



WALLAGA UNIVERSITY
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COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT

**EFFECT OF MOBILE BANKING ON CUSTOMER SATISFACTION: THE CASE OF
SELECTED COMMERCIAL BANK OF ETHIOPIA BRANCHES IN HORRO GUDURU
WALLAGA ZONE.**

**A Thesis Submitted To School of Graduate Studies In Partial
Fulfillment of the Requirements for the Degree of Arts in Masters of
Business Administration.**

MA THESIS

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As members of the Board of Examiners of the Final Thesis open defense, we certify that we have read and evaluated the thesis prepared by **Tadele Gerba** under the **title The Effects Of Using Mobile Banking Service On Customer Satisfaction the case of commercial banks in HGWZ** and recommend that the thesis be accepted as fulfilling thesis requirement for the Degree of MBA

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This is to certify that **Tadele Gerba has** carried out his research work on the topic entitled “Effect of Mobile on Customer Satisfaction in the case of selected Commercial Bank of Ethiopia in HGWZ is his original work in nature and is suitable for submission of the award of Master’s Degree in Business Administration.

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STATEMENT OF DECLARATION

I hereby declare that “Mobile- banking Services on Customer Satisfaction: **the case of commercial banks in HGWZ** project is wholly the work of **Tadele Gerba**. I have carried out the present study independently with the guidance and support of the research advisor **Dula Kumera** (PhD candidate). Also any other contributors or sources have either been referenced in the prescribed manner or are listed in the acknowledgement together with the nature and the scope of their contribution and the study has not been submitted for award of any Degree or Diploma program in this or any other institution. It is in partial fulfillment of the requirement of the program Master’s Degree in Business Administration.

Tadele Gerba **Signature**_____ **Date**_____

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List of Acronyms

ANOVA:	Analysis of Variance
ATM:	Automated Teller Machine
CSEB:	Customer Satisfaction in Electronic Banking
EBSQ:	Electronic Banking Service Quality
EFT:	Electronic Fund Transfer
ICT:	Information and Communication Technology
POS:	Point of Sale

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Abstract

This study aimed to analyze how mobile banking affected customers' satisfaction with Commercial Bank of Ethiopia in the Horo Guduru Wollega Zone. Explanatory research design was employed to examine the effect of mobile banking on customer satisfaction. To collect data the study used primary data. The study used five branches with a higher number of active mobile banking users were selected using purposive sampling. Among 11,516 customers actively using mobile banking services, 387 sample customers were selected randomly by employing Yemane formula for the response. Of the total respondents, 360 mobile users gave their response accordingly. To measure to what extent customers are satisfied with mobile banking service delivery in CBE's selected branches, the study used descriptive statistics and multiple linear regressions. The finding of the study confirmed that all predictor variables; accessibility, responsiveness, transactional efficiency, ease of use, and reliability were found to be positively impacted by customer satisfaction. The two factors that had the biggest beneficial impact on consumer satisfaction were accessibility and reliability. As a result, in order to maintain client satisfaction, the bank must prioritize making sure that user of mobile banking feel secure. The bank should create a mobile banking application that lets users transfer money between accounts held by several institutions

Keywords: Commercial Bank, Customer Satisfaction, Mobile Banking,

CHAPTER ONE

1. INTRODUCTION

This chapter presents background of the study, statement of the problem, research questions and objectives, scope of the study, limitation of the study, significance of the study, and structure of the thesis.

Background of the study

The Information Society, a term coined to describe the new phase of human civilization, denotes the extensive use of information in many facets of daily life and has a significant impact on both the social and economic facets of human existence. A new working and knowledge paradigm shift is made possible by the information society's members' access to large volumes of information. It also fosters an atmosphere that is favorable to the expansion of social cohesiveness and economic globalization. From the standpoint of financial services, IS has aided mobile commerce, a unique feature of electronic banking, which forms the basis of the banking business model. According to Tusoni et al. (2019), mobile banking is a subset of electronic banking.

Although mobile computing, the wireless Web, and mobile commerce are receiving greater attention in terms of technologies and applications, electronic commerce, or e-commerce, still has a significant influence on the worldwide business environment. In light of this, mobile banking, or "m-banking," has become a significant means of distribution (Shaikh and Karjaluo, 2015). The 21st-century banking sector functions within a multifaceted and highly competitive milieu, marked by dynamic technological progress that has manifested itself in the manner in which financial services are provided to clients. The availability of alternate channels for the delivery of financial services has increased significantly. These channels include e-banking products like Internet and mobile banking, as well as a range of Automated Teller Machine (ATM) goods (Ngii, 2013). One of the industries that has profited from technological advancements is banking, thanks to the development of electronic banking (E-banking) systems that offer convenient access to banking services (Mengiste, 2017).

Modern technology is a force to be reckoned with, dominating every aspect of life. Examples of its constantly evolving innovations include the internet and smartphone banking. Because it

makes it simpler for customers to access their funds even from remote or rural locations, mobile banking represents a novel approach to banking.

Recently Ethiopia has been implementing electronic banking in financial institutions. Particularly, in banking sector the advent of e-banking has been changing the banking service delivery as well as the customer satisfaction. Thus, Ethiopian banks are not an exception to the fast expanding information and communication technology that is knocking on every organization's door worldwide (Nyamtiga et al., 2013). Since its introduction, in Ethiopia, the percentage of people using electronic banking is showing significant improvement and still rising. Further, Banks work hard in Ethiopia as well in order to be competitive in the modern banking sector (Worku, 2010). Particularly, the Commercial Bank of Ethiopia (CBE) is striving to provide improved services to its customers by using e-banking.

Some studies such as (Mahmoud, 2019; Otiso, 2016) found that e-banking service delivery has positive association with client happiness. However, the development of e-banking in Ethiopia found its infancy stage as compared to developed countries. Thus, this study investigates how mobile banking influences customer satisfaction in some selected ECB branches found in Horro Guduru Wallega Zone.

Statement of the problem

Modern technology is a force to be reckoned with, dominating every aspect of life. Examples of its constantly evolving innovations include the internet and smartphone banking. Because it makes it simpler for customers to access their funds even from remote or rural locations, mobile banking represents a novel approach to banking. After phone and internet banking, mobile banking technology is the third wave of technological innovation in the banking industry. In comparison to the previous two waves, it has grown at an astonishing rate (Ashvini Sanjay Khot, 2019).

Modern technology, like the internet, is evolving quickly and adding new dimensions to our everyday lives on a regular basis. One of the industries that has profited from technological advancements is banking, thanks to the development of electronic banking (E-banking) systems that offer convenient access to banking services (Mengiste, 2017). Recently, banking sector works within highly competitive business situations which is marked through rapidly evolving

technical advancements that have had a noticeable impact on the customer service delivery of financial services. The availability of alternate channels for the delivery of financial services has increased significantly. These channels include e-banking products like Internet and mobile banking, as well as a range of Automated Teller Machine (ATM) goods (Gichungu & Oloko, 2015).

The influence of mobile banking on customer satisfaction is highly tied to technology-based option dimensions and awareness elements. This means that consumer happiness with technology-based choice and knowledge influences total customer satisfaction with mobile banking (De Leon et al., 2020). Customer satisfaction and service quality are two of the basic opportunities that help the company run, improve business and profit, and especially save the loyalty of its customers (Gobena, 2019). Due to its clear correlation with customer retention and satisfaction, service quality has attracted a lot of attention in recent years. Improvement of service quality is therefore vital and affects the insurance company's survival (Getachew, 2019).

Empirical research has been done on the connection between e-banking and consumer happiness. Commercial banks in Ethiopia have begun to provide e-banking services in an attempt to ensure service excellence by reducing costs, mistakes, and wait times while increasing client happiness. To make an informed decision about whether to encourage or oppose further e-banking expansion in Ethiopia, a better understanding of how e-banking affects customer satisfaction is necessary. However, despite its importance, there are just a few and limited number of research on the effect of e-banking on customer satisfaction in Ethiopia. Therefore, more investigation is needed to ascertain whether e-banking is appropriate for the country. Worku et al. (2016) investigated the impact of e-banking on client satisfaction in two private bank branches located in Gondar City. Only customers of two private banks were included in the survey, which was analyzed using a qualitative methodology. Furthermore, only ATMs were considered e-banking because there was no other kind of e-banking in the study area. Amanyehun (2011) conducted a study that solely examined the variables influencing the provision of e-banking services.

