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Research Article

The Effect of Mobile Banking Service Quality on Customer Satisfaction (In Case of Abyssinia Bank Addis Ababa Branch)

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Abstract

Service superiority and customer satisfaction are essential to achieving the firm's existence. As to those detailed purposes, quality service delivery is of primary importance to fulfilling customers. This study investigates the influence of mobile banking service quality on customer satisfaction at the Abyssinia Bank branch in Addis Ababa. As mobile banking becomes increasingly integrated into the banking experience, financial institutions must understand how service quality affects customer perceptions. This study uses a quantitative research design to collect data from a cross-sectional survey distributed to a representative sample of mobile banking users at the branch. The analysis focuses on key dimensions of service quality, including reliability, responsiveness, ease of use, security, and personalization. The results show a strong optimistic association between high service quality and customer satisfaction among Abyssinia Bank's mobile banking users. In particular, factors such as system trustworthiness and user-friendly interfaces were found to significantly increase customer satisfaction. The outcomes deliver respected intuitions for Abyssinia Bank to perfect its mobile banking contributions and progress customer practice. This research contributes to the broader understanding of mobile banking dynamics in Ethiopia, offering practical recommendations for banks seeking to enhance service delivery and foster customer loyalty in an increasingly competitive market.

Keywords

Mobile Banking, Service Quality, Customer Satisfaction, Customer Loyalty, Banking Technology

1. Introduction

Ethiopia has experienced noteworthy policy changes concerning the formation of an auspicious policy framework that affects private investment, including measures that inspire the founding and running of domestic financial institutions. The definitions of service quality vary only in wording but typically involve determining whether perceived service delivery meets, exceeds, or fails to meet customer expectations.

Customer satisfaction is a personal feeling of either pleasure or disappointment resulting from the evaluation of services provided by an organization to an individual based on expectations [13]. Abyssinia Bank has fulfilled all the requirements of the National Bank of Ethiopia to set up a bank officially established on February 15th, 1996, and started a full-fledged banking operation.

Since its creation, the bank has achieved inspiring accomplishments by all standards. Its scope of operation has ex-

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panded all over the country, and the total number of branches has reached 928 in less than four years of operation, and it has more than 13,078,605 customers. Abyssinia Bank has unique features like providing a door-to-saving scheme. The Bank tries to provide sufficient service to the customer through these unique features. It has its unique features and related problems with giving quality service to its customers, and its capital is Birr 23.19 billion.

The major services of Abyssinia Bank are accepting diverse kinds of deposits, granting a variety of loan facilities, offering full-fledged international banking services, rendering local and international money transfer services, and payment card services through ATM and Mobile Banking. Bank of Abyssinia offers a safe and secure banking system with the most flexible structure, and allows them access to their account from anywhere and everywhere. Mobile banking, or the process of managing one's finances through a mobile device like a phone or tablet, has become increasingly popular, with 48% of customers using it as of 2023 [8]. Abyssinia Bank, one of the prominent banks in Ethiopia, has adopted mobile banking solutions to provide for the developing needs of its customers. However, despite the prospective assistance, there is growing concern regarding the quality of these mobile banking services and their impact on customer satisfaction.

Factors that potentially affect the service quality of the bank and lead to customer dissatisfaction, such as long waiting times, crowdedness of customers, an uncomfortable environment, and an employee's approach to the customer. A large number of customers may be served simultaneously. This creates crowdedness mainly during holidays and at lunchtime on any other day. Lunchtime, there are a few employees who don't meet the demand. All these problems were potentially problems for service quality and led to customer dissatisfaction with the bank. This study emphasizes specific determinants but does not explore the interaction effects between different dimensions of service quality. Additionally, it may not account for the rapid technological changes in mobile banking, which could impact customer expectations and satisfaction over time [14].

Preliminary observations suggest that while many customers utilize Abyssinia Bank's mobile banking services, there are varying levels of satisfaction among users. Issues such as service reliability, responsiveness to customer inquiries, the perceived security of transactions, and overall user experience might influence customer perceptions and satisfaction levels. Furthermore, with increasing competition in the banking sector, understanding the relationship between mobile banking service quality and customer satisfaction is critical for Abyssinia Bank to retain its customer base and enhance its market position. Although this systematic review synthesizes various studies, it may not provide empirical evidence specific to any one context, such as Abyssinia Bank. Furthermore, it may lack depth in exploring how individual dimensions interact to influence overall customer satisfaction [1].

