mobile banking enables banks to expand their services in areas where they do not have the incentive or capacity to open a formal branch, which is especially true in rural and impoverished areas. In today's economy, mobile banking is a pivotal moment for the banking industry. Service firms in Ethiopia, like those in other developing countries, recognize the importance of customer satisfaction. This study attempted to empirically analyze the factor influencing customer satisfaction of mobile banking in the case of Dashen Bank on selected Addis Ababa branches. Accordingly, the study is based on 237 samples collected through a self-administrated and online survey, and then the data analysis has been carried out using IBM-SPSS version 25 software for analysis of validity, reliability, regression analysis, and correlation analysis has been carried out to analyzed the variables that have a significant influence on customer satisfaction of mobile banking which includes mobile banking service usefulness, application ease of use, trust, risk, infrastructure and cost.. According to the study, Dashen Bank management ought to strive to provide more immersive, lightweight mobile applications, which is customized for all types of customers to augment the excellent mobile banking experience, and assign a trained banker at the front desk who can give correct and good information so that more customers can subscribe, transact, and fulfill their essential banking needs through mobile banking.*

## **Keywords**

Mobile Banking, Ease of Use, Usefulness, Risk, Trust, Cost, Challenges, Customer Services, IBM-SPSS V.25

# **CHATER ONE**

## **INTRODUCTION**

### **1.1 BACKGROUND OF THE STUDY**

Banking services in the twenty-first century have taken on a new dimension as a result of the financial industry's advancement of information technology. Through current technology-based financial services such as Internet banking, ATMs, and MB, the banking sector has naturally evolved to provide fast and quality customer service (Mobile Banking). Mobile banking is one of the most convenient financial services because it allows people who did not previously have access to banking services to join the banking system (Dias et al., 2022).

Thus, banking services and operations have undergone a paradigm shift, especially in the past decade. Technological innovations, international commerce, economic strength, and consumer requirements have all expedited the changes. As a result, banking services have evolved quickly to adopt new delivery methods that are responsive to the changing commercial landscape. In order to meet customer expectations, banks strive to adopt new and innovative services to ensure a competitive edge. Across the developing world, there are more people with mobile phones than bank accounts. Mobile banking has become a means of economic empowerment for many people without access to traditional banks. But most existing mobile financial services are built on top of legacy IT systems that do not take advantage of advances in mobile technology or user behavior. The mobile phone has become an essential part of our lives and is continuously growing. There were over 3.3 billion phone users, and close to 60% of the subscribers lived in the developing world. As a result, many global development organizations have turned to the mobile phone as a potential platform for delivering financial services to the "unbanked." The unbanked are people who do not have formal bank accounts and live in a cash economy; they are restricted from taking out loans, saving money, or making remote payments, which can limit their economic opportunities (Mohamud & Warui, 2021).

To put it in a basic sense, mobile banking is the use of a mobile device, such as a mobile telephone, to conduct banking transactions. In general, it is a-cross-platform collaboration between mobile operators and the banking sector that integrates mobile communications and electronic money to enable cell phone banking transactions. Millions of people around the world are starting to use mobile banking. With the rapid advancement of technology and the increased

use of cell phones, this mobile banking service is gaining traction not only in developed countries, but also in developing countries like Ethiopia. According to the World Bank, half of all adults worldwide will have access to mobile money accounts by 2025. (Mehari, 2019).

Getting to the bank used to entail driving to the bank, getting out of your car, and walking into the branch. Banking, in other words, was a time-consuming activity. However, the advent of mobile banking has changed everything. People can now use their phones to send money to friends and family, buy airtime, and pay utility bills. However, as people abandon traditional banking methods in favor of mobile devices for financial transactions, banks must adapt and optimize their digital offerings in order to remain relevant (Kejela & Porath, 2022).

Customer satisfaction is the most critical aspect of any business. In this day and age, the mobile phone has become one of the most important means of communication for people across the globe. Mobile banking is an aspect of this development, an opportunity that should be utilized as much as possible (Bhatt & Nagar, 2021). A critical analysis of mobile banking practices and challenges that impact mobile banking customer satisfaction, as well as how these factors influence satisfaction and confirm customer retention, is necessary for the banking industry to develop marketing strategies that ensure current satisfaction while promoting new dimensions for future mobile banking customer satisfaction in Ethiopia (Abdu & Li, 2017).

In Ethiopia, there are banking institutions that have started mobile banking in accordance with Directive No. FIS /01/2012. Moreover, the exhaustive use of mobile banking services that should be offered by commercial banks is not well ensured. This shows that the banking sector in Ethiopia is not well strengthened compared to neighboring countries such as Kenya, where 79 percent of bank customers use mobile banking (Mehari, 2019). The giant state-owned Commercial Bank of Ethiopia had 4.6 million mobile banking users (as of 2019/20) (CBE Annual Report, 2019/20), a very small number compared to the country's population and the total number of customers, 25 million. To improve the practice of mobile banking in developing countries, a better understanding of the difficulties and factors influencing the adoption and satisfaction of m-banking is essential. By deeply understanding the challenges and conditions that affect the ability to develop countries to fully adopt mobile banking and reap its benefits, researchers and practitioners can develop strategic implications for promoting this service in developing countries. However, despite the importance of the study area in developing countries,

few studies have been conducted, particularly in Ethiopia (Meher & Belay, 2019). This study focuses on randomly selected customers of Dashen Bank's specified branches and aims to assess the factors influencing customer satisfaction of mobile banking and its associated challenges on customer satisfaction in order to fill a gap in the literature.

In order to further enhance mobile banking practice in developing countries, a better understanding of the challenges and drivers impacting mobile banking adoption is critical (Yusron & Ph.D., 2022). By gaining an in-depth understanding of the factors that influence the level of satisfaction of existing mobile banking users in Ethiopia. The ability to fully embrace mobile banking and reap its benefits Researchers and practitioners can generate strategic implications for how to promote this service in developing countries. However, despite the importance of the study area in developing countries, limited studies have been conducted so far, particularly in Ethiopia. Therefore, more studies are still required to find out the root cause that impedes the practice of mobile banking in the pioneers of technological modernization of the banking industry in Ethiopia. Therefore, to address the current gap in the literature, this study is designed to identify the factors that affect customer satisfaction of mobile banking on Dashen Banks' eight branches.

## **1.2 STATEMENT OF THE PROBLEM**

Mobile banking services are relatively new and rapidly evolving, with millions of consumers using them every day. Today, many people take their mobile banking needs for granted, using their phones to buy airtime, pay bills, transfer money, and more. Today, traditional retail banking services are under siege by the powerful forces of mobile banking (Nwachukwu, 2022). Principally, the convenience and speed of mobile services are far faster and more convenient than traditional banking products. Mobile banking has the potential to be transformational due to a number of factors. First, it leverages existing mobile infrastructure that already reaches unbanked people. Second, it can be driven by new players, such as telecom operators through mobile money services, whose target markets are different from those of traditional banks and who can leverage the strength of their distribution networks for various transactions.

The use of technology and innovative channels to deliver financial services such as mobile banking has been instrumental in deepening access to financial services to broader segments of

the population at an affordable price (Lacmanovic et al., 2012). A case in point is a report by U.S.-based market research firm Boston Consulting Group (BCG), which found that Kenya and Ghana have the second and third highest mobile payment usage rates in the world, after China. The Five Strategies for Mobile-Payment Banking in Africa study found that transactions via mobile wallets and phones account for 87% of GDP in Kenya and 82% in Ghana (Rouse & Verhoef, 2016). The World Bank has recognized Ghana as the fastest growing mobile money market in Africa over the past five years. The report estimates that mobile payments revenue in Africa could grow from \$3.5 billion today to between \$14 billion and \$20 billion by 2025 (Yu & Ibtasam, 2018).

Although our country, Ethiopia, has recently started to use the mobile banking service, the development has not been as expected compared to the countries mentioned above in which the digital transaction expected to reach 39% of GDP by 2025 (Cepheus Capital & USAID CATALYZE, 2021) Ethiopia. According to Dashen Bank's 2020/21 annual report, there were 2.4 million mobile banking customers on the bank's Amole platform, of which only 427 thousand users joined the platform during the reporting period when 552 thousand transactions were conducted at a volume of 2.3 billion Birr. If we compare this number with the total population of Ethiopia, there are only a small number of people using mobile banking. In general, banks in Ethiopia need to work on customer perception and awareness of digital banking. Moreover, there is limited research conducted in the area of mobile banking. Most of the studies were focused on the Commercial Bank of Ethiopia viz. researchers like Banke & Yitayaw (2022) have tried to do research on mobile banking, though their studies were too general. Further studies need to be conducted on every aspect of digital banking services to identify the factors that influence customer satisfaction. In addition, throughout my experience as a former Dashen Bank Branch Manager and currently, as a customer of the bank, I observed that a significant number of customers who use mobile banking have always come to the bank to use bank services (withdraw and deposit). In addition, due to fear of theft of their phones and thinking that using mob applications (Amole) is difficult, they prefer to come to a branch to get the services, which is all against the ultimate objective of mobile banking, i.e., creating a cashless society (Meher, 2016).

(Assefa, 2013) conducted a study on the impact of e-banking on customer satisfaction in two private banks in Gondar city. The results of the study implied that majority of users of e-banking are the young, the educated, salaried and students, business men and women are not actively using the service of e-banking, e-banking currently provided for saving and current accounts holders only, e-banking reduced frequency of bank hall for banking service, reduced waiting time for customers, there are customers who don't know the fee charged for being e-banking users, the bank customers satisfaction increased after being e-banking users, enabled customers to control their account movements and there is high opportunity to expand e-banking service in the city and recommended that further studies to the effect of electronic banking on customer satisfaction in more detail.

Currently, Dashen Bank is making a huge investment into the information technology project for the effective provision of mobile banking and its core banking systems (Capital, 2021). Hence, it is important for all commercial banks that provide mobile banking services to understand the challenges impeding the intention of using mobile banking services in order to obtain the desired end result of the project, which is to create a cashless society, which is the ultimate objective of the financial sector in the current digital world. Moreover, a clear understanding of these factors will enable Dashen Bank to develop suitable marketing strategies and promotional campaigns targeted at both existing users and consumers who have not adopted m-banking services (Yenew, 2019).

As a result, this research has identified the factors influencing customer satisfaction of mobile banking and provided valuable recommendation that can be implemented not only by Dashen Bank but also by other commercial banks in order to bridge the gap between the ultimate goal of creating a cashless society at the highest level and the unsatisfactory number of m-banking users by assessing its factors influencing on customer satisfaction.

### **1.3 BASIC RESEARCH QUESTION**

The study is focus on identifying factors influencing customer satisfaction of Mobile Banking: The Case of Dashen Bank's Amole on Selected Addis Ababa Branches, the question the study seeks to answer:

1. What are the factors that influence customer satisfaction of mobile banking services in Dashen Bank Selected branches.
2. What is the relationship between customer satisfaction and the factors that influence customer satisfaction?

## **1.4 RESEARCH OBJECTIVE**

### **1.4.1 GENERAL OBJECTIVE**

To identify the most influential factors for customer satisfaction of mobile banking on selected Dashen Bank Branches.

### **1.4.2 SPECIFIC OBJECTIVE**

The specific goals of the study were:

1. To analyze the relationship between customer satisfaction and the selected factors that influence customer satisfaction
2. To make recommendations for improving mobile banking activities

## **1.5 SIGNIFICANCE OF THE STUDY**

The ultimate goal of any business organization is to remain profitable by producing and selling goods or services. Nowadays, automated technologies such as electronic payments in the banking industry play a significant role not only in meeting targets but also in surviving in the industry. Because mobile banking is still in its infancy in Ethiopia, the study will help highlight factors that influence customer satisfaction as well as fill significant knowledge gaps about the Ethiopian mobile banking landscape. It will also give researchers and students a better understanding of the factors and encourage further research on the subject. The study will focus on understanding the factors that influence customer satisfaction and customer services in Dashen Bank's mobile banking, and finally provide constructive recommendations on improving customer satisfaction..

## **1.6 SCOPE OF THE STUDY**

Dashen Bank provides mobile banking services through all of its branches throughout the country. However, due to time and financial constraints, only eight branches in Addis Ababa were chosen. The branches are chosen based on the number of subscribers in those eight branches in four districts is higher than in the rest of Addis Ababa (Dashen Bank, 2021/22: Q3). As a result, the scope is limited to assessing the practice, challenges and customer service factors

that influence customer satisfaction with mobile banking and only to the eight selected branches in the Addis Ababa area.

### **1.7 LIMITATION OF THE STUDY**

The study will only look at the factors influencing customer satisfaction of mobile banking on customer satisfaction among Dashen Bank customers in Addis Ababa who use the Amole mobile-banking application. This studies only uses data obtained from Dashen Bank's customers for consistency and because customers use different types of mobile banking services from different banks. Because mobile banking services are still in their infancy in our country, a detailed study on this topic in the form of secondary data or literature in this field is not available to the expected level. Furthermore, methodological flaws, sample inadequacies, and placement biases may have an impact on the study's conclusions. Furthermore, the study will only assess the Amole mobile banking factors influencing customer satisfaction from the perspective of banking activities and customer perception of the service in Addis Ababa. The study's finding is entirely dependent on the responses of the participants and some secondary information obtained from the literature. The results cannot be generalized to the entire population of Ethiopia because the study samples were collected only in Addis Ababa, despite the fact that Dashen Bank's MB users are spread throughout the country.

### **1.8 ORGANIZATION OF THE STUDY**

The study is organized in five chapters. Chapter one includes, background of the study , introduction, statement of the problem, objective of the study, research question, scope and limitation of the study, significance and organization of the study. Chapter two, include literature review which emphasizes on correlation between the existing studies, researches, reports, etc. that would serve as the foundation for this research. Chapter three deals about research methodology which elaborates and identifies all possible analysis based on the available data gathered. Chapter four, deals about data analysis and interpretation of the study and finally chapter five emphases on conclusion and recommendations of the study.

### **1.9 DEFINITION OF KEY TERMS**

**Mobile Banking:** Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking

transactions through a 8 mobile device such as a mobile phone or Personal Digital Assistant (PDA).