Therefore, the current study uses a quantitative strategy that makes use of statistical tools to bridge the research gap in technique. The purpose of the study is to investigate the impact of mobile banking on customer satisfaction.

Research Question

The current study intends to answer the following research questions.

1. What is the effect of the reliability of mobile banking on customer satisfaction?
2. What is the effect of the responsiveness of mobile banking on customer satisfaction?
3. What is the effect of the transactional efficiency of mobile banking on customer satisfaction?
4. What is the effect of the accessibility of mobile banking on customer satisfaction?
5. What is the effect of the service security of mobile banking on customer satisfaction?
6. What is the effect of the ease of use of mobile banking on customer satisfaction?

Research objective

General Objective

The general objective of the study was to examine the effect of mobile banking services on customer satisfaction in case of Horro Guduru Wallaga Zone

Specific objectives

1. To examine the effect of the reliability of mobile banking on customer satisfaction.
2. To analyze the effect of the responsiveness of mobile banking on customer satisfaction.
3. To investigate the effect of the transactional efficiency of mobile banking on customer satisfaction?
4. To analyze the effect of the accessibility of mobile banking on customer satisfaction.
5. To assess the effect of the service security of mobile banking on customer satisfaction.
6. To examine the effect of the ease of use of mobile banking on customer satisfaction.

1. 5 Scope of the study

The main focus of this study was to examine the impact of mobile banking usage on commercial banks' customer satisfaction in the Horo Guduru-Wollega zone. Additionally, the goal of this study is to identify the variables that will influence how satisfied customers are with the commercial bank's mobile banking system. As a result, the current study's coverage is limited to the impact of mobile banking on customer satisfaction and the factors that affect customer satisfaction levels in Ethiopia's commercial banks. The study is carried out by taking into account the independent variables of ease of use, service security, transactional efficiency,

accessibility responsiveness, and reliability. In this context of the study, dependent variable is customer satisfaction. Other variables that may have an influence on the relationship between these constructs are beyond the scope of the study

Limitation of the study

The nature of the subject matter—excessive confidentiality—and access constraints made it difficult for the researcher to obtain all pertinent data from the appropriate clients, among other issues the researcher encountered while doing this study. Among the limitations and other significant issues the researcher encountered while writing this work were the absence of relevant literature and respondents' lack of interest in providing direct answers. Nevertheless, the aforementioned resistance elements made this study challenging, and the researcher provided insightful insights from the study's findings.

Significance of the study

Commercial banks found the study to be helpful in determining how e-banking affects consumer satisfaction when compared to Ethiopia's traditional brick and mortar banking system. It aids in comprehending how consumers feel about online banking, what steps banks should take to seize the opportunity, and how to get beyond obstacles. Other researchers utilized the study as reading material or as a reference for others who wanted to do more research in this or related fields. Finally, and perhaps most crucially, given that the nation's use of this service is still in its infancy, the research focused on the issues that watchful bankers face today in an effort to achieve the desired level of client satisfaction.

Organization of the study

There are four chapters in this thesis. The thesis's introduction is covered in Chapter 1. The study's theoretical and empirical reviews are presented in Chapter 2. The third chapter covers the research technique. The study's results, conclusions, and recommendations for relevant parties are covered in Chapter 4.

CHAPTER TWO

LITERATURE REVIEW

2. 1 Introduction

The pertinent literature that has been studied about the impact of mobile banking services on customer satisfaction is covered in this chapter. A theoretical overview of mobile banking and an empirical investigation of mobile banking services are among the topics covered. The conceptual framework, which is derived from earlier research, is presented in this chapter.

Theoretical review

The study's guiding theories are reviewed in this section. The theory controls how mobile banking, e-banking, and service quality are defined and developed.

The meaning and development of online banking.

According to Mohammed (2008), the financial services industry is undergoing a revolution due to several advancements in electronic banking. The amount of other financial activities and international trade is expanding geometrically as a result of technology developments. It is now possible to collect, gather, and process data about bank operations and clients in an efficient and effective manner because to technology, particularly information technology. All it is the process of moving money directly, without the need of cheques or cash, between accounts using electronic means.

E-banking is the automated direct provision of new and existing banking goods and services to customers through electronic, interactive communication channels. Researchers disagree on what constitutes e-banking in part because, according to Daniel (1999), which Drigă and Isac (2014) cite, electronic banking encompasses a variety of services that allow bank customers to conduct most retail banking operations via computer, television, or mobile device.

A range of platforms, including online banking, TV-based banking, mobile banking, and PC (personal computer) banking, are collectively referred to as e-banking. Customers access these services through an intelligent electronic device, such as a PC, PDA, ATM, touch tone phone, kiosk, or point of sale (POS), Alagheband (2006) A range of platforms, including online, mobile, and computer banking, can be categorized as banking. These services are accessed by customers through intelligent electronic devices such as touch tone phones, automated teller machines, point of sale systems, personal digital assistants, and kiosks (Alagheband, 2006).

Mobile banking (also known as m-banking) is a word used to describe using a mobile device, such as a phone or personal digital assistant (PDA), to do banking operations, including checking balances, accounts, payments, credit applications, and other activities. SMS banking, or text message banking, was the original kind of mobile banking. Many undeveloped or underdeveloped areas of the world, particularly distant and rural ones, employ mobile banking. This particular facet of mobile commerce is particularly well-liked in nations where clients must travel several kilometers to the closest bank, and banks are only located in large cities. The range of services provided might include tools for managing accounts, accessing personalized data, and conducting stock market and bank operations (Tiwari & Buse, 2007).

Although clients—specialized applications that are downloaded to the mobile device—can also be used, SMS and mobile internet are the most common ways that people undertake mobile banking.

Mini-statements and reviewing recent account transactions; notifications about account activity or surpassing predefined thresholds; monitoring of term deposits; access to loan statements; access to card statements; mutual funds/equity statements; management of insurance policies; management of pension plans; checking account balance; ordering check books; checking the status of checks and stopping payments on checks; PIN provision, PIN change, and online reminders; blocking of (lost/stolen) cards; domestic and international fund transfers; micro-payment handling; mobile recharging; commercial payment processing; bill payment processing; peer-to-peer payments, withdrawal at banking agent, and deposit (Ahmed et al., 2017).

Impact and advantages of mobile banking

For both providers, mobile banking has a lot of advantages. It has many benefits, not the least of which is that banks don't even need to make significant investments or alter their current infrastructure. Banks can reach a large number of individuals with less effort by sending the message. Banks use mobile banking to facilitate positive client relationships by providing them with useful customer data that supports efficient customer relationship management procedures. According to Saleem and Rashid (2011), it facilitates prompt feedback and aids in customer loyalty and retention.

Mobile banking service quality

According to Jun and Palacios' (2016) thorough analysis, there are 17 (seventeen) factors that determine how good mobile banking services are: m-banking application quality (service content, accuracy, ease of use, speed, aesthetics, security, diverse mobile application service features, and mobile convenience) and m-banking customer service quality (reliability, responsiveness, competence, courtesy, credibility, access, communication, understanding the customer, and continuous improvement). The main factors influencing a client's satisfaction or dissatisfaction are perceived to be five of these dimensions: mobile convenience, accuracy, diversity of features provided by mobile application services, ease of use, and continual progress. Regarding the mobile banking service research, the subsequent dimensions have been selected:

Reliability

In the context of using time or environmental conditions, reliability refers to the capacity of a product or service to meet the necessary functional standard on schedule. In summary, a product's or service's dependability depends on how consistently customers are satisfied with the quality of the good or service, regardless of where they are in their life cycle or cycle process (Yu, 2014). A perceptual conflict between consumers' "reliability of the information content and reliability control and use of technology" is revealed by internet information search elements. The ease of using the internet, the variety, depth, and veracity of the information contents, and customer happiness all influence how reliable the information is (Abid & Noreen, 2006).

When a service is delivered correctly, more than the first time, and in accordance with the client's expectations, it is said to be reliable. Examples of this include:

- a) The files, accounts, and mistakes are all accurate.
- b) Offering appropriate banking services
- b) Deliver services promptly and within the designated time frame.
- d) The consistency of the service's performance level (Fang et al., 2013).