The problem this study sought to address is the lack of empirical evidence on how different dimensions of mobile banking service quality, such as reliability, responsiveness, assurance, empathy, and tangibles, affect customer satisfaction at Abyssinia Bank's Addis Ababa branch. Without a clear understanding of these dynamics, the bank may struggle to identify areas for improvement in its mobile banking offerings, potentially leading to decreased customer loyalty and missed opportunities for growth.

While this research provides valuable insights into the relationship between service quality and customer satisfaction, it lacks a comprehensive analysis of all dimensions of service quality (e.g., tangibles). Furthermore, the study's reliance on self-reported data may introduce bias, affecting the reliability of the findings [7].

Therefore, this research aims to scrutinize the detailed aspects of mobile banking service quality that knowingly impact customer satisfaction at the Abyssinia Bank Addis Ababa branch. Doing so would provide valuable insights that can guide the bank in enhancing its mobile banking services and ultimately improving customer experiences and satisfaction levels. In recent years, the banking sector has undergone a significant transformation driven by technological advancements. Among these advancements, mobile banking has emerged as a critical service, enabling customers to conduct financial transactions conveniently and efficiently from their mobile devices. With the rapid adoption of mobile banking services in Ethiopia, particularly in urban areas like Addis Ababa, banks are under increasing pressure to enhance service quality to meet customer expectations and maintain satisfaction. Despite the growing importance of mobile banking, there remains a gap in understanding how specific dimensions of service quality affect customer satisfaction in this context. While numerous studies have explored service quality in traditional banking settings, fewer have concentrated on mobile banking, particularly within the Ethiopian market. This research aims to fill this gap by investigating the association between mobile banking service quality and customer satisfaction at Abyssinia Bank's Addis Ababa branch.

As mobile banking becomes an essential part of banking involvement, customers' outlooks regarding service quality are evolving. Factors such as ease of use, reliability, security, and responsiveness are crucial for ensuring customer satisfaction. However, there is limited empirical evidence on how these factors specifically influence customer satisfaction in the Ethiopian mobile banking landscape. Abyssinia Bank, one of the leading banks in Ethiopia, has invested heavily in its mobile banking services. Nevertheless, reports of customer dissatisfaction due to technical glitches, perceived security risks, and inadequate customer support highlight a pressing concern. Understanding how these service quality dimensions impact customer satisfaction is essential for Abyssinia Bank to refine its mobile banking offerings and enhance overall customer experience.

The existing literature on mobile banking primarily focuses on developed countries, where the technological infrastructure and customer behavior differ significantly from those in developing nations like Ethiopia. Moreover, while some studies have examined mobile banking service quality in various contexts, there is a scarcity of research specifically addressing the Ethiopian banking sector.

How does the reliability of mobile banking services impact customer satisfaction at Abyssinia Bank?

What are the key dimensions of mobile banking service quality that influence customer satisfaction at Abyssinia Bank?

How do customers perceive the quality of mobile banking services provided by Abyssinia Bank?

What is the relationship between mobile banking service quality and overall customer satisfaction?

In what ways does the responsiveness of mobile banking services influence customer satisfaction among Abyssinia Bank users?

What role does the perceived security of mobile banking transactions play in shaping customer satisfaction at Abyssinia Bank?

How does the level of empathy demonstrated by customer service representative's impact customer satisfaction with mobile banking at Abyssinia Bank?

Is there a significant relationship between overall mobile banking service quality and customer satisfaction at Abyssinia Bank?

What are the primary factors that lead to dissatisfaction among customers using mobile banking services at Abyssinia Bank?

How do demographic factors (e.g., age, gender, and education level) influence perceptions of mobile banking service quality and customer satisfaction among Abyssinia Bank customers?

The general objective of this study was to investigate the effect of mobile banking service quality on customer satisfaction at Abyssinia Bank's Addis Ababa branch. This encompasses understanding how various dimensions of service quality influence customers' overall satisfaction with mobile banking services.

In line with this study, the following specific aims would be tried:-

To assess the critical dimensions (e.g., reliability, responsiveness, security, empathy, and tangibles) that influence customer perceptions of mobile banking service quality at Abyssinia Bank.

To analyze how different dimensions of mobile banking service quality impact overall customer satisfaction levels among users at Abyssinia Bank.

To Assess the Impact of Responsiveness on Customer Satisfaction.

To Analyze User Experience and Its Contribution to Satisfaction.

To Identify Factors Leading to Customer Dissatisfaction.