**Ease of Use (EOU):** Ease of use is important in using M-banking, which related to customer apprehension about the efforts required to learn using m-banking.

**Risk:** Potential exposure of losing credential identity, financial loss while using mobile banking.

**Trust:** in mobile banking as the individual belief that leads to vulnerability to mobile technology, telecommunication provider and banks, given the technology contains banks and telecommunication provider's characteristics.

**Cost:** Any out lay that is related to mobile banking include transaction fee, bank charge and mobile network charge.

**IBM SPSS:** a powerful statistical software platform that enables academics to study data without the need for advanced statistical analysis. It is utilized by a variety of scholars for advanced statistical data analysis

## **CHAPTER TWO**

### **REVIEW OF RELATED LITRATURE**

#### **2. INTRODUCTION**

This chapter includes a review of the literature, which begins theoretical review on mobile banking customer satisfaction from different perspective viz. service quality vs customer satisfaction, identifying factors influencing of mobile banking on customer satisfaction and dimension of mobile banking on customer satisfaction which serves as a framework for the research performed.

#### **2.1 THEORETICAL REVIEW**

Customer satisfaction plays an important role in any company's management and profitability. Many studies have shown that, customer satisfaction gives security of future revenue and decreases elasticity of price and bring a reduction in future transaction costs. There are many advantages that mobile banking brings to customers, in which the systems offer a variety of financial functions, including micropayments to merchants, bill-payments to utilities, P2P transfers between individuals, and long-distance remittances. Mobile banking provides a new opportunity to banks to extend their services to customer and improve their competitiveness includes value-added mobile services offers an interactive banking transaction and helps the banks in cost- saving in its operations. As such with mobile services, a bank will need to hire even less employees as people will no longer need to visit bank branches apart from certain occasions. With Ethio telecom is now working on offering services like money transaction over a mobile, it may soon be possible for a bank to offer phone based credit systems. The prime benefit is the anywhere/anytime characteristics of mobile services. Mobile payments can become a complement to cash, cheques, credit cards and debit cards. It can also be used for payment of bills with access to account-based payment instruments such as electronic funds transfer, internet banking payments, direct debit and electronic bill payments.

Mobile banking is a type of m-commerce service that allows consumers to perform banking services (e.g., notifications, bank transactions, and balance inquiries) using their mobile devices. Mobile banking could be defined as a facility that provides banking services such as balance inquiries, transfers, bill payments, and transaction logs through the user's cell phone. Wittkamp,

(2020) defines mobile banking as a process in which customers access a bank's networks via cell phones, pagers, personal digital assistants, or similar devices over wireless telecommunications networks. Mobile banking (m-banking) could also be defined as a mobile commerce application that allows customers to virtually bank at any time and place. M-banking is a cornerstone of m-commerce and that many banks are using this innovation to increase customer satisfaction, manage costs, increase profits, and positively change the payment system in the economy. Chawla & Joshi (2021) defined Mobile Banking as is any form of banking transaction that is carried out through a mobile device, such as a mobile phone or a personal digital assistant.

Mobile banking, as the term implies, is banking "on the go" using a mobile telecommunications device (Kandasamy, 2022) that can be used anytime, anywhere for any purpose. Mobile banking (M-banking) allows customers to receive short messages (SMS) through their phone, wireless application protocol (WAP), and Java support of the phone for other banking activities using GPRS (General Packet Radio Service), such as direct payment confirmation and money transfer (Rwezaula et al., 2022). Thus the development of mobile banking in our country is showing a significant progress over the past five year but it is yet to reach the required level of subscribers despite the fact that the number of mobile subscribers is increasing, the total number of mobile subscribers reached 56.2 million, according to the report (NBE:20/21), representing an annual growth of 21.9 percent in which a 22 percent increase in mobile voice subscribers and a 52.3 percent increase in Internet and data subscribers, although the number of fixed-line subscribers decreased by 6.8 percent. Of the total number of subscribers, mobile subscribers accounted for 96.6 percent, followed by Internet and data at 1.8 percent and fixed voice at 1.6 percent.

### **2.1.1 Mobile Banking Service Quality and Customer Satisfaction**

Customer satisfaction shows how well a product or service meets customer expectation. Dahlberg and Mallat (2002) consider customer satisfaction as “ease of use, security, low transaction cost, and wide applicability of the solutions increase perceived customer value and should be managed by mobile payment service provider. The adoption of mobile banking by banks is a way to reach unreached customers especially those who lack banking services and making banking services enables customers save on time.

A study carried out by (Amiri Aghdaie & Faghani, 2012), they applied the SERVQUAL model to identify the relationship between customer satisfaction and mobile banking services. Researchers examined that; reliability, empathy, responsiveness and tangibility are positively correlated with customer satisfaction whereas assurance has no relation. This study focused on the customer satisfaction and mobile banking service quality just as many previous studies. The study compared with other studies, through application of SERVQUAL model, which some other previous studies do not apply. But compared to the studies using the same model, this study supported all the SERVQUAL factors which were not supported by other studies. The study only focused on the factors of service quality and ignores other factors that may have influenced customer satisfaction. The study also ignored the expectations that may have been created by the introduction of mobile banking. The internet, smartphones, and tablets have completely transformed how we communicate, learn, and work. However, there is still much to discover on the digital frontier. Mobile commerce is one of the most important untapped markets (Aamir, 2022). Service quality is an essential consideration for organizational growth and success and is of great strategic importance for management. For identifying the quality of services in any sector, customer satisfaction is an important causal factor. In case of the banking sector, it is the principal factor in the success

### **2.1.2 Factors influencing Customer Satisfaction of Mobile Banking Services:**

The study done by (Kahandawa & Wijayanayake, 2014) revealed that customer satisfaction is influenced by usefulness, ease of use, etc. which are factors financial institutions should improve on, but again, it also lacked finding out the expectations and what the customers really wanted from the service. According to (Kahandawa & Wijayanayake, 2014), “this study shows/revealed that in mobile banking services’ customer satisfaction is influenced by usefulness, ease of use, relative advantage, perception on risk and user lifestyle and current needs of customers. It brings out a positive relationship and highlights the factors which any bank or financial institution should focus on improving mobile banking services”. The study compared to other studies focuses on the factors influencing customer satisfaction and does not apply an already established model, like the SERVQUAL model. It revealed that current needs of customers influenced customer satisfaction, but it did not go into detail to identify the needs/expectations of

the customers, mobile banking has proven to be a significant factor to bring customer satisfaction for banking services (Asfour & Haddad, 2014).

### **2.1.3 Effect of Dimensions of Mobile Banking on Customer Satisfaction:**

This study by (Bharti, 2016) showed that Effective distinctiveness, professed security, immense efficacy, Innovative virtual environment, Enhanced Personalization and Improved timely updates were not associated with satisfaction related to mobile banking while Supportive access is an important factor directly associated with user satisfaction related to mobile banking. This study focused on the identifying factors influencing customers satisfaction of mobile banking that are using the service. The study only focused on features of M-banking on customer expectations and satisfaction. People have been using mobile phones for years to make calls, send text messages, browse the web, and play games. However, mobile commerce has emerged as a powerful new way to buy and sell goods and services in recent years. Mobile commerce platforms enable you to conduct in-store sales, accept payments, track inventory, and do a variety of other things. They also make it much easier to do business with customers who prefer to shop on their phones rather than visit a physical store, resulting in increased sales and higher customer satisfaction (Maklakova et al., 2022).

Previous studies have identified different factors of mobile banking that affects customer satisfaction and practice. Reliability, transaction speed, cost effectiveness, usefulness, responsiveness, security and trust, system availability, convenience, and transaction accuracy were the factors that commonly featured in those studies. However Customer service dimension were misses on those studies However, those customer service dimensions were described by various scholars and their effect on motivation, according to Jun & Palacios (2016) “reliability to perform the promised service dependency and accurately; responsiveness willingness to help customers and provide prompt service; But assurance knowledge and courtesy of employees and their ability to inspire trust and confidence; Empathy caring, individual attention the firms provide its customer” were also missed.

#### **a) Responsiveness:**

Responsiveness is defined as the willingness to support clients and provide prompt types of assistance (Ida et al., 2022). In terms of m-banking services, it may also be clarified by the banks'

ability to comprehend their customers' issues and provide specific mobile banking-related types of assistance. Ramachandran & Chidambaram (2012) discovered a positive relationship between responsiveness and customer satisfaction, stating that the more responsive the service, the more satisfied the customer will be with that service.

**b) Courtesy and Assurance:**

Customers' satisfaction is determined by security and assurance value for money, and staff courtesy (Gaikwad, 2022). According to additional research, customers want to conform to their expectations in order to avoid disagreement by adjusting their perceptions of a given product. Moreover knowledge and courtesy of employees and their ability to convey trust and confidence will help to enhance customer service there by increase in their satisfaction.

**c) Empathy**

The empathy dimension, for the most part, includes the care and customized consideration that a company can provide to its clients in terms of accessibility, communication, and understanding of the service being provided (Tracey & Baaki, 2022). Clients consistently value an inviting and chivalrous environment, especially for sensitive services such as banking transactions. As a result, if banks demonstrate genuine interest, energy, and sincerity in meeting their clients' cutting-edge banking needs, it will naturally lead clients to use alternative financial delivery services such as mobile banking (Kumra & Sharma, 2022). In light of this, previous studies such as ( Bove ,2019) contend that empathy from the service supplier can act as a predictor of service performance. As a result, empathy has been considered as an impacting factor in the model of this study

**2.1.4 Factors Influencing Customer Satisfaction of Mobile Banking:**

The study of (Jannat and Ahmed,2015) revealed that the most influential factors that have an influence on customer satisfaction of mobile banking of were ; security and trust, convenience accuracy of transaction, ease of use, system availability, responsiveness, transaction speed, and cost effectiveness are the most influential factors for customer satisfaction. It was found that, a strong relationship exists between customer satisfaction and the aforementioned independent variables. Each and every variable (independent) has power for customer satisfaction, these nine

variables also show positive relationships with the dependent variable (customer satisfaction) and it is not assured that these are the only determinants of mobile banking.

## **2.2 TRENDS IN MOBILE BANKING**

The rapid growth of mobile banking since the 2008 financial crisis has been astonishing. E-commerce companies and apps are transforming the ways we shop, save money and connect to others around the world. Mobile banking and overall digital banking has become more important to consumers than traditional banking as consumers have started to prefer mobile banking over traditional banking for their needs (Sáng, 2021).

Africa has long been the global leader in mobile money adoption, and the COVID-19 crisis has only fueled this trend. In 2020, the number of mobile money accounts in Africa passed the half a billion mark and Africa alone accounted for more than 64% of the value of global mobile money transactions, totaling US\$767 billion. Looking to the future, there is no sign of this growth slowing (Apiors & Suzuki, 2022). There has been evidence of an increase in the number of people subscribing to mobile phones in our country, which has been showing significant progress for the last five years.

## **2.2 FACTOR INFLUENCING MOBILE BANKING**

There are challenges that mobile banking service faces like, technology, awareness, trust, risks, environment (organization), educational level, government directives etc. Furthermore, perceived risk is a major issue. The user's level of uncertainty about the outcome of the acceptance decision is referred to as perceived risk. The following identified challenges and risks that can be described for M-banking (Jayawarsa et al., 2021):

- ☞ Poor communication infrastructure, , (Naruetharadhol et al., 2020) Narrated that the low level of internet penetration and poorly developed telecommunication infrastructure obstructed continuous development and enhancements in ecommerce in Ethiopia.
- ☞ High illiteracy rate is a serious obstruction for accepting E-banking in most developing countries as it hinders the using banking services. For any E-Clients to fully enjoy the benefits of Online banking, they should not only know how to read and write but also possess basic ICT literacy

- ☞ Security risk: Defined as a potential loss due to fraud/hacking that compromises MB (Mobile Banking) User's security.
- ☞ Time/convenience risk: this refers to the loss of time and any inconvenience caused by payment delays or difficulty navigating the mobile banking application.
- ☞ Social risk: refers to the possibility that using M-Banking may result in disapproval by one's friends, family, work group, etc.
- ☞ Financial risk: it is defined as the potential for monetary loss due to transaction errors or account misuse
- ☞ Personalization: It would be expected from the mobile application to support personalization such as: Preferred Language, date /time format, amount format, default transactions, standard beneficiary list and alerts.

### **2.3 REVIEW OF EMPIRICAL STUDIES**

There is a growing body of academic research examining the factors that influence customer satisfaction of mobile banking practice. Studies have been conducted in various countries to better understand customer's attitudes and their practice toward this emerging mobile technology. For example, Nwachukwu (2022) focused on the drivers and challenges of mobile banking services. The author found that complexity, compatibility, relative advantage, observability, and triability are the significant factors influencing customer satisfaction in practicing/adopting mobile banking. Also, security and confidentiality of information are fundamental pre-requisites for any mobile banking services to be successful. Mobile banking service based on the extension of technology acceptance model (TAM). It was observed that the financial cost, perceived usefulness, self-efficacy, credibility and perceived ease of use were the factors influencing the behavioral intention to use mobile banking. In this finding, it was also observed that credibility was a major issue, which has a stronger influence on user's behavioral intention than the technology acceptance model (TAM) of perceived ease of use and perceived usefulness.

Goularte & Zilber (2018) studied the factors that challenge the adoption of mobile banking among internet users in Brazil. Based on their finding, they concluded that most bank customers never use mobile banking services. The major obstacles of using mobile banking, according to them, are risk, cost, complexity, and a failure to understand about the relative benefits of these

services. Choochote (2021) tested the factors affecting the practicing of mobile banking in their study was to find barriers and challenges of practicing of mobile banking. These factors included use, value, risk, tradition, and image. The findings of this study indicated that providing information and guidance on the part of the bank have significant effect on reducing the challenges of use, image, value, and risk in mobile banking, but do not reduce the barriers of tradition.