Flexibility Issues

Firm adaptability and speed in service delivery were the critical activities in the success of one organization. The subsequent order of significance included improved customer services, system integration, and business processes. According to Asfour and Haddad (2014), flexibility plays a

crucial role in determining whether a person will choose advanced ICT implementation. Customers are more inclined to use a system in the future and find it easier to accomplish their goals when it is more flexible. Customers can pay for goods and services without using cash, credit cards, or paper checks if you can make it possible. When working off-site more robust solutions can connect you straight to the office network so you can access resources like your accounting systems or database (Saleem & Rashid, 2011).

Privacy

If banks can confirm that privacy offers services to certain consumers but not others, customers are less likely to go to other companies. Lending and account protection in the event that a client is exposed are a couple of these services. Customer satisfaction may rise when tailored services are provided, which is made possible by privacy. Additionally, maintain records of those who utilize financial services indicating that clients and banks prohibit the use of personal data. According to Kimario (2019), these particulars need to be distinguished by safe online banking services within the framework of authorized banking activities.

Accessibility

Convenience and accessibility are two benefits of e-banking that will increase client happiness and loyalty (Pham, 2010). Customers can enjoy enhanced privacy in their dealings with the bank and have complete control over their banking transactions whenever they wish. Additionally, using E-banking allows clients to take advantage of greater benefits at reduced costs (Mols, 1998). A key element of the total quality of service offered to financial consumers is service accessibility, which is indicated by the number of banking offices per market unit. Internet technology has led to the development of internet banking, which allows bank customers to conduct transactions from any location as long as they have access to the internet. A major component of the services provided to financial customers in areas with a low concentration of banking offices is service accessibility, which is determined by the number of banking offices per unit of market area (Kiefer, 2000).

Transactional efficiency

The key benefits of banks are evidently cost savings, efficiency, expanding into new customer groups, enhancing the bank's brand, and providing improved customer services and satisfaction (Jayawardhena & Foley, 1998). Information technology (IT) is being used by banks and other enterprises to increase corporate efficiency by providing services with low costs, high quality, and the ability to draw in new clients (Cohn et al., 2011). Installing the application on a mobile device and entering the PIN is all that is required to access mobile banking services, which are incredibly simple to use. Users can also use these services to pay credit and electricity bills (Singh & Sharm, 2014). By making daily tasks more efficient, mobile commerce may contribute to an improvement in worker productivity. Employees that are under time constraints can utilize the "dead spot" to check their accounts or complete ongoing transactions, for example (Dmoor, 2005).

Service security

Target segments stated that the most crucial considerations while selecting mobile banking were security and reliability of service consumption. One problem is the adoption of trust as a primary consideration for m-banking and m-payment analysts. These days, both data and intuition point to the importance of "trust" in user behavior. For instance, people who utilize mobile payments and m-banking are more at ease transacting in person. One of the biggest obstacles to the widespread use of mobile banking services was thought to be people's fears of security lapses during transactions, including data input and output processes, connection failure, and human error. Because of this, a lot of people can choose not to use this service and to overlook the other advantages of mobile banking (Yu, 2014).

Trust

Long-term relationship building and maintenance have been proven to be facilitated by trust, according to business research. Customers perceive many hazards associated with electronic trades, and loyalty seems to be particularly dependent on trust in situations where there is a perceived high level of risk. This has been found to be essential for retaining customers, particularly in the e-commerce sector, where risk, uncertainty, and interdependence are present. The banking industry is closely linked to high levels of trust in relation to privacy and security concerns in the real world. As a result, in the context of the knowledge-based economy, trust is

crucial for the creation and maintenance of e-commerce connections. Attracting and keeping clients requires reducing perceived risks connected to online transactions and upholding transaction trust (Benjamin, 2015).

Perceived cost

The extent to which someone believes using mobile banking will cost them money is determined by how they perceive the cost (Pramuka et al., 2020). Usually, these expenses would include the cost of the mobile device, network fees, transaction fees for bank fees, and costs associated with sending data via the network infrastructure. Perceived cost was the characteristic with the least influence on the uptake of mobile banking as compared to perceived utility, perceived danger, and compatibility (Wang & Yi, 2012).

Service quality

According to Ma Zhiyong et al. (2008), customers enjoy high-quality service and see the value of the delivered service, as well as improved operational preparedness for new, innovative services with a short time to market. It is currently the organization's lifeblood and the most potent competitive weapon. The term "perceived service quality" describes how a customer feels about the overall superiority or excellence of the service. Customers' divergent expectations and perceptions of the service lead to this result (Caruana & Malta, 2002). Continually exceeding customer expectations is necessary to deliver high-quality service (Thakur, 2011). As a result, service marketing researchers concentrated on developing a service quality concept based on consumer behavior rather than on manufacturing quality standards (Dhandabani, 2010).

Customer satisfaction

According to Opusunju et al. (2017), customer satisfaction is the culmination of perception, evaluation, and emotional reactions to a product or service's use. Customer satisfaction is the result of a cognitive and affective evaluation that compares a perceived performance standard with the actual performance. If the performance is not up to par, customers will not be happy. But if the apparent performance matches or above their expectations, the customer will be satisfied. In a competitive market where firms vie for clients, customer satisfaction is seen as a critical differentiator and has grown in importance as a component of corporate strategy (Almossawi, 2012). In the business sector, it is considered a crucial performance indicator and is

often included in a balanced scorecard. Thus, for businesses, effectively controlling customer happiness is essential. To do this, organizations need representative and accurate satisfaction surveys.

The main player of mobile banking

The many participants in mobile banking must be defined before we can assess the practice. The acts and practices of these players are crucial for the development of the mobile banking market. Four parties participate collectively in mobile banking, which is:

There are different active banking entities that represent the banking sector. The financial institutions that operate in the Ethiopian economy, such as United Bank, Dashen Bank, Commercial Bank of Ethiopia, and others, make up the banking sector. A network for mobile banking services is offered by these banks. By offering a network that enables the unbanked to access financial services even in the absence of bank accounts, banking institutions have recognized the need to expand financial inclusion (Daniel et al., 2014).

Banking sector: There are different active banking entities that represent the banking sector. The financial institutions that operate in the Ethiopian economy, such as United Bank, Dashen Bank, Commercial Bank of Ethiopia, and others, make up the banking sector. A network for mobile banking services is offered by these banks. By offering a network that enables the unbanked to access financial services even in the absence of bank accounts, banking institutions have recognized the need to expand financial inclusion (Daniel et al., 2014).

Mobile network providers and operators of mobile networks in the nation Network providers, which include banks and telecom firms, are among the many businesses that offer mobile banking services. Ethiopian Telecommunication Corporation is one example of a mobile network operator that enables Ethiopians to send and receive money with or without an account or mobile phone. The reason these network providers are in business is because they charge a fee for the use of their financial services (Daniel et al., 2014).

Beneficiaries, business and private consumers

The local Ethiopian population and other Ethiopians utilizing the services and businesspeople planning to use mobile money for payments are the beneficiaries of the mobile banking offerings. To transfer and receive money from various individuals who are family members or business partners, businesses and individual consumers always use mobile money services.

These participants have higher living standards because of mobile banking (Nada & Setyyono, 2023).

Regulating authorities (Country's Central Bank)

The National Bank of Ethiopia, the nation's leading authority on banking matters, is the regulating body. The National Bank of Ethiopia oversees the nation's monetary and fiscal policies. Financial service providers must abide by all rules and guidelines established by regulatory bodies in order to conduct business in the nation (Daniel et al., 2014). The two most important components thought to be necessary for M-Banking to succeed are legislation and policy. Any profitable enterprise often considers the performance of all stakeholders in the industry (Nada & Setyyono, 2023).

Information technology and global market

Due to the internet and the World Wide Web (www), which have had an impact on all spheres of society and human pursuits, the world has essentially become a village. The way people and businesses interact has been revitalized by the World Wide Web and its offshoots, the internet, and the ripple impact of globalization. Along with bringing high-level but fierce economic competition among various actors in the global commercial arena, it has also combined numerous cultures. The banks and other financial institutions have taken advantage of this superhighway's exploding potential, and the majority of banks now use it as their primary marketing, sales, and purchasing channel. The days of physical stores and the hefty startup expenses are rapidly disappearing, especially in wealthy nations but also beginning to seep into underdeveloped nations, in favor of more straightforward and affordable commercial transactions conducted entirely online and through the global web (Edwin, 2015).