These specific objectives would help structure my research and guide my analysis, ensuring a comprehensive examination of the relationship between mobile banking service quality and customer satisfaction.

The significance of this study lies in its potential contributions to various stakeholders, including the banking sector, customers, and academic research. By examining the effect of mobile banking service quality on customer satisfaction at Abyssinia Bank's Addis Ababa branch, the study aims to achieve the following:

Understanding the dimensions of mobile banking service quality that most influence customer satisfaction can help Abyssinia Bank tailor its services to better meet customer needs, leading to improved user experiences and increased customer loyalty.

The findings will provide valuable insights for bank management regarding which aspects of their mobile banking services require improvement. This data-driven approach can inform strategic decisions aimed at enhancing service quality and customer satisfaction.

In a rapidly evolving digital banking landscape, providing high-quality mobile banking services is crucial for maintaining competitiveness. This study will help Abyssinia Bank identify strengths and weaknesses in its mobile banking offerings, enabling it to differentiate itself from competitors.

By identifying factors that contribute to customer dissatisfaction, the bank can implement corrective measures to retain existing customers and foster long-term loyalty. Satisfied customers are more likely to recommend the bank's services to others, thereby enhancing its reputation and market share.

This research will add to the existing body of knowledge on mobile banking service quality and customer satisfaction, particularly within the context of Ethiopian banks. It may serve as a reference for future studies and encourage further research in this area.

The study may provide insights for policymakers and regulatory bodies regarding the importance of service quality in the banking sector. By highlighting the relationship between service quality and customer satisfaction, it can inform regulations aimed at enhancing service delivery standards in the financial industry.

The findings and methodologies used in this study can serve as a framework for future research on mobile banking service quality and customer satisfaction in other banks or regions, contributing to a broader understanding of this critical area in financial services.

Understanding customer perceptions of mobile banking service quality can help banks promote the adoption of digital banking solutions among customers who may be hesitant due to concerns about security or usability.

In summary, this study is significant not only for Abyssinia Bank but also for the broader banking sector in Ethiopia, as it seeks to enhance service quality, improve customer satisfaction, and ultimately contribute to the growth and sustainability of mobile banking services in the region. The scope of this study was concentrated on assessing the impact of mobile banking service quality on customer satisfaction, specifically at Abyssinia Bank's Addis Ababa branch. By defining clear boundaries around the research focus, the study aims to provide actionable insights that can enhance service quality and improve customer experiences in the mobile banking sector.

2. Review of Literature

Customer satisfaction touches upon service quality issues. Thus, a definition of the service quality concept is needed, and the researchers also discuss the relationship between customer satisfaction and service quality. Quality in Public Services: Manager`s Choice" discusses the various definitions and outlines "three fundamental sorts of definitions:"

1) "Definitions that try to encapsulate the nature of a service, breaking it down into a variety of quality dimensions" [3].
2) "Definitions that focus more on process. They take as their starting point the differences between consumers' perceptions and the notion of 'satisfaction'.
3) "Consumer-led definitions that, explicitly or by implication, highlight the question of which people and groups ought to be taken into account. Nevertheless.

These attributes were categorized into ten dimensions and later subjected to the proposed 97-item instruments for assessing service quality through two stages to purify the instruments and select those with significant influences [11]. The first purification stage identified ten dimensions for assessing service quality, which were: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, and access. They went into the second purification stage, and in this stage, they concentrated on condensing scale dimensionality and reliability**.**

E-SERVQUAL Model

The E-SERVQUAL model extends the original SERVQUAL model to online services, emphasizing specific dimensions relevant to electronic services. The dimensions include: Efficiency: The ease of accessing and using the service. Fulfillment: The extent to which the service meets customer expectations. System Availability: The availability and functionality of the service platform. Privacy: Protection of customer information and data security. Responsive Support: Availability of assistance when needed. This model is particularly relevant for mobile banking as it addresses the unique challenges and expectations associated with digital banking services.

Definition of the SERVQUAL dimensions

Reliability - the ability to perform the promised service dependably and accurately. It is regarded as the most important determinant of perceptions of service quality. This dimension is particularly crucial for services such as railways, buses, banks, delivery building societies, insurance companies' services, and trade services.

Responsiveness - the willingness to help customers and to provide prompt service. This dimension is particularly prevalent where customers have requests, questions, complaints, and problems.

Assurance - the employees' knowledge and courtesy, and the ability of the service to inspire trust and confidence. This dimension may be of particular concern for customers' health, financial, and legal services.