Metlo et al. (2021) conducted a study on predicting the continuation of the practice of mobile banking services by young users in England, aiming at investigation of challenges of mobile banking adoption and factors that impact the level of satisfaction among active users of the service. Their results reveal that interoperability, perceived usefulness, and risk are important factors influencing mobile banking practice and satisfaction levels among existing users. Compatibility not only has a strong positive effect on the practice of mobile banking, it is also identified as one of the most important independent variables affecting perceived ease of use, perceived usefulness, and credibility. The variables of trust and credibility were identified as having significant effect on reducing the total perceived risk.

Bayoush Demilew. (2018) conducted a study about mobile practice and in her study she conclude that one of the benefits that banks experience when using mobile banking is increased customer satisfaction. This is because customers can access their accounts from everywhere, and they become more involved, resulting in relationships with banks. It was also discovered that the main challenges in the practice of mobile banking are the cost of purchasing smart phones and the need for an internet connection. Despite, many issues were mentioned in various studies that affects the customer adoption and factors that affect mobile service satisfaction one factor that has been missing in most studies were the service provided by the support center for mobile banking users, when a customer encountered a problem while using their mobile banking, in which the response or support provided by the support center, as well as the type of behavioral attitude displayed by the support center in response to any request, have a determinant effect on whether the customer continues to use their mobile banking or not.

### 2.3.1 Factor influencing Customer Satisfaction of Mobile Banking

#### a) Ease of use and Usefulness:

All kinds of digital banking should have a friendly user interface that enhances the ease of using the system. This should go hand in hand with easy and quick transaction enhancement, easy log-in and out procedures, as well as easy steps to follow in proceeding from one step to another while using the system. Usually, customers do not like bureaucracy when accessing the mobile banking service. Subscribers can now accommodate to their basic needs through mobile banking by easily accessing their bank account balances, transferring money, and paying for day-to-day expenses such as water and electricity bills. All these services require a digital system that provides an easy platform to enhance customers' save time and use fewer efforts, hence ease of use in enhancing such transactions (Rajan et al., 2018). A study shows that mobile banking services' customer satisfaction is influenced by usefulness, ease of use, relative advantage, and perception of risk, user lifestyle, and current needs of customers. "It brings out a positive relationship and highlights the factors on which any bank or financial institution should focus on improving mobile banking services. " Ease of use alludes to that which is utilized and underpins intelligence to improve self-viability with the medium (Rahmatika & Soesanto, 2022).

Clarity is an important aspect in mobile banking, where functions of various buttons in the service user interface application of mobile banking should be labeled clearly. Clear and precise functions enable customers to easily use the service. Furthermore, they recommend that, customers should have a quick option to depend upon in case they run into trouble while using the mobile banking service system (Muñoz-Leiva et al., 2017). This option should enhance a direct calling or emailing the bank directly by the customer in a quick and more convenient way conclude that, in the banking world, the advancement in science and technology towards enhancing easy banking services and a more flexible and user-friendly payment and banking system results in customers' satisfaction with the bank. This makes the bank's customers adopt the mobile banking system provided by the bank and enhances the bank's aim of spreading the innovative service to the market as expected.

### **b) Trust /Credibility:**

According to previous research, customer perceptions of credibility, trust, and efficiency are significantly correlated with education level. This could be because professionals and those with tertiary education are more knowledgeable about and open to self-service technology, such as mobile banking services. Furthermore, customers' perceptions of a bank's credibility, trust, efficiency, security, and problem-solving abilities are significantly correlated with their use of mobile banking. This could be explained by the fact that customers are more likely to use mobile banking if they believe the services are trustworthy and capable of meeting their needs.

Furthermore, some studies have found that customers' feelings of trust or confidence are the most important factor. The more transactions customers make on their mobile devices, the more they trust or have faith in their banks, and the higher their level of satisfaction.

### **c) Infrastructure:**

According to (Gardachew W., 2010), one of the significant challenges in our country's mobile banking service is the lack of telecommunications infrastructure for the Internet and online payments, which significantly impedes smooth development and improvements in Ethiopian e-commerce. Most rural areas of the country, where the majority of small and medium-sized businesses are concentrated, have limited or no internet access and thus cannot engage in general e-commerce activities.

Meanwhile, mobile banking has brought the issue of technological system and application integration to the forefront and many of our banks are now required to integrate systems for E-banking activities in general, and mobile banking in particular, with their existing legacy systems and with the systems of their customers.

As a result, if mobile banking systems are not properly integrated, all banks face significant operational risks due to errors in transaction processing. As a result, many of our banks are investing heavily in technology infrastructure in order to improve internal controls and risk management oversight processes. Banks also hope to improve the flexibility, scalability, and interoperability of their systems and operations, both within their own enterprises and with third-party service providers. While these general developments by large banks are encouraging, the

banking industry still has a long way to go in terms of improving its systems and risk management infrastructure to support mobile banking effectively. Many of our existing banks rely heavily on third-party service providers to manage the technological infrastructure required to support mobile banking operations. In this case, the bank retains ultimate responsibility for ensuring that these operations are well controlled and managed, and the bank supervisor will want to assess bank management's ongoing ability to do so adequately.

#### **d) System Availability Around The Clock**

Customers, according to (McKeon, 2016), prefer a well-designed, accurate, and dependable billing system for their accounts, for various products and services. Customers of mobile banking expect 24-hour service from mobile banking technology in order to meet urgent needs in a convenient manner, as the service advertises. In this regard, customers prioritize the availability of mobile banking around the clock when deciding whether or not to use mobile banking.

Customers prefer a bank with a more convenient quality of service over features found on products or services (Leninkumar, 2019). When using mobile banking services, customers have the final say on which bank to use. Customers primarily want a bank that offers a mobile banking service that is available 24 hours a day, seven days a week, anywhere and at any time. Furthermore, (Singh & Sinha ,2016) identified mobile banking unavailability and poor network coverage as major issues in Tanzania. Customers should be informed of who to contact in the event of a transaction failure, and the problem should be resolved quickly by mobile banking operators, allowing customers to return to the service system as soon as possible. Furthermore, customers prefer a zero-fail rate of the transaction because mobile banking service is expected to be available 24 hours a day, seven days a week, enhancing quick and urgent transactions in a more convenient and desirable way to increase customer satisfaction.

#### **e) Privacy/security**

Security can be defined as how well the mobile banking service protects clients' banking data from unauthorized access (Sharma and Malviya, 2011). Nations such as Bangladesh, in general, suffer from a lack of innovation, which is why clients frequently object to the transmission of their personal bank account or transactional data via other interchange channels other than the banks' physical branches (Ganguli and Roy, 2011). Furthermore, (Hanudin et al., 2013)

discovered that the level of security and privacy associated with the context of mobile banking influences the intention to use it. As a result, if banks can guarantee the privacy issues associated with mobile banking services, clients will naturally be persuaded of the service's performance, prompting an increased utilization of mobile banking services in any country. As a result, security can be an important quality determinant of mobile banking services.

Transmission and security of financial transactions conducted by customers via mobile banking services must be thoroughly addressed in mobile banking operations. According to a study by (Masamila,2014), security risks, such as poor privacy and data protection, are a major challenge for mobile banking in Tanzania. This has raised concerns about the use of mobile banking services. Furthermore, the mobile banking system's encryption and authentication features for each customer are a major consideration for customers when it comes to the dependability of mobile banking and the security of their bank account information.

According to (Khan, 2010), low-level security and technical failures are major contributors to customers' dissatisfaction with mobile banking. Customers believe they are entitled to secure banking services 24 hours a day, seven days a week with best security available. Thus according to a study (Nyantiga, Sam, and Laizer, 2013), the SIM application toolkit provides mobile banking customers with more trusted financial transaction security. Message integrity is ensured by the application toolkit's use of the Triple Data Encryption Standard (TDES) algorithm, which is passed on and embedded in the original message. By encrypting the Personal Identification Number (PIN), the SIM application Toolkit ensures the confidentiality of customers' information, making it the most trusted and reliable method used by mobile banking operators in ensuring data security and achieving customer value of mobile banking usage. But, the secure application running on the mobile banking service should be able to analyze and interpret data collected so as to prevent fraud.

This is closely related to the fact that the leading security risk in mobile banking services is the non-encrypted servers of the majority of cell phone service providers. Messages received by customers from their client banks are frequently insecure, giving hackers a platform to attack the message and gain access to a customer's bank account information and exploit the vulnerability. Furthermore, mobile banking users are usually prone to a social engineering feature known as “SMiShing” (Buzz2fone, 2013). This occurs when a customer receives a fake text message that

appears to be from a mobile banking service provider and instructs the customer to perform exactly as ordered or requested by the sender. As a result, customers end up disclosing private bank account information such as passwords and other related information. Customers have lost money as a result of this since the establishment of mobile banking, and thus complain despite the other benefits provided by the mobile banking service.

**f) Risk: Financial-Risk**

Financial risk associated with mobile banking can be defined as the possibility of monetary loss as a result of transaction errors or account misuse. The most common financial risk that is currently occurring in mobile banking services is fraud, which increases one or more stakeholders' exposure to the loss of money held within the system as a result of deliberate deception, trickery, or cheating by other stakeholders within the system (Andrew J, 2013). As a result, the presence of financial risk due to fraud has a significant impact on both bank customers' use of mobile banking and their level of satisfaction.

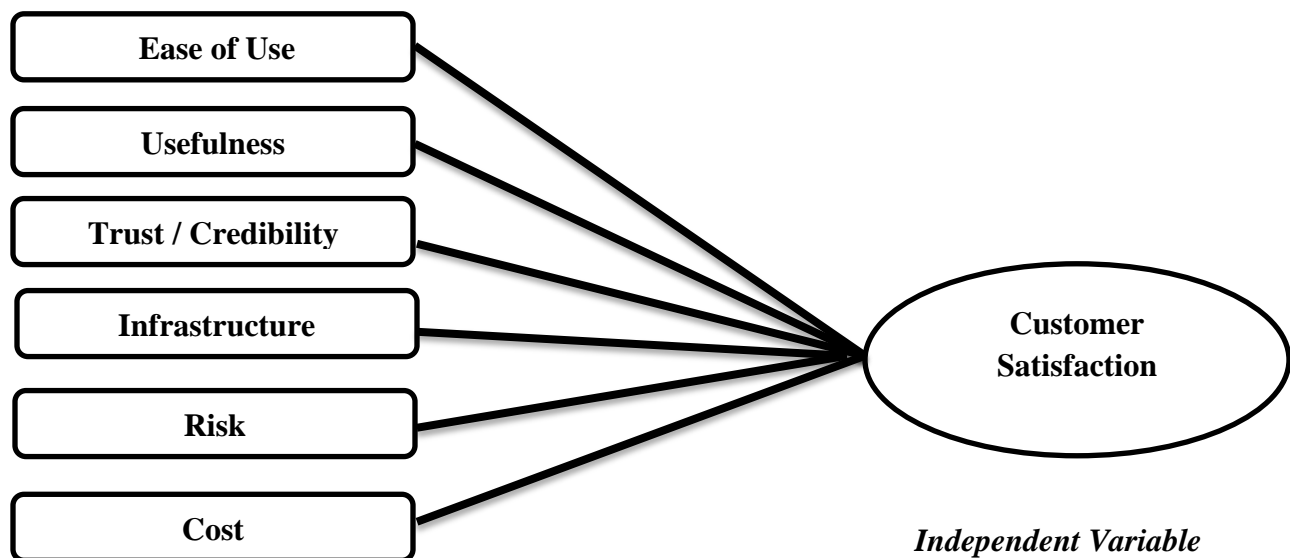
**g) Cost**

According to the findings of a study conducted by (Cudjoe, A., & Tetteh, 2015) on mobile banking in Access Bank, Ghana, perceived financial costs by customers in using mobile banking services were the major impediment to increase the practice of the mobile banking service system. Furthermore, the perception resulted in a negative pattern of behavior when using the mobile banking service. The study concluded that financial costs have a significant impact on customers' attitudes toward using mobile banking services, and thus a favorable review of cost charges from mobile banking service operators must be implemented in order to gain a larger number of customers for the new innovative system. The transaction cost of conducting mobile banking transactions, including transaction charges, network charges, and mobile devices, is referred to as cost in relation to mobile banking. According to (Chian-Son, 2012), perceived financial cost and perceived credibility are two important factors influencing people's intention to use mobile banking. According to the findings of (Shallone & Simon, 2013), perceived usefulness, perceived ease of use, relative advantages, personal innovativeness, and social norms have a significant effect on users' attitudes, thus influencing their intention toward mobile banking adoption, whereas perceived risks and costs deterred the service's adoption. Furthermore

(Geogre & Gerald, 2015), they investigated the determinants of mobile banking adoption among Ghanaian bank customers, with a focus on Access banks. According to the study's findings, perceived creditability and perceived financial cost were the major barriers to customers' adoption of Access Bank's mobile banking services. According to (Nicholaus and Venkatarishnan,2013), rising mobile transaction fees are a major challenge for Tanzanian mobile money transfer services. Furthermore, money transfers between accounts and from accounts to wallets are accompanied by rising service cost charges when a large amount of money is transferred, resulting in a higher service cost charge from mobile banking operators. As a result, customers use mobile banking services less frequently. Most studies, however, do not consider cost savings and cash back to be advantages of using mobile phones.

## 2.4 CONCEPTUAL FRAMEWORK

The conceptual framework describes the variables in the study, such as the factors influencing customer satisfaction of Mobile banking services. On the basis of the above literature reviews, six factors (Application Ease of Use, Usefulness, Trust & Credibility, Infrastructure, Privacy/security, Risk and Cost) have been chosen as the independent variables which may affect the dependent variable (customer satisfaction) of this study.



*Independent Variables*

**Figure 1: Factors Influencing Customer Satisfaction of Mobile Banking Services**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGIES**

#### **3. INTRODUCTION**

This chapter describes the various stages and phases used to complete the research. It includes a data collection, measurement, and analysis strategy. There are four sections: research design, description of variables, target population, data collection instruments and procedures, and data analysis.

##### **3.1 RESEARCH DESIGN**

Conducting this research project, descriptive research design and quantitative research methodology were followed. Under the quantitative research methodology, survey method has been followed considering as the research technique to collect primary data through using a structured questionnaire. In the questionnaire, the multiple choice questions are used to collect the demographic data. The five point Likert scale varying from 1= 'Strongly Disagree' to 5= 'Strongly Agree' was used to collect the basic information. While opened ended questionier used for through provision of comment sections in an otherwise close-ended questionnaire where the respondents gave additional information to add depth to responses given quantitatively. The secondary data were collected from the published materials such as books, journals and articles for literature review.