Technology used to offer services for mobile banking. Multiple channels, including client-based program downloads and short messaging services, are available for using mobile banking services (Cudjoe et al., 2015).

SMS Short Message Service. Here, clients can send the bank an SMS (short messaging service) from their mobile devices to interact with them. There are two modes of operation for the short messaging service (SMS): pull and push. When using push mode, a mobile consumer texts the bank at a designated number with a service order and pre-programmed request code. In addition, the bank replies via SMS with the precise information

that was requested; in contrast, the pull mode occurs when the bank notifies the consumer via text message of a recent transaction that has occurred on their account. The message may be sent via SMS (short messaging service) or MMS (multimedia message service); both function similarly, despite the fact that SMS is used more frequently (Cudjoe et al., 2015).

Client-based

Customers using this method will need to install software, which will act as a user interface and enable them to access certain basic transactions on their mobile device before going online, even while they are offline. Entering information by typing before you connect to the internet could save you money. This client-based application is especially helpful since it enables users to remain offline during the preparation of transactions, such as entering account details, and then transmits the data by sending it out. This offline banking process also minimizes the time and expense associated with online connections (Cudjoe et al., 2015).

Browser-based

Customers using browser-based software must have internet access in order to use this service. The content can be viewed in a browser by using the interface that is developed by the server and transferred to the mobile device. This approach has the drawback of requiring the subscriber (customer) to be online throughout the transaction process, which could result in greater costs for the consumer. On the other hand, depending on the server that the customer is connected to, it can be incredibly fast (Cudjoe et al., 2015).

Measuring service quality and customer satisfaction

The properties of commodities, such as products, make it simple to gauge their quality. However, the caliber of the service provider's staff or the provider himself has a significant impact on the caliber of the service. Research on why consumers move banks has revealed that they do it because they feel their current bank is providing inadequate service. Good customer service lowers consumer eroding and raises customer satisfaction (Thakur, 2011). The secret to gauging e-banking user satisfaction is service quality. Scholars have extensively examined the strong correlation that exists between customer happiness and service excellence (Parasuraman et al. (1994)).

Excellent customer service and contentment are the most important factors in luring and retaining bank customers, according to Jamal and Kamal (2004). The caliber of a business's

services has a major impact on its capacity to compete. By providing better service than its competitors, a bank can differentiate itself. Over the past ten years, service quality in the retail banking sector has become one of the most fascinating research areas (Avkiran, 1994; Johnston, 1997; Angur et al., 1999; Lassar et al., 2000).

Parasuraman et al. (1994) recognized the following characteristics of high-quality services: communication, credibility, security, understanding, tangibility, competence, competency, responsiveness, and accessibility. Customer satisfaction, as a whole, is correlated with service quality. It can be viewed in both multi-level and multi-dimensional contexts and is one of the service characteristics that influence customers' assessments of satisfaction (Caruana & Malta, 2002). Although customer satisfaction is measured on an individual basis, it is nearly always reported on an aggregate basis. Customer satisfaction is a vague and ill-defined term, and it will differ from person to person and from product to service in terms of how it really manifests.

The mood of contentment is influenced by a wide range of psychological and physiological elements, including return and suggested rates, which are connected with satisfaction behaviors. The degree of satisfaction may also depend on the customer's other options and other products to which they may compare the company's offers (David, 2020).

According to Hua (2009), an experiment was carried out to find out how users' perceptions of online banking are influenced by the website's perceived ease of use and privacy policy. The relative significance of perceived security, privacy, and convenience of use is also examined in this study. Security and privacy are more important than perceived ease of use.

According to Jun et al. (1999), customers' perceptions of total service quality and satisfaction were significantly impacted by responsiveness, convenience of use, and dependability.

It also demonstrated a strong positive correlation between total service quality and customer satisfaction. Revisions were made to the traditional service quality standards in the context of online services by Yang and Jun (2002), who also presented an instrument with seven characteristics of online services (personalization, security, credibility, responsiveness, ease of use, accessibility, and reliability). Six criteria were established by Joseph et al. (1999) to assess the level of banking services concerning technology utilization, such as the use of phones,

ATMs, and the internet. The ones that were mentioned were efficiency, accessibility, queue management, feedback and complaint processing, accuracy and convenience, and personalization.

Empirical studies

Numerous scholars from various parts of the globe are engaged in associated initiatives. However, little study has been done in Ethiopia on e-banking technology in general or M-banking specifically. The link between the independent variables of transaction efficiency, convenience of use, security, dependability, and service performance and the happiness of e-banking users was examined using regression analysis (Adugna, 2019).

The Ethiopian commercial bank served as the case study's primary focus. A questionnaire on a 5-point Likert scale was utilized to collect main data. In contrast, data for the Legesse (2020) research, which looked at how mobile banking affected customer happiness, came from a sample of 450 mobile banking customers. The main conclusion was that, in Addis Ababa, customer satisfaction with mobile banking services is significantly correlated with aspects including security, privacy, ease of use, perceived utility, accessibility, and awareness.

Worku et al. (2016) studied how customers' happiness in the Ethiopian banking sector was affected by electronic banking (The Case of Customers of Dashen and Wogagen Banks in Gondar City). According to the study's findings, e-banking is primarily used by young, educated, salaried individuals and students; business men and women do not actively use the service; there is a correlation between e-banking and certain demographic traits; it is currently limited to current account holders and savers; e-banking has increased customer satisfaction; there are fewer bank hall visits for banking services; customers spend less time waiting; some customers are unaware of the fees associated with using e-banking; the satisfaction of bank customers has increased since using e-banking; e-banking has allowed them to take control over their account movements; and there is a significant opportunity to expand the service throughout the city.

At the Commercial Bank of Ethiopia in the Bako District, Goshu (2019) investigated the factors that influence the adoption of mobile banking. The binary logit model's findings show that the following factors—quality of internet, ignorance, relative advantage, awareness, trial ability,

experience, gender, education, income, and age—are highly influencing Commercial Bank of Ethiopia customers' decisions to adopt mobile banking. The study concludes that Ethiopian commercial banks heavily invest in mobile banking and other IT advancements to boost the uptake of mobile banking services and provide more effective service delivery.