Empathy - the caring, individualized attention that the service provides its customers. Small service companies are better placed (though not necessarily better at) treating customers as individuals than their larger, invariably standardized counterparts. However, relationship marketing is designed to offer a more individualistic approach to customers of large organizations.

Tangibles - the appearance of physical facilities, equipment, personnel, and communication materials. All of these are used in varying degrees to project an image that will find favor with consumers. Tangibles will be of particular significance where the customer's physical presence at a service facility is necessary for consumption to occur, e.g., hair salon, hotel, and nightclub.

Trust: Trust is proposed as a mediating variable between mobile banking service quality and customer satisfaction. High service quality enhances customer trust in the mobile banking platform, which in turn contributes to higher satisfaction levels.

User Experience: User experience can also act as a mediator. A positive user experience (characterized by ease of use, navigation, and design) enhances the impact of service quality on customer satisfaction**.**

Customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations. If the performance falls short of expectations, the customer is dissatisfied; if the performance matches expectations, the customer is satisfied; if the performance exceeds expectations, the customer is delighted [9].

The empirical review of the effect of mobile banking service quality on customer satisfaction encompasses various studies and findings that provide insights into how different dimensions of service quality impact customer perceptions and satisfaction in the context of mobile banking. This section summarizes key empirical research, methodologies, and findings related to this topic.

Kothari examined the relationship between user experience and customer satisfaction in mobile banking [10]. The findings indicated that intuitive design and ease of use positively influenced customer satisfaction levels.

Customer Satisfaction in Mobile Banking: Evidence from India" by Gupta and Arora, published in 2021, examines various factors influencing customer satisfaction in the context of mobile banking services in India [6]. The research typically analyzes aspects such as service quality, user experience, trust, and security, and how these elements contribute to overall customer satisfaction.

Conceptual framework of the study

A conceptual framework serves as a visual representation of the relationships between different variables in a study. In the context of examining the effect of mobile banking service quality on customer satisfaction, the framework outlines the key constructs involved and their interrelationships**.**

Conceptual frame work

***Table 1**. Conceptual frame work.*

Independent variable factors	Dependent variable
1) Reliability 2) Assurance 3) Empathy 4) Tangibles 5) Trust 6) User Experience 7) Responsiveness	The effect of mobile banking service quality on customer satisfaction

3. Materials and Methods

An overview of the methods to be applied in the study includes the research design, data, sampling technique, sample size, data collection tools, methods of analysis, operational definition of terms, and measurement of the instrument. This chapter of the thesis will concentrate on how data is gathered. It describes the area for the study, the design used for the research, the study population, and the size of the samples used. It also entails the technique used for sampling, data sources, data collection tools, and analysis. The methodology for the thesis is the means required for executing a certain stage in the research process, and it includes methods of definition, sampling, measurements, data collection, and data analysis.

The approach followed for this research is a mixed research approach, where both qualitative and quantitative methods are used to minimize the limitations of the attached approaches [2].

Each approach has limitations that can be minimized using the combined research approach. A correlational approach would examine the relationship between service quality dimensions and customer satisfaction. The most important data for an econometrician performing a correlation study is cross-sectional data. When the data are collected for several variables at the same point in time, it's called cross-sectional data. The study used primary data sources. Population is the universe of units from which the sample is to be selected, or it is an entire group of persons or elements that have at least one thing in common [15]. Define a sample as ″a proportion of a population″. Describes purposive sampling as ″a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data or the researcher uses his or her judgment about which respondents to choose, and picks those who best meet the purposes of the study. A sample size of approximately 200 respondents will be determined using power analysis to ensure adequate statistical power of the analysis [12].

Data would be edited, coded, and analyzed to identify the relationship between the independent and dependent variables. Descriptive Statistics: To summarize the demographic characteristics of the respondents and the overall ratings of service quality and satisfaction. Inferential Statistics: Correlation Analysis: To assess the strength and direction of the relationship between service quality and customer satisfaction. Regression Analysis: Software Tools: Statistical analysis will be performed using software like SPSS.