The population included the customers of Dashen Bank in Addis Ababa. In selecting respondents, the simple random sampling method was followed and primary data were collected from the customers of Dashen bank eight branches. Two hundred forty six (246) customers have been chosen randomly as the sample of the study..

##### **3.2 RESEARCH APPROACH**

This research followed a quantitative approach. This approach allows for the analysis of quantitative data.

Quantitative research approach was largely employed during the study. Opened ended question was provided for through provision of comment sections in an otherwise close-ended

questionnaire where the respondents gave additional information to add depth to responses given quantitatively. The respondents in this study gave their mobile banking experience based on a Likert-type scale provided in the questionnaire to enable quantitative interpretation. The quantitative data was then analyzed separately while respondent's opinion obtained from those customers that are yet to subscribe for mobile banking help to solicit their reason why they are yet to use the service.

### **3.3 AREA OF STUDY**

The research population consisted of Dashen Bank customers located in Addis Ababa. The customers were invited to participate in the research survey by filling the questionnaires that were provided to them.

### **3.4 TARGET POPULATION**

The term "population" refers to the complete collection of items from which samples can be drawn in research methodologies. The study's target population was 60,020 per (Dashen Bank Q3, 21/22) report. Dashen Bank customers, who are spread across four districts (East District: Bole Medhanialem & Bole Branch, North District: Whalimat & Sheger Branch, South District: Kera & Gofa Branch, and West District: Mexico & Sost Kutir Mazoria Branch) with higher number of mobile banking subscriber all of which are in Addis Ababa.

### **3.5 SAMPLING TECHNIQUES AND SAMPLE SIZE**

Dashen Bank branches that are selected for this research that are found in Addis Ababa were totally Eight in number and these branches were selected based on their higher number of mobile banking subscribers i.e. two branches from each district based on Dashen Bank's third quarter unpublished report of 2021/22, compiled by the Digital and Channel Banking Business Department. Thus, from the East District: Bole Medhanialem & Bole Branch, North District: Whalimat & Sheger Branch, South District: Kera & Gofa Branch, and West District: Mexico & Sost Kutir Mazoria Branch, will be selected.

In order to determine the sample, size, the researcher adopted a statistical formula developed by (Daniel, 1999) as cited by (L. Nating T. Winn B.N. Rush, 2006) the researcher set its confidence

level at 95% with 5% error term. . Accordingly, using a Z score value of 1.96 at this confidence level, the following sample were drawn

$$N = \frac{Z^2 \times P(1-P)}{d^2}$$

Where: - n = the sample size

Z =z-statistic for the level of confidence

P= expected proportion in population based on DB report (20/21) of subscriber growth (in proportion of 20% p=0.2)\*

d = precision (in proportion of one 5% d= 0.05) (Sampling error)

$$n = \frac{(1.96)^2 \times (0.2)(1-0.2)}{(0.05)^2} = \underline{\underline{246}}$$

\*\* Subscriber number 2.4 million in which more than 427 thousand joined the platform

After determining a sample size of 246, samples were taken from each of the four Districts' eight branches in proportion to their mobile banking subscribers as of March 31, 2022. As a result, the table below depicts the proportional distribution of questionnaires to each branch.

**Table 3.1: Proportional Questionnaire Distribution**

Sr. No	District	Brach Name	Active Account Holders	Percentage Proportion	Number of Questionnaire
1	East District	Bole Medhaniale	7,610	(7,610)/60,020*246	31
2		Bole	8,605	(8,605)/60,020*246	35
3	West District	Mexico	9,015	(9,015)/60,020*246	37
4		3Quter Mazoria	4,671	(4,671)/60,020*246	19
5	North District	Sheger	7,267	(7,267)/60,020*246	30
6		Wuhalimat	8,898	(8,898)/60,020*246	36
7	South District	Kera	7,670	(7,670)/60,020*246	31
8		Goffa	6,284	(6,284)/60,020*246	26
<b>Total</b>			<b>60,020</b>		<b>246</b>

**Source: Dashen Bank Internal Report March 31, 2022**

### 3.6 SOURCES OF DATA

Cooper and Schindler (2006) assert that two main sources of data exist. These sources of data are primary and secondary data source. This study implements both primary and secondary sources in answering the research questions. Both data sources contribute to the objective and help to generate conclusions and recommendations.

3.6.1 **Primary Source:** Primary data was collected from customers of the respective branch through structured questionnaire developed and administered to solicit customer opinion regarding the factors that influence customer satisfaction of mobile banking. The Data collected using this source called Primary Data.

3.6.2 **Secondary Source** refers to data source that is not originally gathered by the study, and helps in any other way to arrive at a conclusion for the study. Secondary data for this study was acquired from a variety of reports from National bank of Ethiopia, Dashen Bank's Quarterly, Annual reports, Commercial Bank of Ethiopia 20/21 report and previous studies on the subject matter and other such sources. Secondary data was very instrumental in gathering first-hand information and primary information in a bid to find solutions to the study's research questions.

### 3.7 RESEARCH INSTRUMENT:

The researcher used structured questionnaire to gather data from the respective Dashen Bank customers in which the questionnaires contained both closed and open ended question. To ensure successes, thorough understanding the questions were presented in a simple wording and moving from general background of the respondent that are easy to detailed one. In the questioner a five-point Likert scale was used in different scenarios to measure the respondents concerning the variables, with 1 = strongly disagree, 2 = disagree, 3 = Neutral, 4 = Agree, and 5 = strongly agree and the difficulties encountered in utilizing mobile services were also presented on the same scale level as 1=never, 2=rarely, 3=occasionally, 4=usually, and 5=always and same questions were prepared in three types viz. English, Amharic(as per the advice received from digital channel engineer to address the language barriers) and online format using Google form for those who can access the questioners online with their mail ID.

### **3.8 DATA COLLECTION METHOD:**

This study is based on both primary and secondary data in which Primary data have been collected from the customers by distributing pre-structured questioner's while coming to the bank branch to get the banking services and secondary data through reviewing related literatures on the subject matter.

### **3.9 METHOD OF DATA ANALYSIS**

Before beginning the analysis, the collected data were thoroughly examined to ensure whether the questionnaires were filled correctly and then data entered to statistical software SPSS (Statistics Package for the Social Sciences) for further analysis, accordingly data accuracy, reliability, and normality were tested using the SPSS software for Cronbach's alpha and Kurtosis tests. To make the analysis more meaningful, clear, and understandable, descriptive statistics such as frequency distribution were used to assess the demographic profile of the respondents. As a result, the relevant data is presented in a standard format using tables, frequencies, and percentages to analyze and interpret the information, and the quantitative data was analyzed using, statistical packages for social sciences (SPSS) version 25.

### **3.10 VALIDITY AND RELIABILITY ANALYSIS**

#### **a) VALIDITY**

The term "validity" refers to testing and analyzing the questioner whether it measures what it is intended to measure accurately. The study instrument for this research was constructed in reference to instruments developed by other researchers for related studies and designed to fit for this study purpose. Furthermore, the questionnaires were reviewed by the digital banking department supervisor and mobile banking engineers who are intimately familiar with Amole mobile banking services, as well as an experienced research advisor, ensuring the questionnaires' relevance.

#### **b) RELIABILITY**

When a study can be used by multiple researchers under stable conditions, with consistent results and results that do not change, it is considered reliable. Thus Cronbach's alpha coefficient of reliability, which is expressed as a number between 0 and 1, has been used to assess a scale's

internal consistency. Internal consistency and reliability are improved when the Cronbach's alpha is close to 1.

**Reliability Test:** Cronbach’s alpha which is used to measure internal consistency is reflected to be a measure of scale dependability. The alpha value is 0.9 which suggest a high reliability and consistency in items of scale. In this research the rule of thumb developed by (George and Mallery, 2003) is used where an alpha value  $\geq 0.90$  is excellent,  $\geq 0.80$  is good,  $\geq 0.70$  is acceptable,  $\geq 0.60$  is questionable,  $\geq 0.50$  is poor,  $\leq 0.50$  is unacceptable. Since the value of all the constructs were above 0.70, we can conclude that the data collection instrument is consistent and dependable as indicated in the following table.

**Table 3.2: Reliability Test /Cronbach’s Alpha**

<b>Variable Construct</b>	<b>Number of item</b>	<b>Cronbach’s Alpha</b>	<b>Internal Consistency</b>
Ease of Use	3	0.790	Acceptable
Usefulness	3	0.814	Good
Trust	6	0.856	Good
Risk	5	0.822	Good
Perceived Cost	4	0.744	Acceptable
Infrastructure	4	0.870	Good
Customer Services	3	0.762	Acceptable
<b>Overall Reliability</b>	<b>28</b>	<b>0.886</b>	<b>Good</b>

Source: Own collected data & SPSS V.25 output.

### 3.11 ETHICAL CONSIDERATION

**Confidentiality** - respondents were guaranteed that their responses would not be misconstrued and that they would remain confidential. The information they supply was kept private and is solely used for academic purposes.

**Organizational approval** — to visit the company, a written letter explaining the research idea were submitted, as well as a copy of the research proposal. Prior to carrying out the study in the study area, the researcher received approval.

**Informed consent** - Cover letters explaining the objective of the questionnaire were distributed to study participants with the questionnaire. In addition to stating the goal of the study, why it is being undertaken was explained to any concerned equerry.

## CHAPTER FOUR

### DATA ANALYSIS AND INTERPRETATION:

#### 4 INTRODUCTION

This chapter presents the data, interprets it, and discusses the findings. Tables with response scores and percentages are used to analyze data. The first section presented demographic information from eight Dashen Bank branches, while the other sections were organized according to the research questions. The researcher created and distributed 246 questionnaires, but only 237 responses were used in the study. Due to invalid or incomplete data entries, nine (9) responses had to be discarded. Thus, a sample of 237 respondents was used for this study because the response rate was sufficient for the researcher to generalize the findings on the factors influencing customer satisfaction of mobile banking service among Dashen Bank customers in Addis Ababa

#### 4.1 DEMOGRAPHIC INFORMATION OF RESPONDANT

**Table 4.1: Respondents Profile Summary**

Items	Category	n	%
Respondent Gender	Male	143	60.3
	Female	94	39.7
Age range of Respondent	20-30	61	25.7
	31-40	114	48.1
	41-50	47	19.8
	>50	15	6.3
Level of Education	Secondary	22	9.3
	Graduate/Degree	115	48.5
	Diploma	62	26.2
	Post Graduate	38	16
Amole-Mobile Banking Service Subscription	Yes	184	77.6
	No	53	22.4
Active Amole Mobile Banking User	Yes	149	80.9
	No	35	19.1
Amole Mobile banking for which transaction are usually using	Airtime Recharge Only	41	17.3
	Fund Transfer	30	12.7
	Bill payment	3	1.3
	For all captioned Purpose	42	17.7
	Airtime Recharge, Fund Transfer,	24	10.1

	Bill payment		
	Airtime Recharge, Fund Transfer	32	13.5
	Air time and Bill Payment	4	1.7
	Fund Transfer and Bill Payment	3	1.3
	Airtime Recharge, Purchasing of Stuffs	5	2.1

**Own collected data & SPSS V.25 output.**

#### **4.1.1 Respondents Gender**

Demographic information illustrated in appended Table shows that majority of the respondents were male which are 143 in number and equivalent to 60.3 percent male and 94 (39.7 percent) are female respondents.

#### **4.1.2 Age and Educational Background of Respondents**

As per the bank's procedure an applicant needs to be 18 years old or above to have a bank account without their parents' and concerned authorized government organs' consent; accordingly the study result shows all respondents are above the required age group. According to data the age of the respondents that ranged between 31– 40 are 114 (48.1%) means a large numbers of Mobile Banking users are middle aged people in those selected branches. However, those who ranged between 20 - 30 years old are 61 (25.7%). It can also be seen that the age of the respondents that ranged between 41 – 50 are 47 (19.8%). Nevertheless those who aged above 50 years old were only 15 in number (6.3%),

As per acquired data the education or qualification of respondents it is observed that most of the respondents are educated as 115 (48.5%) respondents hold bachelor degree, 38 (16%) hold master's degrees while the remaining 62(26.2%) holds diploma and 22 (9.5%) secondary school student or complete. The relationship between the educational background of respondents and the adoption rate of mobile banking analyzed using the Pearson correlation coefficient, which measures the strength of the relationship between two variables. A variable correlation indicates that when one variable's value changes, the other variable tends to change in a specific direction. Thus, the relationship between the two variables is -0.174, indicating a strong relationship between the two variables, implying that the older a person becomes, the lower the rate of mobile banking adoption.

**Table 4.2: Pearson Correlation Summary**

		Level of Education	Amole-Mobile Banking Service Subscription
Level of Education	Pearson Correlation	1	-.174**
	Sig. (2-tailed)		0.007
	N	237	237
Amole-Mobile Banking Service Subscription	Pearson Correlation	-.174**	1
	Sig. (2-tailed)	0.007	
	N	237	237

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

**Source: Own collected data & SPSS V.25 output.**

#### **4.1.3 Mobile Banking Subscribers and Active Users**

To determine whether the respondents were subscribed and currently using Amole mobile banking service, they were asked to indicate whether they are subscribed for Amole mobile banking service and how frequently using the service. Two categories of answer options were provided for the respondent to choose the applicable answer i.e., ‘Yes’ or ‘No’. Accordingly, out of the total respondents 78.1% were subscribed for the service where the remaining 21.9 % were not subscribed. However, 80.5% of the respondents are currently actively using the Amole mobile banking service of Dashen Bank where the remaining 19.5 % of them are not actively using it. The overall practice of mobile banking based on customer background can be summarized as follows: the bank's mobile banking services are primarily used by male customers, while the educational backgrounds of those who use the services are predominantly graduate and literate, making the service application easier for them to understand, and those who have subscribed to the service have been actively using it.