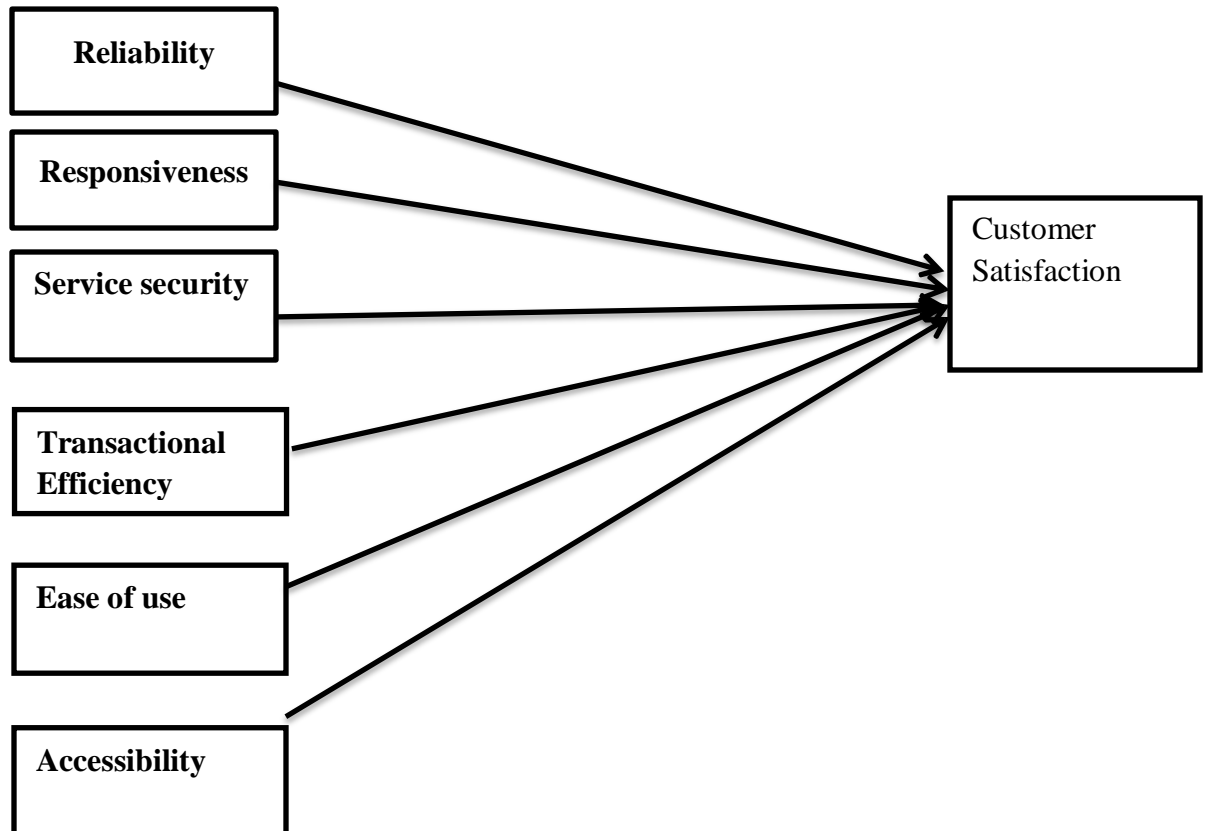
Additionally, a study on the effect of e-banking on customer satisfaction at two private banks in Gondar city was carried out by (Assefa, 2013). Only clients of two private banks were included in this study, and the researcher used both descriptive and inferential statistics to examine the data. The bulk of e-banking users are young, educated, working, students, and businesspeople, according to the study's findings. Only individuals with current accounts and savings accounts can currently use e-banking, which has decreased the number of times people visit bank halls to get banking services and lowered wait times for customers. Nonetheless, a greater number of consumers are content with the bank and are unaware of the costs related to use e-banking.

Usendiah (2022) studied how customer satisfaction is affected by service quality and mobile banking applications. This study sought to understand how customer satisfaction is influenced by mobile banking applications and service quality in order to improve customer commitment, loyalty, feedback, referrals, and retention at KCB Iwacu. Three distinct objectives served as the study's guidelines: evaluating the relationship between customer satisfaction and mobile banking applications; investigating the relationship between customer satisfaction and service quality; and researching the factor structure of customer satisfaction, service quality, and mobile banking applications in KCB Iwacu.

Conceptual Framework

The diagrammatic relationship between the variables under consideration is depicted in the picture below. Customer satisfaction is the dependent variable, and as the image illustrates, there are about six independent variables—dimensions or factors—that affect it. Both of the latent or unobserved variables are scored using a five-point Likert scale, with 1 being strongly disagreed with and 5 being strongly agreed with. Every latent variable will have things that have been

observed. Depending on the earlier literature review, the following conceptual framework was adopted.



Source: Adopted from (Ahmed et al., 2021; Butt, 2018; Hammoud et al., 2018; Chen, 2013).

Figure 2.1: *Conceptual framework of the study*

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter covers research design, population and sampling design, data collection techniques, sources and tools for data collection, data analysis techniques, reliability and validity tests, and model specification.

Study area

The study is conducted in H/G/W/Zone, commercial banks which are; commercial bank of Ethiopia shambu branch, commercial bank of Ethiopia Horo Branch, commercial bank of Ethiopia Fincha branch, commercial bank of Ethiopia Guduru branch and commercial bank of Ethiopia Ababo Guduru branches respectively.

Research approach and design

This study applied **quantitative research approach**. Further, this study applied **explanatory** research design because, the researcher attempted to explain how predictor variables explain the response variable.

Thus, Nochai and Nochai (2013) conceptual model was used to collect quantitative data on the service quality measurement variables from the perspectives of customer satisfaction. The method provides six criteria to assess the caliber of financial services. Consequently, the following six independent criteria—accessibility, usability, responsiveness, transaction efficiency, security, and reliability—were utilized to evaluate the caliber of mobile banking services.

Target population and sampling technique

Clients of particular CBEs were one of the target groups. An approach known as multistage sampling was used. This indicates that out of the five Ethiopian commercial branches, the branch with the highest number of active mobile banking users was chosen on purpose. The commercial banks of Ethiopia are therefore divided into the following branches: the commercial bank of Ethiopia Ababo Guduru, the commercial bank of Ethiopia Guduru, the commercial bank of Ethiopia Horo, and the commercial bank of Ethiopia Fincha. The managers of each branch select the second respondent. Therefore, the 11,516 clients of the Commercial Bank of Ethiopia who

were using mobile banking services at particular branches within the study region comprise the study population.

Sample size

The right sample size is crucial since too small of a sample might produce unreliable results, while too large of a sample can squander time, money, and resources. The following techniques are used to determine the sample size of customers from each branch of the respondents, and the details are supplied as follows:

Table 3.1: Number of mobile bank users

Name of Branches	Number of Customers
Shambu main	5563
Horo branch	2675
Fincha	1252
Guduru	1080
Ababo Guduru	946
Total	11,516

Source: Own computation

In order to determine number of samples from the population Yamane formula was applied (Yamane, 1967) formula. The formula is:

$$n = \frac{N}{1 + N(e)^2} = \frac{11516}{1 + 11516(0.05)^2} = \frac{11516}{29.79} = 386.57 \sim 387$$

n = is the sample size

N=number of total population from which the sample was taken

e= error term which was 5% (0.05).

Table 3.2 Number of respondents from all branches proportionally

Branch names	Number of mobile bank users	% from each branch	Sample size from each branch
Shambu	5563	48.3%	186
Horo	2675	23.22%	90
Fincha	1252	10.87%	42
Guduru	1080	9.38%	36
Ababo Guduru	946	8.21%	32
Total	11,516	100%	387

Source: Own Computation, 2024

Convenience sampling is used once the number of samples from each branch has been established to get information from the sample respondents. This is a non-probability sampling method where a sample is selected from the population that is easily accessible, convenient, or nearby. As a result, clients in the chosen branches will receive questionnaires on a walk-in basis, meaning that they will be distributed to customers who simply show up for service and continue to do so until the desired number of sample members from the chosen branch has been satisfied.

Data collection

For selected potential respondents, 387 questionnaires were distributed. These questionnaires were distributed to respective branches based on the sample size determined.

Sources and instruments of data collection

To collect data from respective respondents, the researcher used primary data which is questionnaire. Customers of the bank were the target audience for the five-scale Likert measurement questionnaire. To help with the coding for the SPSS 20.0 edition, all of the questions were formulated favorably. The questionnaire's validity was verified by a pilot study that included clients of the chosen commercial banks as well as professionals in the banking industry and academia. The questionnaire's design was informed by prior empirical research, and Cronbach's Alpha was used to pre-test the questionnaire's consistency. The customers' level of

agreement with the 30 performance statements, based on their experiences with the mobile banking services offered by the banks, was measured using a 30-item measure.

Methods of data analysis

Customers' questionnaire responses that were obtained from the sample were utilized by the researcher as an input for data analysis in this study. Descriptive technique is another thing that is used to talk about data analysis and interpretation. Utilizing SPSS software for data analysis According to Larson-Hall (2015), SPSS is a statistical method specifically intended for statistical computation in the social sciences. SPSS facilitates efficient data handling. Additionally, because the software finds variables and situations, it facilitates speedy data analysis. It offers contingency tables, intricate graphs, techniques, and more.

Reliability and validity test

Reliability test

According to Golafshani (2003), dependability is the degree to which study findings hold up over time and provide a true picture of the entire group being studied. Finding the degree to which a measuring approach generated the same result if the process was done repeatedly under the same conditions is the goal of reliability analysis, according to Toke & Kalpande (2023).

Table 3.3: Reliability test

Variables	Number of items
Reliability(RLA)	5
Responsiveness (RES)	5
Transactional Efficiency(TRE)	5
Accessibility(ACC)	5
Service security (SS)	5
Ease of use (EOU)	5
Total	30

Source: Own computation, 2024.