To describe terms, regression is concerned with designating and evaluating the relationship between a given variable and one or more other variables. More specifically, regression is an attempt to explain movements in a variable with reference to movement in one or other variables (Books, 2008). EMBQCS = $\beta 0$=+ $\beta 1$ (RE) + $\beta 2$+(AS) + $\beta 3$+ (EM) + $\beta 4$ (TA) + $\beta 5$ (TR) + $\beta 6$ (UE) + $\beta 7$ (RES)+E

Where: EMBQCS = the effect of mobile banking service quality on customer satisfaction, $\beta 0$ = intercept of the regression line, $\beta 1$ to $\beta 7$ = slope coefficient of the regression line, Re = Reliability, As Assurance, Em = Empathy, Ta = Tangibles, Tr = Trust, Ue User Experience, Res Responsiveness, E = the random error term. Assumption

To guess the value of 'E' is an assumption about 'E', which is divided into three.

The random variable (e) is independent of the explanatory variables. This means there is no correlation between the random variable and the explanatory variable.

No autocorrelation between the errors. This means the value that the random term assumed in one period does not depend on the value that it assumed in any other period.

There is no perfect multicollinearity between independent variables. That is, no explanatory variable can be written as a linear function of other explanatory variables. The details of the test results are presented in the results part.

4. Results and Discussion

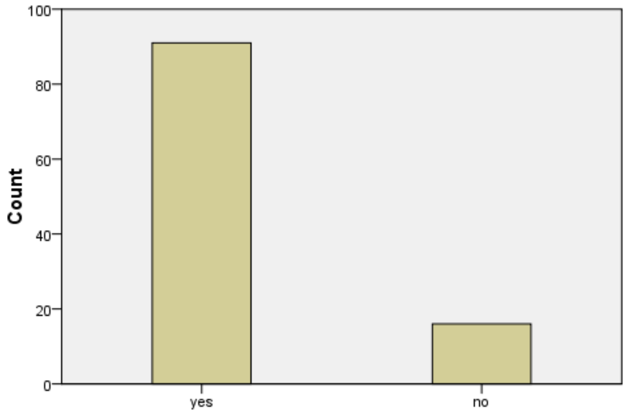
As observed from the responses obtained, the sample respondents' sex distribution out of 200 respondents was 160 (80%) males, while 40 (20%) were females. Age distribution of both questionnaires' respondents showed that about 46.7% of respondents fell in the age interval of 31-40 years, while the remaining 24.3%, 14.90%, and 14% were 45-50 years, 20-30, and 50 and above, respectively.

The educational status of respondents indicated that the majority of the respondents, 162 (81%), were first-degree holders, 18 (9%) were 10th complete, and 20 (10%) were MSC holders. This partially contributed to the quality of work and an appropriate understanding of mobile banking.

Do you believe the effect of mobile banking service quality on customer satisfaction is affected by the Bank's Tangibles, Empathy, Assurance, Responsiveness, Reliability, Trust, and User Experience?

Yes No

If your answer is yes, please indicate the degree of effect of the terms' rank order. No. 1 indicates the first effect rank, and 5 indicates the last rank.



Source: Survey

Figure 1. *Belief of Respondents in the effect of the independent variables on the effect of mobile banking service quality on customer satisfaction.*

Correlation Analysis

Correlation refers to the association or the relationship between variables and it measures the degree to which two or more sets of data are related. A higher correlation value indicates a stronger relationship between both sets of data. When the correlation is 1 or -1, the relationships between the sets of data are perfectly linear positive or negative relationship exists. On the other hand, if the correlation is zero (0) relationship between the data,

This study, Pearson's Correlation Coefficient is used to determine whether there is a significant relationship between Tangibles, Empathy, Assurance, Responsiveness, and Reliability, Trust, and User Experience independence variables with the effect of mobile banking service quality on customer satisfaction.

The table below indicates that the correlation coefficients for the relationships between dependent and independent variables are linear and positive ranging from considerable to strong correlation coefficients.

Correlation analysis shows the strength of the association between the variables involved. The correlation result is shown below:

Pearson's Correlation Matrixes

Table 2. *Pearson's Correlation Matrixes.*

	Re	As	Em	Ta	Tr	Ue	Res	EMBQCS
Re	1	.094	-.056	.138	.091	-.094	.138	.318**
As	.094	1	-.059	.076	.268**	-.068	.076	.483**
Em	-.056	-.059	1	.010	-.108	-.059	.010	.094
Ta	.138	.076	.010	1	-.081	.010	0.94	.270**
Tr	.091	.268**	-.108	-.081	1	.268	-.067	.412**
Ue	.094	068	-.059	.010	.268**	1	.108	.094**
Res	-.138	-.076	.010	.094	-.167	-.108	1	.270
EMBQCS	.318**	.483**	.094	.270**	.412**	.094	.270**	1

Regression Assumption

Before testing the suggestion the regression assumption of multi-collinearity is checked. One method to detect high multi-collinearity is the variance-inflating factor (VIF).