#### **4.1.4 Services Mostly Used by Amole Mobile banking**

From 184 respondents Mobile banking service 22.8% used the service to Buy Air time, Fund Transfer, Bill payment and Shopping while 22.3% of the respondent used it mostly for Air time purchase.

## 4.2 DESCRIPTIVE DATA ANALYSIS AND FINDINGS

A descriptive statistical analysis (such as mean and frequency) was performed on the demographic data. IBM-SPSS software V.25 was used to analyze the information gathered from the returned questionnaires. The data was sorted into groups based on the applicable constructs under test, and the data was statistically analyzed. The dependent variable in this study is applied to Amole subscribers. As a result, the question was included in the questionnaire to allow respondents to respond to each question in its respective category.

### 4.2.1 FACTORS AFFECTING MOBILE BANKING PRACTICE AND SATISFACTION

The following factors that can affect the practice of mobile banking, including application ease of use, usefulness of mobile banking, considered risk, associated cost, service trust, infrastructure issues, and call center responsiveness were analyzed, and the below results were obtained and presented below. To identify the factors influencing customer satisfaction on MB, different questions were presented under each category of the independent variable and the result was analyzed and presented in the below paragraph by considering the output from SPSS software.

### INDEPENDENT VARIABLE ANALYSIS

The questioner was designed to solicit information based on Likert analysis and the below analysis is based on (Pimentel, 2010), the five-point Likert scale that consider an interval scale. The mean is very significant. From 1 to 1.8, it means strongly disagree. From 1.81 to 2.60, it means disagree. From 2.61 to 3.40, it means neutral; from 3.41 to 4.20, it means agree; from 4.21 to 5, it means strongly agree.

#### A) MOBILE BANKING USEFULNESS & APPLICATION EASE OF USE

To measure this variable, five related questions were forwarded, analyzed, and presented in the below table by taking the necessary data from IBM-SPSS V.25 Version.

**Table: 4.3: Mobile Banking Usefulness & Application Ease of Use**

	Str.Dis	Dis	Neutral	Agree	Str. Agree	Mean	S.dev
Amole Mobile Banking service is not complex so it doesn't take me time to learn how to use it.	3(1.6)	23(12.5)	46(25)	77(41.8)	35(19)	3.64	0.982
Using Amole Mobile Banking enables me to do my banking transactions	2(1.1)	17(9.2)	43(23.4)	84(45.7)	38(20.7)	3.76	0.923

quicker as it is convenient and easiest for me to use.							
Amole Mobile Banking is faster than visiting a bank or using phone banking because it is more accessible and less time consuming than other digital banking options like ATM's	4(2.2)	3(1.6)	48(26.2)	84(45.9)	44(24)	3.88	0.869
By using Amole Mobile Banking, I am able to access my money any time I want to.	1(0.5)	8(4.4)	41(22.4)	85(46.2)	48(26.2)	3.93	0.843
I think that learning to use Amole mobile banking would be easy.	1(0.5)	18(9.9)	38(20.9)	86(47.3)	39(21.4)	3.79	0.911
Overall, I think that using Amole mobile banking is advantageous.	0(0.0)	6(3.3)	35(19.1)	86(47)	56(30.6)	4.05	0.793

**Source: Own collected data & SPSS V.25 output.**

Five questions were asked of the respondents to assess their attitude toward perceived ease of use and usefulness of the amole mobile banking and one general question. The first question was whether it was difficult to learn Amole mobile banking. As a result, 35 respondents (19 percent) strongly agree with the question that the application is simple, and 77 respondents (41.8 percent) agree with the question that learning about mobile banking is simple. 3 respondents (1.6 percent) strongly disagreed, while 23 respondents (12.5 percent) disagreed. However, 46 (23.4 percent) of respondents were unconcerned about the statement. The second question posed to respondents was to rate the convenience and ease of use of amole. As a result, 84 (45.7 percent) of respondents agreed with the statements. 38 (20.7percent) of the respondents strongly agree. However, 2 respondents (1.1 percent) strongly disagreed with the statement, and 17 respondents (9.2 percent) also disagreed. There were 43 respondents who were neutral on the question, accounting for 23.4 percent of the total.

The third question sought to assess how simple and time-consuming mobile banking is in comparison to other digital banking options such as ATMs. As a result of the collected responses, 84 respondents (45.9 percent) agreed with the question, while 44 respondents (24 percent) strongly agreed with it. In contrast, 4 respondents (2.2 percent) strongly disagreed with the question, and 3 respondents (1.6 percent) also disagreed. However, 48 (26.2 percent) of respondents were unsure on the question. The fourth question was to determine whether or not using Amole mobile banking allows customers to access funds whenever they want. The data analysis revealed that 85 respondents (46.4 percent) agreed, 48 respondents (26.2 percent) strongly agreed, and 1 individual respondent strongly disagreed, 8 respondents (4.4 percent) disagreed with the statements, and 41

respondents (22.4 percent) were natural to the questions. The fifth question sought to assess how simple it is to learn mobile banking. Among the 183 amole mobile banking subscribers and respondents, 86 (47.3 percent) agreed and 39 (21.4 percent) strongly agreed with the question. 1 and 18 (0.5 percent) respondents strongly disagreed and disagreed, respectively. However, 38 people (20.9 percent) were undecided about the question. The final question sought to investigate whether respondents believe that subscribing to mole mobile banking is advantageous accordingly 86 respondents (47 percent) agreed, and 56 respondents (or 30.6 percent) strongly agreed with the question. 6 respondents (3.3 percent) agreed, while 35 respondents (19.1 neutral) were neutral. However, no respondents strongly disagreed with the question. In summary, the above table shows that respondents currently using mobile banking had the highest mean, which is >3.6 on the convenience construct, which means they mostly "agreed" that it is convenient, useful and easy to use the mobile application for easy practice and mobile banking is useful and easy to use for most of the user. Thus, the service's usability and convenience of use have a positive impact on how users interact with the system, which results in greater motivation and satisfaction while using the application.

## B) TRUST

Six questions were prepared by the researcher in order to assess this variable. Using the data output from the IBM-SPSS software, analysis has been carried out and the summary is presented in the table below.

**Table 4.4: Mobile Banking Trust**

	Str.Dis	Dis	Neutral	Agree	Str.Agreed	Mean	S.dev
I believe the bank is trustworthy and can provide Amole Mobile Banking service effectively.	3(1.6)	7(3.8)	41(22.4)	100(54.6)	32(17.5)	3.83	0.820
Amole Mobile Banking service performs well and process transaction correctly.	1(0.5)	10(5.5)	36(19.7)	110(60.1)	26(14.2)	3.82	0.760
Amole Mobile Banking is reliable so I'm not afraid that my transaction detail would be leaked at any time.	3(1.6)	8(4.4)	48(26.4)	91(50)	32(17.6)	3.77	0.847
If I lose my phone as an Amole Mobile Banking user, I would not be concerned about losing my money as long as I reported it immediately.	5(2.7)	8(4.4)	36(19.8)	88(48.4)	45(24.7)	3.88	0.926

I am confident that Dashen Bank will always keep its promises and commitments to provide the best experience possible when using Amole's Mobile Banking Services.	2(1.1)	7(3.8)	44(24.2)	95(52.2)	34(18.7)	3.84	0.811
I believe that the Dashen Bank always addresses customer concerns in good faith.	1(0.5)	7(3.8)	52(28.4)	77(42.1)	46(25.1)	3.87	0.852

**Source: Own collected data & SPSS V.25 output.**

The first question was to determine whether Dashen Bank is trustworthy and capable of effectively providing Amole Mobile Banking service. As a result, 100 respondents (54.6 percent) agreed to the question, while 32 respondents (17.5 percent) strongly agreed. However, three respondents (1.6 percent) strongly disagreed, seven respondents (3.8 percent) disagreed, and 41 respondents (22.4 percent) were neutral on the question. The second question sought to ascertain whether customers believe Amole Mobile Banking service performs well and correctly processes transactions.. As a result, 110 respondents (60.1 percent) agreed with the question, while 26 respondents (14.2 percent) strongly agreed, indicating that customers believe Amole mobile banking performs well. One respondent (0.5 percent) and ten respondents (5.5 percent) selected "strongly disagree" and "disagree," respectively. However, 36 (19.7 percent) of respondents were undecided on the question. The third question asked whether customers believed their information, i.e., transaction details, would be leaked at any time. As a result, 91 respondents (50 percent) agreed to the question, and 32 respondents (17.6 percent) strongly agreed. However, 3 (1.6 percent) of respondents strongly disagree, and 8 (4.4 percent) strongly disagree. There were 48 neutral respondents (26.4 percent). This means that as long as customers trust mobile banking, the adoption and satisfaction rate will be high. The fourth question related to losing a phone is related to not losing money as long as you immediately report it to the bank via mobile banking accordingly. 88 respondents (48.4 percent) agreed to the question, and 45 respondents (24.7 percent) strongly agreed. However, 5(2.7 percent) of the respondents disagreed, and 8 strongly disagreed. 36 respondents (19.8 percent) were neutral. The fifth question is related to trust in Dashen Bank in providing the best experience possible for mobile banking services. Therefore, 96 respondents (52.2 percent) agreed to the question, and 34 respondents (18.7 percent) strongly agreed. However, 2(1.1 percent) of the respondents strongly disagree, and 8 respondents (3.8 percent) also disagree. 44 respondents (24.2 percent) were neutral. The last question was presented to assess whether the customer believes that the bank always addresses customer concerns in good faith or not. 78 respondents (42.1 percent)

agreed to the question, and 46 respondents (25.1 percent) strongly agreed. However, 1(0.5 percent) of the respondents strongly disagreed, strongly disagree and 7 respondents (3.8 percent) of them also disagreed. 52 respondents (28.4 percent) were neutral.

As the current users of mobile banking have a mean score of >3.75 on trust issues, the majority of the current users strongly believe Dashen Bank is providing effective MB, keeping their accounts safe, and providing the service in good faith, and this parameter is a significant factor that affects customer satisfaction.

### C) PERCEIVED RISK

**Table 4.5: Perceived Mobile Banking Risk**

	Str.Dis	Dis	Neutral	Agree	Str.Agreed	Mean	S.dev
A security concern doesn't prevent me from checking my account using Mobile phone.	9(4.9)	8(4.4)	59(32.2)	86(47)	21(11.5)	3.56	0.929
When I'm using Amole Mobile Banking services, I don't think that someone misuse my personal information from background.	4(2.2)	9(4.9)	45(24.6)	96(52.2)	29(15.8)	3.75	0.859
When making a mobile banking transaction, I don't think that I will lose money	2(1.1)	8(4.4)	55(30.4)	82(45.3)	34(18.8)	3.76	0.846
I feel safe in using Amole Mobile Banking, because I think people can't access my account in any way.	3(1.7)	10(5.5)	36(19.9)	94(51.9)	38(21)	3.85	0.872
I would feel totally safe while providing personal information over mobile banking.	4(2.2)	13(7.1)	62(33.9)	71(38.8)	33(18)	3.63	0.933

**Source: Own collected data & SPSS V.25 output.**

The first question was to measure whether security concerns around mobile banking were hindered or not by using an Amole mobile banking service. Accordingly, 86 respondents, constituting 47percent, agreed to the question, and 21 respondents (11.5percent) strongly agreed. However, 9 respondents (4.9percent) strongly disagreed, 8 respondents (4.4percent) disagreed, but 59 respondents (32.2percent) were neutral on the question. The second question was to confirm the risk of one's transaction details from background. Thus, 96 respondents (52.2percent) agreed to the question, while 29 respondents (15.8percent) strongly agreed to the question, indicating customers believe no one misuses their personal information. Four respondents (2.2percent) and nine

respondents (4.9percent) responded by choosing to strongly disagree and disagree, respectively. However, 45 (24.6percent) of the respondents were neutral on the question. The third question was to assess whether customers don't think that they will lose money while using amole due to various factors. Thus, 82 respondents of 45.3 percent agreed to the question, and 34 respondents (18.8percent) of them strongly agreed. However, 2(1.1percent) of the respondents strongly disagree, and 8 respondents (4.4percent) also disagree. 55 respondents (30.4percent) were neutral. This implies that the lower the risk exposure the customers face, the higher the rate of mobile adoption and satisfaction. The fourth question related to customers' thinking about whether fraudulent people can't access their accounts in any way. Thus, 94 respondents (51.9percent) agreed with the question, and 38 respondents (21percent) strongly agreed. However, 3(1.7percent) of the respondents strongly disagree, and 10 respondents (5.5percent) of them also disagree. 36 respondents (19.8percent) were neutral. The fifth and last question is related to risk, which is how customers feel safe while providing information over mobile banking. 71 respondents (38.8percent) agreed to the question, and 33 respondents (18percent) strongly agreed. However, 4(2.2percent) of the respondents strongly disagree, and 13 respondents (7.1percent) of them also disagree. 62 respondents (33.9percent) were neutral.

According to the data presented above, users have a basic understanding of mobile banking security risks, though they believe that losing their phone means losing their money. Furthermore, it has been observed that consumers' trust in technology is somewhat hazy. In general, security and privacy concerns proved to be a significant factor or barrier to MB customers' effective use of the service.