If the dependability coefficient falls between 0 and 1, it is considered satisfactory; however, a value closer to 1 is considered better. The research reliability levels are therefore higher than

0.7. This implies that nearer to 1. This suggests that if the study is conducted again, the results will be dependable.

Validity test

According to Kirk and Miller (1986), validity refers to the steps that the writers have made to ensure that the research is legitimate and that everything is pertinent to the context. The researcher remained focused on the topic by doing this. As a result, the instruments were meticulously created and subsequently reviewed by recognized authorities in the field.

Research ethics

Respondents are guaranteed that their responses will be handled with absolute confidentiality and are not needed to write their name in order to protect the confidentiality of the data they provide. The questionnaire's introduction contains information on the study's goal. The distribution of the surveys was restricted to willing participants only.

Model specification

The purpose of this research was to investigate how consumers' satisfaction with Ethiopian commercial banks that were chosen for HGWZ is affected by their use of mobile banking services. The significance level of the variables at which the customers' happiness in M-banking is decided was ascertained by the researcher using the MLR (multiple linear regressions) model.

Customer satisfaction in e-banking = CSEB

Basically, CSMB = $\alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + \epsilon$

Where, CSMB = Customer Satisfaction in M-Banking

X1 = Reliability

X2 = Responsiveness

X3 = Transaction Efficiency

X4 = Accessibility

X5 = Service Security

X6 = Ease of Use

In this case, the error term is ϵ , the coefficient of estimate is β , and the constant is α . In mobile banking, customer satisfaction is a dependent variable on variables that are independent, X1 through X6. Based on a review of the literature and actual data, the six criteria of accessibility, ease of use, security of the service, responsiveness, and transaction efficiency have been established.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents demographic characteristics of the respondents, results of descriptive statistics, results of diagnosis test and regression analysis and conclusion drawn from the analysis.

Demographic profile of the respondents

The table indicates that 40.3% of respondents were female and 59.7% of respondents were male. The findings indicate that a higher proportion of male participants than female participants use mobile banking. Based on numerical data, 37.2 percent of the respondents, or more than half, are between the ages of 36 and 50 (table 4.1). The majority of respondents were young adults, suggesting that there may be a greater chance for adolescents to adopt mobile banking than older people, because younger people tend to be more adaptable and captivated by technology than older people. Academically, 120 respondents, or 33.3% of the total, used mobile banking. The majority of respondents held bachelor's degrees. Not a single respondent was illiterate. This suggests that the majority of respondents who used mobile banking were highly literate. Table 4.1's results indicate that, of the respondents, the majority (31.1%) or 112 are employed by the government. As a result, mobile banking gave them a time-saving benefit by allowing users to conduct financial operations and payments—such as sending money abroad or paying other bills or utilities—without having to visit physical bank offices.

Table 4.1: Demographic characteristic of the respondents

Demographic characteristics		Frequency	Valid Percent
Sex	Female	145	40.3
	Male	215	59.7
	Total	360	100.0
Age	18-24	41	11.4
	25-34	108	30.0
	35-44	134	37.2
	45-54	77	21.4

	Total	360	100.0
Academic qualification	Primary school	16	4.4
	High school	82	22.8
	TVET	64	17.8
	Degree	120	33.3
	Masters and above	78	21.7
	Total	360	100.0
Work status	self employed	64	17.8
	Student	90	42.8
	NGO employee	94	68.9
	government employee	112	100.0

Descriptive statistics

The respondent scores' descriptive statistics, such as mean and standard deviation, were calculated. These mean scores and responder variances have been compared for analysis. The purpose of utilizing descriptive statistics is to use the means and standard deviations values to compare the various elements that influence the degree of customer satisfaction of Ethiopian commercial bank customers. The table presents the respondents' evaluations of the CBE's mobile banking service, with each variable ranked.

The table above illustrates this: transaction efficiency has the lowest mean value, whereas responsiveness and client accessibility have the greatest mean values. According to the standard deviation of the variables, service security had the lowest standard deviation, indicating strong consistency, while accessibility had the greatest value, followed by reliability, which suggests high variability among the respondents. All mobile banking aspects, with the exception of transactional efficiency and transaction efficiency performance, are evaluated as very impactful, according to the above table. According to the mean values, customer satisfaction was somewhat impacted by the mobile banking service quality characteristics of responsiveness (4.4700) and simplicity of use (4.5589).

The study employed a categorized satisfaction level, which runs from highly unhappy, unsatisfied, neutral, satisfied, and highly satisfied, to see the levels of customer satisfaction in the chosen commercial banks in Ethiopia. This study also uses this variable of customer satisfaction

as a dependent variable. The relationship between client happiness and the quality characteristics of mobile banking services was examined by the researcher. The respondents' degree of satisfaction is displayed in the one-sample statistics table below. The result indicates that the mean value of customer satisfaction is 4.6797 and standard deviation is (.28287) which suggests that there was little variation in the overall customers' satisfaction in the data.

Table: 4.2: Descriptive statistics

Variables	N	Mean value	S.D.
Reliability	360	4.7794	.29729
Transaction efficiency	360	4.8333	.27445
Service security	360	4.7967	.30003
Ease of use	360	4.5589	.37302
Responsiveness	360	4.4700	.32292
Accessibility	360	4.7361	.40419
Customer satisfaction	360	4.6787	.28287

Source: Own Computation from primary data June, 2024

Regression Analysis

Regression analysis for the mobile banking of customer satisfaction dimensions has been carried out in this section to ascertain the relationship between the explanatory variables and the response variable. Before conducting final analysis, it is imperative to test some regression assumptions.

Regression assumptions (diagnosis test)

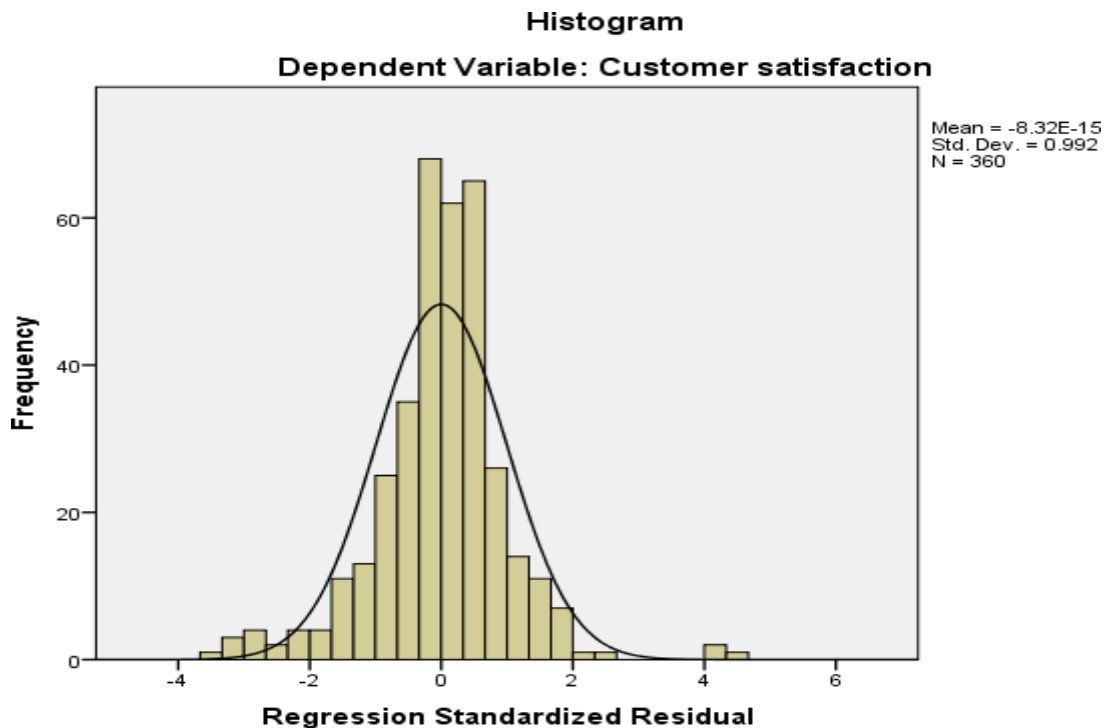
Accordingly, normality test, multicollinearity test, and linearity test were conducted.