Multicollinearity between independent variables.

Table 3. *Multi collinearity between independent variables.*

Variables	Collinearity Statistics	
	Tolerance	VIF
Tangibles	0.965	1.036

Variables	Collinearity Statistics	
	Tolerance	VIF
Empathy	0.915	1.093
Assurance	0.988	1.017
Responsiveness	0.964	1.038
Reliability	0.904	1.106
Trust	0.913	1.012
User Experience	0.985	1.093

It measures how the variance of an estimator is inflated by the presence of multi-collinearity. With zero correlation between the independent variables, VIF equals 1 suggests that a value of VIF greater than 10 indicates a problem. According to this study, the VIF is found to be less than two. There is no multi-collinearity between the independent variables [5].

Regression Analysis

In regression analysis, a predictive model to my data and use that model to predict values of the dependent variable from one or more independent variables [4]. The researcher used multiple regressions-which seek to predict an outcome from several predictors. If there is a relationship, using the information in the independent variables would improve our accuracy in predicting values for the dependent variable. The researcher tried to RQ #2. What level of significance relationships exist between each independent variable and dependent variable? And

RQ #3. What would happen to the dependent variable, if one of the independent variables changes, and which one of the independent variables affects more the effect of mobile banking service quality on customer satisfaction at Abyssinia Bank's Addis Ababa branch?

Relationships between Determinants and the effect of mobile banking service quality on customer satisfaction. The researcher used model summary and coefficient tables of regression analysis in SPSS version 22 to find out the relationships and the effect of mobile banking service quality on customer satisfaction. The rule of thumb used to determine the relationship is Multiple R for the relationship between the set of independent variables and the dependent variable that correlates: ≤0.20 is characterized as very weak; > 0.20 and ≤0.40 is weak; > 0.40 and ≤0.60 is moderate; > 0.60 and ≤0.80 is strong, and Greater than 0.80 is very strong and the researcher used beta coefficients' to discuss relationships [9].

Multiple Regression Analysis: Overall Relationship between Independent and Dependent Variables (Model Summary)

Table 4. *Multiple Regression Analysis: Overall Relationship between Independent and Dependent Variables (Model Summary).*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig.
1	0.682[a]	0.465	0.438	0.32628	0.000[a]

The regression coefficient R=.682, R- square =.465, and adjusted R- square =. 438 and significance level of P=.000 indicated that the model was significant at p<.001, 2-tailed. Thus, the aggregated effect of determinants of external audit effectiveness is explained by the value of the R square. This indicated that 46.5% of external audit effectiveness is explained specifically by the existence of Tangibles, Empathy, Assurance, Responsiveness, Reliability, Trust, and User Experience.

5. Conclusions

The study of mobile banking service quality at Abyssinia Bank's Addis Ababa branch underscores the significant impact that service quality has on customer satisfaction. The findings reveal that factors such as reliability, responsiveness, assurance, empathy, and tangible elements of the mobile banking service play a crucial role in shaping customers' overall experiences.

The analysis reveals that while customers appreciate certain aspects of the bank's services, particularly in terms of convenience and individual attention, there are notable concerns regarding personal attention and the perception that the bank has its best interests at heart. Addressing these issues is crucial for enhancing overall customer satisfaction and loyalty to the bank's services. The data suggests that customers generally have a positive view of their banking experience, feel that their service quality expectations are met, and are inclined to recommend the bank to others.

Furthermore, the research highlights the necessity for Abyssinia Bank to continually assess and improve its.

Mobile banking offerings to meet the evolving expectations of customers. By investing in technology, training staff, and addressing customer feedback, the bank can further enhance service quality, leading to increased customer satisfaction and a competitive advantage in the rapidly growing digital banking landscape. Ultimately, prioritizing service quality in mobile banking is essential for fostering long-term relationships with customers and achieving sustainable growth in an increasingly digital economy.

Abbreviations

ATM	Automatic Teller Machine
SPSS	Statistical Package for the Social Sciences
EMBQCS	Effect of Mobile Banking Service Quality on Customer Satisfaction

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Author Contributions

Tesega Tadesse Demeke is the sole author. The author read and approved the final manuscript.

Conflicts of Interest

The author declares no conflicts of interest.

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