**D) PERCEIVED COST**

To measure this variable, four questions were forwarded and the data collected was analyzed and presented in the following table as follows:

**Table 4.6: Perceived Cost**

	Str.Dis	Dis	Neutral	Agree	Str.Agreed	Mean	S.dev
When transaction error occurs due to system failure/interruption, I can get immediate refund from the bank	4(2.2)	15(8.2)	59(32.2)	84(45.9)	21(11.5)	3.56	0.880
Amole Mobile banking could save me							

transaction cost as it enable me get all services on hand.	2(1.1)	2(1.1)	47(26)	101(55.8)	29(16)	3.85	0.737
Amole Mobile Banking is important to me because it gives me cash back, which lowers transaction costs and encourages me to use it	3(1.6)	9(4.9)	58(31.7)	81(44.3)	32(17.5)	3.71	0.870
Dashen Bank's Amole Mobile Banking is a low-cost way for customers to access banking services. <i>(In General Terms)</i>	0(0)	8(4.4)	43(23.6)	96(52.7)	35(19.2)	3.87	0.768

**Source: Own collected data & SPSS V.25 output.**

The first question was to measure whether Dashen Bank is able to refund immediately when an error occurs. 84 respondents, constituting 45.9 percent, agreed to the question, and 21 respondents (11.5percent) strongly agreed. However, 4 respondents (2.2percent) strongly disagreed, 15 respondents (8.2percent) disagreed, and 59 respondents (32.2percent) were neutral on the question. The second question was to measure whether customers could save transaction costs (over visiting bank branches) as it enabled customers to get all services on hand. Accordingly, 101 respondents (55.8percent) agreed to the question, while 29 respondents (16percent) strongly agreed to the question, indicating customers believe that using amole mobile banking saves them transactional costs. A similar number of respondents disagreed and strongly disagreed with transactional cost saving. That is 2 respondents, or 1.1percent. However, 47 (26percent) of the respondents were neutral on the question. The third question was to assess whether customers believe Amole has an advantage of getting cash back. Accordingly, 81 respondents (44.3percent) agreed with the question, and 32 respondents (17.5percent) strongly agreed. However, 3 or (1.6percent) of the respondents strongly disagree, and 9 respondents (4.9percent) also strongly disagree. 58 respondents (31.7percent) were neutral. As a result of the preceding, we can safely assume that the study identified that cost is also an influencing factor in determining customer satisfaction. This means that as long as it saves money and is less expensive than visiting bank branches, as well as provides cash back benefits, it increases mobile banking utilization, as well as customers, who intend to use it most of the time.

## E) INFRASTRUCTURE

**Table 4.6: Infrastructure**

	Str.Dis	Dis	Neutral	Agree	Str.Agreed	Mean	S.dev
Even with a limited network connection, Dashen Bank's Amole Mobile banking service performs well.	16(8.7)	26(14.2)	53(29)	60(32.8)	28(15.3)	3.32	1.157
The frequent network interruption doesn't discourage me from using Amole mobile banking.	11(6)	24(13.1)	54(29.5)	69(37.7)	25(13.7)	3.40	1.069
I believe the current infrastructure development of the country is enough to use mobile banking service.	21(11.5)	31(16.9)	58(31.7)	50(27.3)	23(12.6)	3.13	1.182
Dashen Bank's Mobile Banking always meets my expectation in terms of service quality.	8(4.4)	20(10.9)	52(28.4)	75(41)	28(15.3)	3.52	1.021

**Source: Own collected data & SPSS V.25 output.**

The first question was to measure the respondent's belief whether Dashen Bank Amole works with limited network connection or not, accordingly 60 respondents constituting 32.8 percent; agreed to the question and 28 respondents (11.5percent) were strongly agreed. However, 16 respondents (8.7percent) were strongly disagreed, 28 respondents (11.8percent) of them were disagreed but 53 respondents (29percent) were neutral to the question. The second question was to assess whether the frequent network interruption does discourage the customer from using Amole mobile banking or not in this regard, 69 respondents (37.7percent) agreed to the question while, 25 respondents (13.7percent) strongly agreed to the question indicating that more than 50percent of the respondents confirm that frequent disruption of network doesn't discourage them from using amole mobile banking service on the other hand 11 & 24 respondents which account (6percent) & (13.1percent) respectively strongly disagreed and disagreed with the opinion of frequent interruption doesn't discourage them from using the service. However 54 (29.5percent) of the respondents were neutral to the question.

The third questions was to assess whether customer believe that the current infrastructure of the country is well enough to use mobile banking or not accordingly 50 respondents of (27.3percent) agreed to the question and 23 respondents (12.6percent) of them strongly agree. However, 21 or (11.5percent) of the respondent, strongly disagree and 31 respondents (16.9percent) of them also

disagree 58 respondents (31.7percent) were neutral. This implies it is only 40percent of the respondents were believe that the current telecommunication infrastructure is enough to entertain the service hence further investment is required to enhance telecom infrastructure for better network related services in general and mobile banking service in particular. The last question were provided to solicit whether the current Dashen banks mobile infrastructure development provide the expected service quality or not, accordingly 75 respondents (41percent) agreed and 28 respondents (15.3 percent) strongly agreed that the service quality meets their expectation while 8 respondents (4.4percent) strongly disagreed and 20 respondents (10.9 percent) disagreed that the service quality is as expected and 52 respondents (28.4percent) were neutral.

Therefore, most customers believe that the country's current infrastructure is inadequate, as evidenced by frequent network outages and power outages, which force mobile banking users to visit their nearest branch. This infrastructure issue is a major source of dissatisfaction.

#### 4.2.2 MOBILE BANKING CUSTOMER SERVICE DIMENSION

In In order to solicit customers' replies regarding the customer service, in any eventuality, will have a greater impact to augment their level of satisfaction. Thus, three customer service questions were prepared in order to assess their experience in this regard, and the below table summarized their responses.**Table 4.8: Summary of Customer Service**

	V. Poor	Poor	Average	Good	Excellent	Mean	S.dev
RESPONSIVE: Dashen Bank's Mobile Banking Support Center (call Center) service is responsive in giving immediate solution?	7(3.8)	21(11.5)	76(41.5)	62(33.9)	17(9.3)	3.33	0.934
COURTACY/ASSURANCE: Are Dashen Bank's Mobile Banking Support Center (call Center) employees polite and respectful when handling your inquiry?	3(1.6)	12(6.6)	70(38.3)	75(41)	23(12.6)	3.56	0.855
EMPATHY & CAREING :How do you evaluate Does Dashen Bank's Mobile Banking Support Center (call Center) service in terms of empathy and caring	3(1.6)	14(7.7)	70(38.5)	72(39.6)	23(12.6)	3.54	0.871

**Source: Own collected data and SPSS output Version 25**

The first question was presented to assess the customer's experience when they contact and evaluate customer service in terms of responsiveness. Accordingly, 62 respondents (33.9 percent) said

"good" and 17 respondents (9.3 percent) said "excellent," while the majority of the respondents (41.5 percent) considered the responsiveness of the call center average, while 21(11.5 percent) and 7(3.8 percent) respondents rated the response as poor and very poor, respectively. The second question was presented to customers to rate the politeness and respectfulness of the call center agents while entertaining any customer request. Accordingly, 75 respondents (41 percent) said good and 23 respondents (12.6 percent) excellent, while 70 of the respondents (38.3 percent) considered the politeness and courtesy of the call center average, while 12(6.6 percent) and 3(1.6 percent) respondents rated the customer care agents as poor and very poor, respectively. The last question was presented to rate the empathy and caring behavior of the call center agents while entertaining any customer request. 72 respondents (87.4 percent) said good and 23 respondents (12.6 percent) excellent, while 70 of the respondents (38.3 percent) considered the empathy and caring behavior of the call center was average, while 14(7.7 percent) and 3(1.6 percent) respondents rated the customer care agents as poor and very poor, respectively.

As we can see and conclude from the overall response, Dashen Bank's customer service is good, and the bank needs to work harder to increase customer satisfaction because customer service is important not only for MB but also for customers' overall banking experience. This provides a customer with the assurance that if anything goes wrong while transacting, it will be handled with care and they will get a solution without difficulty. However, the mobile security risk is still a major concern for most MB service users.

#### **4.3 CORRELATION:**

Association between Factors influencing customer satisfaction of Amole Mobile banking in selected branch of Dashen Bank Customers

**Table 4.9: Correlation of Variables**

		EOU	USEFULNESS	TRUST	RISK	COST	INFRASTRUCTURE	CHALLENGE
EOU	Pearson Correlation	1	.767**	.645**	.546**	.406**	.400**	-.131
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.079
	N	183	183	180	180	180	183	182
USEFULNESS	Pearson Correlation	.767**	1	.624**	.480**	.311**	.266**	-.032
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.666
	N	183	183	180	180	180	183	182
TRUST	Pearson Correlation	.645**	.624**	1	.590**	.538**	.424**	-.129
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.085
	N	180	180	180	179	178	180	179
RISK	Pearson Correlation	.546**	.480**	.590**	1	.448**	.415**	-.145
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.052
	N	180	180	179	180	178	180	179
COST	Pearson Correlation	.406**	.311**	.538**	.448**	1	.465**	-.036
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.634
	N	180	180	178	178	180	180	179
INFRASTRUCTURE	Pearson Correlation	.400**	.266**	.424**	.415**	.465**	1	-.263**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000
	N	183	183	180	180	180	183	182

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

**Source: Own collected data & SPSS V.25 output.**

We can see from the appended table that the identified factors that influence customer satisfaction i.e. independent variables are positively associated with users' satisfaction viz. perceived ease of use has a value of 38.1 percent, indicating a positive relationship between Mobile Banking practice and its users' satisfaction. Similarly, perceived usefulness 32.4 percent, customer trust 45.1 percent, and risk 31 percent, cost 45.5 percent, infrastructure development 48.7 percent, challenge had a negative correlation of -2.9 percent, and customer service from a customer service was 41.3 percent. Except for the mobile banking challenge, all of these values indicate a positive relationship between Mobile Banking practice and customer satisfaction.

#### 4.4 REGRESSION ANALYSIS

Association between practice of Amole Mobile Banking and Customers' Satisfaction in selected branched Dashen Bank Customers

##### a) Auto Correlation

Regression analysis is a set of statistical methods for estimating relationships between one or more independent variables and a dependent variable. It can be used to assess the strength of the relationship between variables and to forecast their future relationship. As per collected data,

Durbin-Watson autocorrelation result shows **2.174** thus there exist a relationship between the dependent and independent variables and per Durbin-Watson the data range between 1.5- 2.5 is an acceptable one.

**Table 4.10: Durbin Watson Auto-Correlation result**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.597 <sup>a</sup>	0.356	0.325	0.676	<b>2.174</b>

**Source: Own data and SPSS output V.25**

- a. Predictors: (Constant), Call Center Service, Risk, Challenge, Usefulness, Cost, Infrastructure Trust and Ease of Use
- b. Dependent Variable: Customer satisfaction with Amole Mobile banking service

Thus mobile banking customer satisfaction is influenced by any one of the independent variable selected for the study

**b) Multi-Collinearity**

Happens when the independent variables in the regression analysis model are highly correlated to each other. It makes it hard to interpret of the model and creates an over fitting problem. Thus, the assumption is that there must not be any correlation between independent variables and if the statistical multi collinearly test VIF (Variance Inflation Factor) for all independent variable is below 5 shows there is no serious multi-collinearly issue among the independent variables .The below collinearity statistics VIF for all independent variables are well below 5 and thus no collinearity issue between them.

**Table 4.11: Multi-Collinearity Test Summary**

Independent Variable	t	Sig.	Collinearity Statistics	
			Tolerance	VIF*
EOU	0.321	0.749	0.338	2.958
USEFULNESS	0.307	0.759	0.366	2.735
TRUST	1.624	0.106	0.425	2.352
RISK	0.217	0.828	0.544	1.837
COST	1.963	0.051	0.615	1.626

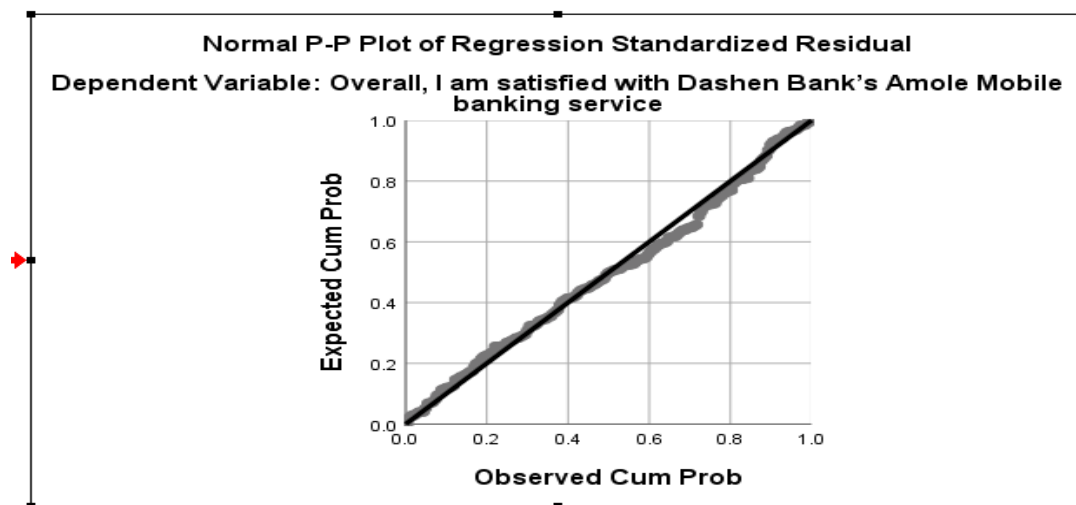
INFRASTRUCTURE	2.889	0.004	0.628	1.593
CUSTOMER SERVICE	3.322	0.001	0.798	1.253
Dependent Variable: Customer satisfaction with Amole Mobile banking service VIF*= Variance Inflation Factor				

**Source: Own collected data & SPSS V.25 output.**

**c) Normality Test:**

The core element of normality asserts that the distribution of sample means (across independent samples) is normal. That is, the assumption of normality claims that the sampling distribution of the mean is normal or that the distribution of means across samples is normal. Thus, the below graph shows that the collected sample distribution is normally distributed across the means.

**Fig: 2: Normality Test**



**Source: Own collected data & SPSS V.25 output.**

d) Linear Regression Output

Table 4.12: Regression Output

		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.291	.405		.719	.473
	EOU	.010	.039	.029	.266	.791
	USEFULNESS	.021	.039	.055	.534	.594
	TRUST	.032	.021	.144	1.507	.134
	RISK	.002	.020	.009	.102	.919
	COST	.057	.027	.167	2.146	<b>.033</b>
	INFRASTRUCTURE	.047	.017	.212	2.745	<b>.007</b>
	CALLCENTER	.079	.024	.225	3.240	<b>.001</b>

a. Dependent Variable: Satisfaction

Source: Own collected data & SPSS V.25 output.