Normality test

In an ideal world, our data would be distributed equally among all of the score centers. As instance, if a vertical line were drawn across the distribution's center, it should seem the same on both sides. This distribution is known as a normal distribution, and it is symbolized by the familiar bell-shaped curve. According to the presumptions of traditional linear regression models, the error term should also have a normally distributed expected value, or the expected

value of the error terms should be zero ($E(UT)=0$). Figure 4.1 depicts the distribution of normalcy.

The histogram in figure 4.1 is bell-shaped, and many of the residuals are rather close to the curve, even though a few of the standard residuals are slightly off the curve. This shape basically shows where the majority of scores fall within the distribution's center, as seen by the fact that all of the largest bars on the histogram are focused on the central value. This implies that the residuals or errors are regularly distributed.



Source: SPSS output, 2024.

Figure 4.1: Normality distribution by histogram

Multicollinearity test

Multicollinearity is the state in which two or more predictors in a regression model exhibit a strong (perfect) connection with a correlation coefficient of 1. One way to determine multicollinearity is to look at a correlation matrix of all the predictor variables and see whether any have very high correlations (by very strongly, that means correlations of above.80 or.90).

This section presents and analyzes the link between the explanatory variables: responsiveness, accessibility, ease of use, transaction efficiency, reliability, and service security. To make sure that the explanatory variables are correlated, a correlation matrix is utilized.

Table 4.3: Correlation matrix among independent variables

	Reliability	Transaction efficiency	Service security	Ease of use	Responsiveness	Accessibility
Reliability	1	.213**	.177**	.349**	-.027	.351**
Transaction efficiency	.213**	1	.104*	.243**	.317**	.291**
Service security	.177**	.104*	1	.448**	.206**	.776**
Ease of use	.349**	.243**	.448**	1	.079	.786**
Responsiveness	-.027	.317**	.206**	.079	1	.207**
Accessibility	.351**	.291**	.776**	.786**	.207**	1

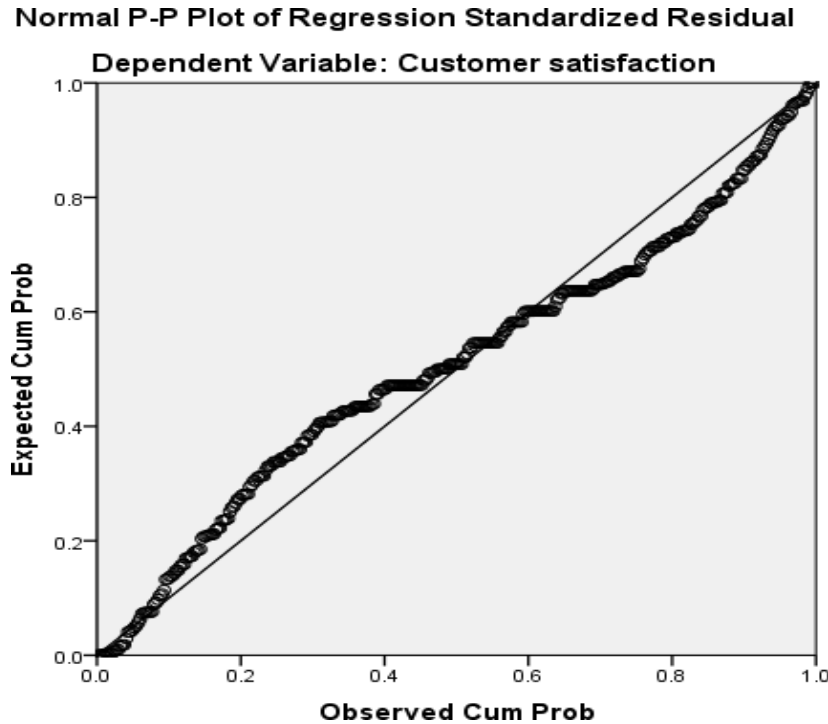
Pearson correlation, Sig (2-tailed), N = 360

Source: SPSS out put

The table shows that none of the explanatory variables have a perfect correlation or a correlation above 0.8, indicating that there is no multicollinearity issue.

Linearity

Test linearity is the degree to which changes in the independent variables are linked with changes in the dependent variable. To determine whether there is a linear relationship between the independent variables, X1 (reliability), X2 (transaction efficiency), X3 (service security), X4 (accessibility), X5 (ease of use), and X6 (responsiveness), and the dependent variable, CSMB, plots of the regression residuals made with SPSS software were employed. Figure 4.1 shows how the relationship is represented.



Source: SPSS output, 2024.

Figure 4.2: Normal point plot of standardized residual

Model summary of regression analysis R-square

R-squared, which is a measure of the goodness-of-fit for linear regression models, is a statistic that indicates the percentage of the variance of the dependent variable that the independent variables account for collectively. R-squared gives you a simple scale to measure the strength of the relationship between your model and the dependent variable; it was used to assess the predictive power of the study model, and the result was 0.604, which indicates that responsiveness, transactional efficiency, accessibility, ease of use, and security account for 60.4% of the variations in customer satisfaction.

Table 4.4 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.777 ^a	.604	.597	.17950	1.884

a. Predictors: (Constant), Accessibility, Responsiveness, Reliability, Transaction efficiency, Ease of use, Service security

b. Dependent Variable: Customer satisfaction

The purpose of an ANOVA is to ascertain whether the model significantly outpredicts the outcome in comparison to using the mean as a "best guess." More precisely, the F-ratio is a measurement of the extent to which the prediction improvement obtained from fitting the model exceeds the residual inaccuracy of the model. The model's F ratio is 89.763, and at $p < .05$, it is very significant. The model significantly predicts the outcome variable, and the null hypothesis can be definitively rejected because the p-value is low enough—0.000. This is how this result can be understood.

The explanatory variables of accessibility, responsiveness, ease of use, transaction efficiency, reliability, and service security have a significant impact on the increase in customer satisfaction levels among specific Ethiopian commercial banks in the HGWZ scenario, according to the model, which shows a good fit at the $p < 0.05$ level of significance.

Table 4.5 ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.352	6	2.892	89.763	.000 ^b
	Residual	11.373	353	.032		
	Total	28.726	359			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Accessibility, Responsiveness, Reliability, Transaction efficiency, Ease of use, Service security

Regression coefficients and their interpretation

Table 4.6: Regression coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	1.169	.288		4.055	.000		
Reliability	.636	.035	.668	18.165	.000	.829	1.207
Transaction efficiency	.301	.039	.293	7.742	.000	.786	1.273
Service security	.608	.057	.645	10.708	.000	.309	3.238
Ease of use	.311	.046	.410	6.820	.000	.310	3.224
Responsiveness	.083	.032	.095	2.613	.009	.846	1.182
Accessibility	.709	.062	.013	11.389	.000	.142	7.053

Source: SPSS output, 2024.

Based on the result of the regression estimation, that predicts customer satisfaction based on the linear combination of predictor variables, the regression equation was developed as the following:

Regression equation (model specification)

$$CS = \beta_0 + \beta_1 RLA + \beta_2 TRE + \beta_3 SSE + \beta_4 EOU + \beta_5 RES + \beta_6 ACC$$

$$CS = 1.169 + 0.668RLA + 0.293TRE + 0.645SS + 0.410EOU + 0.095RES + 0.013ACC.$$

Where

CS= Customer Satisfaction

RLA=Reliability

TRE=Transactional Efficiency

SSE=Service Security

EOU=Ease of Use

RES=Responsiveness

ACC=Accessibility

Based on the result of the multiple linear regression analysis, coefficients were interpreted as the following.

1. The regression result reveals that reliability has a beta coefficient of 0.668. This implies that a unit change in reliability leads to 0.668 improvements, or an increase in customer satisfaction.
2. Also, the result reveals that transactional efficiency has a beta coefficient of 0.293. This implies that a unit change in transactional efficiency leads to 0.293 improvements or increases in customer satisfaction.
3. The regression output shows that service security has a beta coefficient of 0.645. This implies that a unit increase in service security leads to 0.645 improvements or an increase in customer satisfaction.
4. The regression output shows that ease of use has a beta coefficient of 0.410. This implies that a unit that increases in ease of use leads to 0.645 improvements or an increase in customer satisfaction.
5. The regression output shows that responsiveness has a beta coefficient of 0.095. This implies that a unit that increases in responsiveness leads to 0.095 improvements or an increase in customer satisfaction.
6. The regression output shows that accessibility has a beta coefficient of 0.013. This implies that a unit that increases in accessibility leads to 0.013 improvements or an increase in customer satisfaction. From the above finding reliability has a maximum impact on customer satisfaction and service security has the second highest impact on customer satisfaction. On other hand, accessibility has the least impact on customer satisfaction.