Therefore Cost, infrastructure, and call Centre affected customer satisfaction positively and significantly

#### 4.5 QUALITATIVE RESULTS:

##### Customers that are yet to use Dashen Bank’s Amole Mobile Banking Services

From the open ended questions in the questioner that was forwarded to Dashen Bank customers to know why they are yet to subscribe they were 53 from the total collected data of 237 out of 53 majority of them i.e.24 (45.3 %) of them replied” *I don’t know how to use the technology*” 5 respondent (9.4%) said “*The application is difficult to use as it requires to insert password more than once*” and 2 respondents 3.8% said that “ *If I lose my mobile (through theft) my money will also be robbed*” while 3 respondent 5.7% replied” *I tried few times but lost my password and forgot to use it at all*” and 13 of them 24.5% gave various reasons which is directly attributed to a lack of awareness. In addition 6 respondent 11.3% gave another reason that “*purchasing smart phone is very expensive and hence difficult, to get the service*” .Despite the banks effort in promoting the benefits, advantages and uses yet still large number of the bank's retail clients are unaware of the benefits and uses of the mobile banking service, according to the respondents. Clients who now use the bank's mobile banking service, on the other hand, frequently mentioned

that infrastructure issues in the country, such as frequent power outages and network outages, discourage them from actively using the service even after subscribing. According to same survey respondents, the poor network situation forced them to frequently use their mobile devices to access the service, even forcing them to pay twice while occasionally clogging the network. The other reason mentioned by the respondent “Don’t know the application language well and am not using due to this” because the application does not support their native language. Aside from the issues mentioned above, the Amole Mobile Banking application requires an Android phone with an Android version greater than 6, as well as a larger memory size, making it difficult for lower version Android users to use. As a result, a lightweight version is needed.

Finally, respondents suggested that the bank should work aggressively on raising awareness by developing various programs that will reach the entire retail customer base in order to change this scenario. Furthermore, they have stated that the bank should give emphasis on raising awareness through their customer service officers who are dedicated and well-versed with knowledge of mobile banking.

## **CHAPTER FIVE:**

### **SUMMARY, CONCLUSION AND RECOMMENDATION:**

#### **5 INTRODUCTION**

This finding of the study is summarized in this chapter. After studying the research background and objectives, it summarizes the research findings and draws a conclusion. Based on the conclusions presented, the chapter makes recommendations to the appropriate organs.

#### **5.1 SUMMARY OF FINDINGS**

A total of 246 sample sizes were determined but collected only 237, while the rest were void, and accordingly, the majority of the respondents were male, which means 143 (60.3 percent) male respondents and 94 (39.7 percent) female respondents, and of those respondents, the subscriber's number is only 184, which is equal to 77.6 percent uses amole from these, only 149 (80.1 percent) use the service actively. Of the users of the majority of mobile banking, which is 114 in number (48.1 percent), the aged between 31 and 40 are followed by the aged between 20 and 30, with 61 in number and 25.7 percent. The majority of respondents were degree graduates in education, which is 115 in number (48.5 percent), followed by diploma graduates, which are 62 in number (26.2 percent). Most of the subscribers, i.e., 42 respondents among 184 active users, which are 22.8 percent, use MB for airtime refilling, fund transfer, bill payment, and purchase of goods, followed by airtime refilling by 41 respondents, equivalent to 22.3 percent.

Furthermore, the researcher found that the internal consistency of data was proved to be consistent per Cronbach's alpha coefficient result for all independent variables was under the acceptable range and the overall acceptability for 33 items was 0.886, which signifies the internal consistency was good.

The correlation of dependent and independent variables was also attested, and all Pearson Correlation coefficient values indicate a positive relationship between mobile banking factors and customer satisfaction. The regression analysis per the Durbin-Watson autocorrelation result shows 2.174. Thus, there exists a relationship between the dependent and independent variables that can be attested since the result data falls in the range between 1.5 and 2.5, which is an acceptable

range. Furthermore, the multi-collinearity test shows all the independent variables are under the acceptable value of VIF (Variance Inflation Factor), which is below 5. In addition, the normality test shows that the collected sample distribution is normally distributed across the means. Response analyses were made based on Likert analysis, which showed that the average response for all questions fell within the mean range between 3.41 and 4.20 (Pimentel, 2010), resulting in an agreement for the requested questions. According to the interview data, the majority of Amole mobile banking customers use the service for buying airtime, fund transfers, and the purchase of goods and services, with only a few (1.6 percent) using it solely for bill payments. In addition to the identified independent variables, a mean value of  $>3.5$  on the Likert scale indicates that MB subscribers agreed with the specified question, i.e. the ease and usefulness of the application, and that security, privacy, cost, and infrastructure issues are also major challenging factors that the bank must address in order to improve performance and customer satisfaction..

## **5.2 CONCLUSION**

The most important variables that affect consumer satisfaction with mobile banking at the chosen Dashen Bank branches were effectively determined by this study. According to the analysis of the data, the most important variables influencing customer satisfaction are the Ease of use and usefulness of the application, risk, trust, and cost effectiveness. Furthermore, it has been found that there is a significant association between these factors and the customer willingness to use the service more frequently. Mobile Banking has evolved into one of the essential banking services that, if Dashen Bank implements it properly, can increase customer satisfaction while also providing the bank with a competitive advantage.

Knowing the basic factors that influence customer satisfaction from the perspective of mobile banking services user can benefit not only Dashen Bank but also the whole banking industry by focusing not only on the six factors identified in this study but also on other factors that have a direct bearing on which satisfies customers the most i.e. only six factors have been chosen as the independent variables and this research does not assure that the factors presented in this study are the only determinants of customer satisfaction of mobile banking in Dashen Bank. The factors chosen in this study are only from a user perspective.

It can be concluded that, though mobile banking is a recent concept in our country Ethiopia, there exists huge potentials for the service providers. If the service providers can concentrate on the identified influential factors from this study and adopt appropriate and effective strategies for

making the customers satisfied, they can make lots of profits and can make better contributions to our country (Ethiopia's) economy.

### 5.3 RECOMMENDATION

- It is also revealed that, the higher aged and the low educated people are not using the MB to the expected level owing to the ease of use factor. Therefore, the Bank should make the services easy to use for these people. For this purpose, it can provide customer training, provide picture based user guide rather than written user guide on how to use mobile banking service.
- The bank should encourage customers to use all available services by offering various incentives such as cash back and ensuring the safety, security, and privacy of their data by increasing their trust in Dashen Bank. This can be done by sending influential messages about good security system of its services to the targeted customers.
- The bank must ensure that the MB services are delivered in accordance with the promises made throughout promotional campaigns” *ONE STEP AHEAD IN BANKING TECHNOLOGY*”, and more awareness about mobile banking tailored to all potential customers.
- The bank must constantly strive to simplify the mobile banking application so that it can be used by lower-level Android versions, requiring the development of Amole lite, which are smaller in size, and marketing efforts should focus on demonstrating the ease, usefulness, and cost benefit of using mobile banking.
- The presence of a large number of mobile communication users among its customers should be viewed as a great opportunity by the bank, and it should strive to provide service to all customers by focusing more effort on educating and creating awareness, particularly among potential Dashen Bank customers, about the functionality, safety, and benefits of mobile banking.
- The most significant output of this study is the identified six variables which are the most influential factors for customer satisfaction of mobile banking services. It is also founded that, among the six variables the most influential factor is the security/risk and trust factor while, ease of use, usefulness, cost and infrastructure have also positive impact on customer satisfaction. Thus, the effective advertisement will be used to promote the service by taking it to the factors into consideration.

#### **5.4 AREA OF FURTHER RESEARCH**

Future research could investigate how socio-demographic characteristics such as culture and socioeconomic background deal with and manage the effect of service quality on customer satisfaction. Second, in comparison to the population size, the sample size is small. As the number of mobile banking users increases by the day, more research is needed to determine the trend of customer behaviors and work on the further development of mobile banking service quality. Moreover in future, mobile banking research should assimilate the customer view with factors derived from banking organizations, regulatory perspectives and mobile technology providers.

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## ANNEX



**Addis Ababa University**  
**School of Commerce**  
**Masters of Project Management**  
**Questionnaire to be filled by respondents**

Dear Respondents:

First and foremost, I'd like to express my heartfelt gratitude for your generous time, as well as your honest and genuine responses.

The title of this thesis is “**Factors Influencing Customer Satisfaction of Mobile Banking Services: The Case of Dashen Bank on Selected Addis Ababa Branches.**”

Kindly be advised that the information you provide in this questionnaire will not be used for any purpose other than furthering this research. As a result, you can rest assured that your responses to the questions in this survey will not be used in any way that could jeopardize your personal or professional reputation, decency, emotions, or professional conduct, as the information you provide will be kept private. Individual responses will not be identifiable because they will be treated in aggregate when the findings are reported.

I'd like to express my gratitude in advance for taking the time to fill out this survey and helping me with my research.

If you would like to know more, please contact me at:

Mobile: 0944-13-39-44

Email: getaw7@gmail.com

Endale Tilahun

Regards,

## Instructions

Please tick (✓) in appropriate boxes as provided

### Section A: Demographic Profile of Respondents

1. Gender    Male     Female
2. Age Range    20 -30     31-40     41 – 50     >50
3. Level of education
- Secondary                       Graduate/Degree
- Post Graduate                       Above
- Diploma

Other, Please specify \_\_\_\_\_

4. Are you subscriber of Amole-mobile banking service?

Yes     No

If No; Why? \_\_\_\_\_

5. If Your Answer is for Q 4 is Yes then are you actively using mobile banking services?

Yes     No

If No; Why? \_\_\_\_\_

If You Are Using Amole Mobile banking for which transaction are usually using it?

Airtime Recharge Only     Fund Transfer     Bill payment     Purchasing of Stuffs

For all captioned Purpose.     If others. Please Specify. \_\_\_\_\_

### Section B: Factors Affecting Mobile Banking Practice and Challenges

Please tick (✓) in appropriate boxes as provided to indicate the level of your agreement or disagreement with the following statements on a scale of 1 to 5, where 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>1) PERCEIVED EASE OF USE AND USEFULNESS</b>					
Amole Mobile Banking service is not complex so it doesn't take me time to learn how to use it.					
Using Amole Mobile Banking enables me to do my banking transactions quicker as it is convenient and easiest for me to use.					
Amole Mobile Banking is faster than visiting a bank or using phone banking because it is more accessible and less time consuming than other digital banking options like ATM's					
By using Amole Mobile Banking, I am able to access my money any time I want to.					
I think that learning to use Amole mobile banking would be easy.					
Overall, I think that using Amole mobile banking is advantageous.					
<b>TRUST</b>					
I believe the bank is trustworthy and can provide Amole Mobile Banking service effectively.					
Amole Mobile Banking service performs well and process transaction correctly.					
Amole Mobile Banking is reliable so I'm not afraid that my transaction detail would be leaked at any time.					
If I lose my phone as an Amole Mobile Banking user, I would not be concerned about losing my money as long as I reported it immediately.					
I am confident that Dashen Bank will always keep its promises and Commitments to provide the best experience possible when using Amole's Mobile Banking Services.					
I believe that the Dashen Bank always addresses customer concerns in good faith.					

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
<b>RISK-CHALLENGE</b>					
A security concern doesn't prevent me from checking my account using Mobile phone.					
When I'm using Amole Mobile Banking services, I don't think that someone misuse my personal information from background.					
When making a mobile banking transaction, I don't think that I will lose money					
I feel safe in using Amole Mobile Banking, because I think people can't access my account in any way.					
I would feel totally safe while providing personal information over mobile banking.					
<b>COST</b>					
When transaction error occurs due to system failure/interruption, I can get immediate refund from the bank					
Amole Mobile banking could save me transaction cost as it enable me get all services on hand.					
Amole Mobile Banking is important to me because it gives me cash back, which lowers transaction costs and encourages me to use it					
Dashen Bank's Amole Mobile Banking is a low-cost way for customers to access banking services. <i>(In General Terms)</i>					
<b>INFRASTRUCTURE</b>					
Even with a limited network connection, Dashen Bank's Amole Mobile banking service performs well.					
The frequent network interruption doesn't discourage me from using Amole mobile banking.					
I believe the current infrastructure development of the country is enough to use mobile banking service.					
Dashen Bank's Mobile Banking always meets my expectation in terms of service quality.					