CHAPTER FIVE

5.1 SUMMARY, CONCLUSION, IMPLICATION, RECOMMENDATION

Summary

The results of the descriptive study showed that 33.3% of respondents had a degree, the majority of respondents were between the ages of 35 and 44, and 59.7% of mobile banking clients were men. 31.1% of the respondents, or the majority, work for the government. On a 5-point Likert scale, the mean customer satisfaction with mobile banking is 4.6787, which is above the satisfactory level overall. Within the dimensions of m-banking service quality, accessibility (mean of 7361), responsiveness (mean of 4.4700), transaction efficiency (mean of 4.8433), ease of use (mean of 4.5589), service security (mean of 4.7967), and reliability (mean of 4.7794) all play comparatively significant roles in determining the overall satisfaction of mobile banking customers.

The researcher conducted a simple regression analysis for each variable in order to test the hypothesis and determine which service quality dimension was dominant. Accordingly, customer satisfaction increased by 13%, 64.5%, 29.3%, 66.8%, 41%, and 9.4%, respectively, for every 1% increase in the variables of accessibility, service security, transaction efficiency, reliability, ease of use, and responsiveness. At a 0.05 p value, these results are significant. Generally, all the independent variables have significant and positive effect on customer satisfaction in case of selected CBE branches.

Conclusion

Based on the results, this study determined that, in line with the hypothesis, customer satisfaction with mobile banking services is positively correlated with the quality dimensions of the service (transaction efficiency, reliability, service security, ease of use, responsiveness, and accessibility). Furthermore, the regression model showed that the five variables of mobile banking service quality—transaction efficiency, reliability, service security, ease of use, responsiveness, and accessibility—account for 59.7% of the variance in customer satisfaction. Customer satisfaction increased by 13%, 64.5%, 29.3%, 66.8%, 41%, and 9.4%, respectively,

when accessibility, service security, transaction efficiency, reliability, ease of use, and responsiveness of use were all increased individually or with a 1% increment in each of the other variables. Customer assistance is the most important aspect of e-banking services that influences customers' satisfaction, based on the amount by which their satisfaction levels have increased.

Additionally, this study determined that there is a statistically significant correlation between demographic factors and customers' satisfaction with mobile banking services. Male clients make up the bulk of mobile banking users, who are primarily between the ages of 35 and 44. Most people who utilize mobile banking are employed by the government.

Implications for future study

The impact of mobile banking services on customer satisfaction was examined in this study. Still, only 60.4% of the variance in this study could be explained by the factors. There must be other reasons for the remaining 39.6% variation in the consumers' happiness. Other customer satisfaction indicators that were not included in this study may be discovered through more research in these areas.

Recommendation

In order to maintain and enhance the quality of their mobile banking services, banks should place a high priority on each of the predictor variables that have a major impact on customer satisfaction. The aforementioned factors contribute to enhanced service delivery, reliability, and ease of finding information. They also include a customer support system, easily comprehensible language in e-banking displays, clear text and information, fast transaction processing, secure transaction data storage, accurate transaction records, privacy protection for transaction data, and the ability for users to verify the authenticity and specifics of previous transactions.

According to the current study, reliability and service security have the greatest impact on customer satisfaction. As a result, banks should focus on all relevant indicators, such as offering a comprehensive help function, processing transactions quickly, transferring funds efficiently, and accurately completing tasks. They should also strive to deliver services that are exactly as promised and performed correctly the first time, in order to maximize their customers' satisfaction with the e-banking services they offer.

Banks should put a lot of effort into attracting more customers from all demographics, including gender, age, and educational attainment. They should also do a fantastic job of encouraging businessmen and women to use mobile banking.

In order to enhance and raise the present level of satisfaction, banks should also consider all other dimensions and the corresponding assessment indicators.

Moreover, banks should make a concerted effort to boost the use of other mobile banking products, such as pos, prepaid cards, credit cards, ATMs, and online banking, by educating their clients about the benefits of each service and showing them how to utilize it.

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APPENDIX

APPENDIX A: QUESTIONNAIRE

WOLLEGA UNIVERSITY POST GRADUATE STUDIES

Dear Respondents,

I am conducting research on the Effect of Mobile Banking on Customer Satisfaction with particular reference to commercial bank of Ethiopia as a partial fulfillment of the requirements for the degree in Master of **Business Administration** at **wollega University**

The main objective of this research is to find out the Effect of Mobile Banking on Customer Satisfaction selected branches in Horo Guduru Wollega Zone. For the successful accomplishment of the study, your response will have a pivotal role by providing valuable input for the study. Thus, your genuine and honest response is very crucial for attaining the aim of the research and the researcher would like to thank you for your cooperation in advance. The information you provide will be held strictly confidential and used only for academic purpose. There is no need of writing your name.

Thank you in advance for your cooperation

Tadele Gerba

Part one: Background Information

Dear respondents, please label a characteristic that correspondent to your background data by using “√” mark.

1. **Gender:** Male Female
2. **Age:** 18-24 25-35 36-50 51-60 above 60
3. **Educational Level:** Illiterate Primary High school Diploma
Bachelor Degree Master’s Degree Doctorate Degree
4. **Occupation:** Self-employed Student NGO employee Government Employee
Pensioner other

Part two

Questions related with Customers feelings about mobile banking, please put right mark (√) for response of you are feeling about the question provided

Variables	Likert- scales				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
1. Reliability					
1.1 Mobile banking complete a task accurately					
1.2 Mobile banking provides customers with the services exactly as promised					
1.3 Mobile banking perform the service right at the first trial					
1.4 Mobile banking provides prompt response					
1.5 If there are transactional mistakes, customer care service is readily available to the customers					
2. Transaction Efficiency					
2.1 Mobile banking provide complete help function					
2.2 Transaction process is fast					
2.3 The customers know immediately when the transaction is performed					
2.4 Mobile banking allows me to manage my finances more efficiently					
2.5 The transaction amount limit allowed per day is enough					
2.6 Mobile banking provide full day service					
2.7 Mobile banking allows to transact among other banks accounts					

3. Ease of use					
3.1 Customer service call center (951) is helpful to give information and to solve problem related with mobile banking					
3.2 The bank quickly resolves mobile banking related problems					
3.3 The language in mobile banking displays is easy to understand					
3.4 Information and text are clear & easy to understand					
3.5 CBE provide knowledgeable staff to solve problem related with mobile banking					
3.6 The bank provide brochures to educate new mobile banking					
4 Service Security					
4.1 Mobile banking keep accurate record of transaction					
4.2 Mobile banking provide security for transaction data and privacy					
4.3 Use of mobile banking service have a negative effect on your mobile data profile					
4.4 Information concerning my mobile banking transactions can be tampered with by others					
4.5 You feel safe when using mobile banking					
5. Accessibility					
5.1 The mobile Banking registration process is simple					
5.2 It is easy to navigate i.e. get anywhere on the mobile banking site.					
5.3 Mobile banking is available all the time.					
5.4 Using mobile banking does not require a lot of effort					
5.5 You can check detailed past transactions every time					
5.6 Use of mobile banking service is costly					
5.7 Using mobile banking fits well with the way I like to use it					
Responsiveness					
1. I got prompt response if my transaction isn't processed while using mobile banking.					
2. The bank quickly resolves mobile banking related problems.					
6. Customer Satisfaction					
6.1 In general, I am satisfied with the mobile banking service provided by the banking					

Part II: Open ended questions

1. How do you evaluate quality of mobile banking service (reliability, transaction efficiency, accessibility, ease of use, responsiveness, and service security) provided by the Bank?

2.
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3. How do you evaluate the level of customer satisfaction of the bank?

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4. What suggestions you can give to the improvement of mobile banking service to CommercialBank of Ethiopia to enhance customer satisfaction?

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Thank you