Challenges encountered in implementing mobile banking service: To what extent do you agree that the following challenges the bank encounters in implementing Amole Mobile –Banking services?  
 Key: 5 - Always, 4- Usually, 3- Sometimes, 2 - Rarely 1 –Never

Questions	Never	Rarely	Sometimes	Usually	Always
<b>CHALLENGES OF AMOLE M-BANKING</b>					
SYSTEM AVAILABILITY: Does Amole Mobile Banking System interruption and processing error occur?					
Do you fear that your data will be lost when the system is interrupted due to network failure or other problems while actively using Amole?					
Have you ever experienced fraud from an unknown source while using Dashen Bank's Amole mobile					
Does inability to meet the performance and reliability Expectations happen?					
I fear using mobile banking because I think people will access my account					

**Section C:** Level of Satisfaction using Amole Mobile Banking

Questions	Very Poor (1)	Poor (2)	Average (3)	Good (4)	Excellent (5)
<b>MOBILE BANKING SUPPORT CENTER(CALL CENTER) SERVICES</b>					
RESPONSIVE: Dashen Bank's Mobile Banking Support Center (call Center) service is responsive in giving immediate solution?					
COURTACY: Are Dashen Bank's Mobile Banking Support Center (call Center) employees polite and respectful when handling your inquiry?					
EMPATHY & CAREING :How do you evaluate Does Dashen Bank's Mobile Banking Support Center (call Center) service in terms of empathy and caring					
<b>Level of satisfaction Questions</b>	<b>Highly Dissatisfied</b>	<b>Dissatisfied</b>	<b>Neutral</b>	<b>Satisfied</b>	<b>Highly satisfied</b>
Overall, I am satisfied with Dashen Bank's Amole Mobile banking service					
Amole Mobile Banking service is more complex than other electronic banking services like ATM POS so it will take me a lot of time to learn how to use it.	YES <input type="checkbox"/>		No <input type="checkbox"/>		



**አዲስ አበባ ዩኒቨርሲቲ**

**የንግድ ስራ ኮሌጅ**

**የፕሮጀክት አስተዳደር የ ማስተርስ ፕሮግራም ማሟያ ጥናት የሚውል መጠይቅ**

**መጠይቁ በመላሾች መሞላት አለበት።**

ውድ ምላሽ ሰጪዎች፡-

በመጀመሪያ ደረጃ፣ ጊዜያችሁን ሰውታችሁ ለምትሰጡኝ፣ ትክክለኛ እና ወቅታዊ ምላሾች ልባዊ ምስጋናዬን መግለጽ እፈልጋለሁ።

የዚህ መጠይቅ መመሪያዎ ጽሑፍ ርዕስ” በሞባይል ባንክ አገልግሎት የደንበኞች እርካታ ላይ ተጽዕኖ የሚያሳድሩ ምክንያቶች ፡ ከዳሽን ባንክ በተመረጡ የአዲስ አበባ ቅርንጫፎች ላይ ለሚደረግ ጥናት” ነው።

በዚህ መጠይቅ ውስጥ የቀረቡት መረጃ ይህንን ጥናት ከማከናወንና ከማስፋት ውጭ ለሌላ ዓላማ እንደማይውል በትህትና እየገለፅኩ። በውጤቱም፣ በዚህ ዳሰሳ ውስጥ ለቀረቡት ጥያቄዎች የሚሰጡት ምላሽ እርስዎ የሚያቀርቡት መረጃ በሚስጥር ስለሚጠበቅ የግል ወይም ሙያዊ ስምዎን፣ ጨዋነትዎን፣ ስሜትዎን ወይም ሙያዊ ባህሪዎን ሊጎዳ በሚችል መንገድ ጥቅም ላይ እንደማይውል እርግጠኛ መሆን ይችላሉ። . ግኝቶቹ ሲነገሩ በጥቅል ስለሚስተናገዱ የግለሰብ ምላሾች ሊታወቁ አይችሉም።

ይህን ዳሰሳ ለመሙላት ጊዜ ወስደው ለምርምር ስራዬ ስለረዱኝ አስቀድሜ ምስጋናዬን መግለጽ እፈልጋለሁ።

ተጨማሪ ማብራሪያ ወይም መጠየቅ የሚፈለጉት ካለ በሚከተለው አድራሻ መጠየቅ የችላሉ።

ተንቀሳቃሽ ስልክ :0944-13-39-44

ኢሜይል: getaw7@gmail.com

እንዳለ ጥላሁን

ከምስጋና ጋር

መመሪያዎች

እባክዎ በቀረበው መሰረት በተገቢው ሳጥኖች ውስጥ(√) ምልክት ያድርጉ

**ክፍል ሀ ፡ የመላሾች አጠቃላይ መገለጫ**

1. ያታ ወንድ  ሴት

2. የዕድሜ ክልል 20 -30  31-40  41 - 50  >50

3. የትምህርት ደረጃ

ዲፕሎማ  ዲግሪ

ሁለተኛ ደረጃ  ድህረ ምረቃ

ከዚያ በላይ

ሌላ፣ ካለ እባክዎን ይግለጹ \_\_\_\_\_

4. የአሞሌ-ሞባይል የባንክ አገልግሎት ተመዝጋቢ ነዎት?

አዎ  አይደለም

አይደለም ከሆነ; ለምን? \_\_\_\_\_

5. የሞባይል ባንኪንግ አገልግሎቶችን በብዛት እየተጠቀሙ ነው?

አዎ  ይደለም አይ  ከሆነ; ለምን? \_\_\_\_\_

6) አሞሌ ሞባይል ባንኪንግ የሚጠቀሙ ከሆነ የትኛውን ግብይት በብዛት ይጠቀማሉ?

የአየር ጊዜ መሙላት  ዝብ ዝውውር  የሂ (  ሊል) ክፍያ  የእቃዎች  ዝር

ለሁሉም ዓላማ  ሌሎች ካሉ። እባክዎን ይግለጹ \_\_\_\_\_

**ክፍል ለ :** የሞባይል ባንኪንግ ልምምድ እና ተግዳሮቶች ላይ ተጽእኖ የሚያሳድሩ ምክንያቶች በሚከተሉት መግለጫዎች ከ1 እስከ 5 ባለው ሚዛን የስምምነትዎን ደረጃ ወይም አለመስማማትዎን ደረጃ ለማመልከት በቀረበው መሰረት (√) አግባብ ባለው ሳጥን ላይ ምልክት ያድርጉ። 1 = በጣም አልስማማም ፣ 2 = አልስማማም ፣ 3 = ገለልተኛ ፣ 4 = እስማማለሁ ፣ 5 = በደንብ እስማማለሁ ።

ጥያቄዎች	በጣም አልሰማም	አልሰማም	ገለልተኛ	አሰማለሁ	በደንብ አሰማለሁ
<b>1) አሞሌ የሞባይል ባንኪንግ የመጠቀም ልምድ (የአጠቃቀም ቀላልነት እና ጠቃሚነት )</b>					
አሞሌ የሞባይል ባንኪንግ አገልግሎት ውስብስብ ስላልሆነ እሱን እንዴት መጠቀም እንዳለብኝ ለማወቅ ጊዜ አይወስድብኝም። ስለዚህ ቀላል ነው።					
አሞሌ ሞባይል ባንኪንግ መጠቀም ለእኔ ስለሚመቻኝ እና በጣም ቀላል ስለሆነ የባንክ ግብይቶቼን በፍጥነት እንድረጅም አስችሎኛል።					
አሞሌ ሞባይል ባንኪንግ እንደ ኤቲኤም ካሉ ሌሎች የዲጂታል ባንኪንግ አማራጮች የበለጠ ተደራሽ እና ብዙ ጊዜ የማይወስድ ስለሆነ ባንክን ከመጎብኘት የበለጠ ፈጣን ነው።					
አሞሌ ሞባይል ባንኪንግን በመጠቀም ገንዘቤን በፈለኩበት ጊዜ ለፈልኩት አላማ ማዋል እችላለሁ።					
አሞሌ የሞባይል ባንክን መጠቀም መማር ቀላል ይሆናል ብዬ አስባለሁ።					
በአጠቃላይ፣ አሞሌ ሞባይል ባንኪንግ መጠቀም ጠቃሚ ነው ብዬ አስባለሁ።					
<b>አመኔታ</b>					
ዳሽን ባንክ ታማኝ እና አሞሌ የሞባይል ባንኪንግ አገልግሎትን በብቃት ሊሰጥ ይችላል ብዬ አምናለሁ።					
አሞሌ የሞባይል ባንኪንግ አገልግሎት በትክክል ይሰራል እና ክፍያዎችን በትክክል ይፈፅማል።					
አሞሌ ሞባይል ባንኪንግ አስተማማኝ ነው ስለዚህ የግብይት ዝርዝር በማንኛውም ጊዜ ለሶስተኛ ወገን ሊወጣ ይችላል ብዬ አልፈራም።					
የአሞሌ ሞባይል ባንኪንግ ተጠቃሚ ሆኜ ስልኬ ቢጠፋ፣ ወዲያውኑ ሪፖርት እስኪደረኩ ድረስ ገንዘቤን ስለማላጣ አልጨነቅም።					
ዳሽን ባንክ የአሞሌ የሞባይል ባንኪንግ አገልግሎትን ሲያቀርብ የተሻለውን አገልግሎት ለማቅረብ የገባውን ቃል ሁል ጊዜ እንደሚጠብቅ እርግጠኛ ነኝ።					
ዳሽን ባንክ የደንበኞችን ችግር በቅንነት እንደሚፈታ አምናለሁ።					

ጥያቄዎች	በጣም አልሰማም	አልሰማም	ገለልተኛ	እሰማለሁ	በደንብ እሰማለሁ
<b>ሰጋት</b>					
የአሞሌ ሞባይል ባንኪንግ አገልግሎቶችን ስጠቀም አንድ ሰው የግል መረጃዬን አላግባብ ይጠቀማል ብዬ አላስብም።					
በሞባይል ባንክ ግብይት በምፈፅምበት ጊዜ ገንዘቤን የማጣው አይመስለኝም። በትክክል ከሂሳቤ ተቀነሶ ክፍያ ይፈፅምልኛል)					
አሞሌ ሞባይል ባንኪንግ በመጠቀሜ ደህንነት ይሰማኛል፣ ምክንያቱም ሰዎች የእኔን መለያ ማወቅ አይችሉም ብዬ አስባለሁ።					
በሞባይል ባንኪንግ ላይ የግል መረጃን በባንክ ባለሙያ በምጠየቅበት ጊዜ ሙሉ በሙሉ ደህንነት ይሰማኛል ።(የባንክ ባለሙያው መረጃዬን አላግባብ የጠቀምበታል ብዬ አልሰጋም)					
<b>ወጪ</b>					
በሰርአት ወይም በኔትወርክ ብልሽት ምክንያት የግብይት ስህተት ሲከሰት ከባንክ ወዲያውኑ ገንዘብ ተመላሽ ማግኘት እችላለሁ።					
አሞሌ ሞባይል ባንኪንግ ሁሉንም አገልግሎቶች በእጄ እንዳገኝ ስለሚያስችለኝ የግብይት ወጪን ይቆጥብልኛል።					
አሞሌ ሞባይል ባንኪንግ ለእኔ አስፈላጊ ነው ምክንያቱም ከግብይት ተመላሽ ገንዘብ ስለሚሰጠኝ የግብይት ወጪን ስለሚቀንስ እና እንድጠቀምበት ያበረታታኛል					
የዳሽን ባንክ አሞሌ ሞባይል ባንኪንግ ደንቦች የባንክ አገልግሎት የሚያገኙበት መንገድ ርካሽ መንገድ ነው።(የአገልግሎት ክፍያ አይጠይቅም)					
<b>መሠረተ ልማት</b>					
የዳሽን ባንክ አሞሌ የሞባይል ባንኪንግ አገልግሎት ውስን በሆነ ኔትዎርክ ውስጥም ቢሆንም ጥሩ አፈጻጸም አለው።					
በተደጋጋሚ የኔትዎርክ መቆራረጥ አሞሌ የሞባይል ባንክን ከመጠቀም አያግደኝም።					
የሞባይል ባንኪንግ አገልግሎት ለመጠቀም አሁን ያለው የአገሪቱ የመሰረተ ልማት ግንባታ በቂ ነው ብዬ አምናለሁ።					

የሞባይል ባንክን ለማግለጥ በመተግበር ላይ ያጋጠሙ ተግዳሮቶች፡- ባንኩ አሞሌ ሞባይል -ባንክን ለማግለጥ በመተግበር ረገድ የሚከተሉት ተግዳሮቶች እንደሚገጥሙት ይስማማሉ? ቁልፍ፡ 5 - ሁል ጊዜ፣ 4- አብዛኛውን ጊዜ፣ 3- አንዳንድ ጊዜ፣ 2 - አልፎ አልፎ 1 - በጭራሽ

ጥያቄዎች	በጭራሽ	አልፎ አልፎ	አንዳንድ	አብዛኛውን ጊዜ	ሁል ጊዜ
<b>የአሞሌ ሞባይል ባንክን ተግዳሮቶች</b>					
የአሞሌ ሞባይል ባንክን ሲስተም መቆራረጥ እና የማቀናበር ስህተት ይፈጠራል፡፡					
አሞሌን እየተጠቀሙ ሳለ በኔትዎርክ ብልሽት ወይም በሌላ ችግር ምክንያት ስርዓቱ ከተቋረጠ ያስገባሁት መረጃ/ዳታ/ ይጠፋል ብለው ያውቃሉ?					
የዳብን ባንክን አሞሌ ሞባይል ባንክን ሲጠቀሙ ከማያውቁት አድራሻ/ምንጭ የማጭበርበር ሙከራ አጋጥሞት ያውቃል?					
የዳብን ባንክ አሞሌ ሞባይል ባንክን የተሻለ አፈጻጸም እና አስተማማኝነት ሁልጊዜ ያቀርባል።					
ሰዎች የኔን ሂሳብ/አካውንት የጠቀሙበታል ብዬ ስለማስብ የሞባይል ባንክን መጠቀም አፈራለሁ					

**ክፍል ሐ : አሞሌ ሞባይል ባንክን በመጠቀም የእርካታ ደረጃ**

ጥያቄዎች	ሁል ጊዜ በጣም መጥፎ (1)	ሁል ጊዜ መጥፎ (2)	ሁል ጊዜ አማካኝ (3)	ሁል ጊዜ ጥሩ (4)	ሁል ጊዜ በጣም ጥሩ (5)
<b>የሞባይል ባንክን ድጋፍ ማእከል(የጥሪ ማእከል) አገልግሎት</b>					
ምላሽ: የዳብን ባንክ የሞባይል ባንክን የድጋፍ ማእከል(የጥሪ ማእከል)አገልግሎት ሰጪ ሰራተኞች ምላሽ እንዴት ይገመግሙታል					
ትህትና: የዳብን ባንክ የሞባይል ባንክን የድጋፍ ማእከል(የጥሪ ማእከል)አገልግሎት ሰጪ ሰራተኞች ሲያስተናግዱ ጨዋነታቸውን እና ደንበኛ አክባሪነታቸውን እንዴት ይገመግሙታል					
መተሳሰብ :የዳብን ባንክ የሞባይል ባንክን የድጋፍ ማእከል(የጥሪ ማእከል)አገልግሎት ሰጪ ሰራተኞች ሲያስተናግዱ የደንበኛን እንክብካቤ እንዴት ይገመግሙታል					
በአጠቃላይ በዳብን ባንክ አሞሌ ሞባይል ባንክን አገልግሎት ረክቻለሁ					
አሞሌ ሞባይል ባንክን አገልግሎት እንደ ኤቲኤም፣ፖስ ካሉ የኤሌክትሮኒክስ የባንክ አገልግሎት የበለጠ ውስብስብ ስለሆነ አጠቃቅሙን ለማወቅ ብዙ ጊዜ ይወስድብኛል።	አዎ	<input type="checkbox"/>	አይወስድብኝም	<input type="checkbox"/>	