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   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

   ACKNOWLEDGMENTS

   REFERENCES

   APPENDIX/ANNEXURE

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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

AN EXPLORATORY STUDY ON THE PERCEPTION OF CUSTOMERS TOWARDS THE ROLE OF MOBILE BANKING, AND ITS EFFECT ON QUALITY OF SERVICE DELIVERY, IN THE RWANDAN BANKING INDUSTRY

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ABSTRACT

Banking in several developing countries has transcended from a traditional brick-and mortar model of customers queuing for services in the banks to modern day banking where banks can be reached at any point for their services. This can be attributed to the tremendous growth in mobile penetration in many countries across the globe including Rwanda. This study was conducted with the aim of identifying the perception of customers towards the role of mobile banking, when categorized according to age groups and gender and its effect on quality of service delivery, in the Rwandan banking industry. Data for this study was collected using a questionnaire containing 22 questions. Out of 400 questionnaires that were distributed, 349 where returned indicating a (87.25%) return success rate. In the survey, factors that may affect Rwandan mobile phone users' and there effect on the quality of service delivered were examined. When categorized according to gender, the statistical analysis indicate that the male perceive risk and cost as having a negative effect on the quality of service offered while the female perceive all the variables (perceived risk, perceived cost, easy access, Perceived time of access, Perceived Speed of access) as having a positive effect on the quality of service provided by mobile banking. The research findings suggested that all the six factors; Easy Access, Perceived Risk, Perceived Cost, Perceived Time of access, Perceived Speed of access, were statistically significant with the quality of service delivered.

KEYWORDS
Mobile banking, technology adoption, quality of service delivery.

INTRODUCTION

Banking today is undergoing a radical transformation. The symptoms are obvious; new products, new players, new channels are appearing daily. This transformation is taking place across all sectors of the banking industry. Technology is a major force in this radical transformation that has led to breaking the geographical, legal and industrial barriers and has created new products and services. The escalation and convergence of wireless telecommunications has created a tremendous potential platform for providing business services. It's estimated that mobile phone users are approaching the three billion mobile subscriptions mark globally, and advertisers and operators alike are keenly aware of the opportunity to connect with potential consumers through mobile phones (Khraim, Shoubaki, & Khraim, 2011).

In the Rwandan banking industry due to competition, IT investments and adoption has become a very important component in achieving organizational goals. In the recent past therefore, electronic and communication technologies have been used extensively in banking so as to advance the agenda of banks. The earliest forms of electronic and communications technologies used by the banks were mainly office automation devices. Telephones, telex and facsimile were employed to speed up and make more efficient, the process of serving clients. However, with the coming of new partners in banking industry, competition intensified and the personal computer (PC) got proletarian, Rwandan banks begun to use them in back-office operations and later tellers used them to service clients. The advancements in computer technology have led to application and adoption of the new IT investments that have changed the banking landscape in the country.

Mobile banking is one developing mobile technique used in the commercial domain. It has combined information technology and commerce applications together. Since mobile banking was introduced, consumers have been able to use it to obtain special services 24 hours a day without having to visit the traditional bank branch for personal transactions.

Mobile banking services can be described as the newest services in electronic banking. They are performed using mobile phones or other mobile devices. Mobile banking services are provided through a convention of connection to these services. Access to the database is made through a password and a customer code. Customers can check their balance and make adjustments between accounts. There are two main types of technology available for use in mobile banking: WAP (Wireless Application Protocol) and WIG (Wireless Internet Gateway). The first one is an application environment and set of communication protocols for wireless devices build to enable the manufacturer, vendor and platform independent access to the internet and advanced telephone services. The other one (WIG) is a SMS-based service in which a menu of banking services options is downloaded from the bank to the phone. This enables the user to browse to all bank services options and through their accounts and to conduct specific tasks. (Daniela & Simona, 2011).

Electronic banking, in its diversified forms, represents an innovation in which both intangible service and an innovative medium of service delivery employs high technology convergence. The term electronic banking defined by Daniel (1999) as the provision of information and services by a bank to its customers via electronic wired or wireless channels, for example Internet, telephone, mobile phone or interactive television. Mobile banking has been adopted and is in the process of being adopted by various banks globally so as to have a competitive edge and advantage. Mobile banking offers considerable benefits to both the banks and their customers. The system can enable bank customers to withdraw cash, transfer of funds, pay bills, view account balances, pay mortgages, purchasing financial instruments and certificates of deposits, and access the account statements at a more convenient time outside the banking hours. There are many advantages of mobile banking. It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a diminutive cost. According to McAndrews, (2003) these potential benefits are multiplied when banks share their means of using mobile banking, allowing depositors of other banks to access their accounts through their banks mobile system.

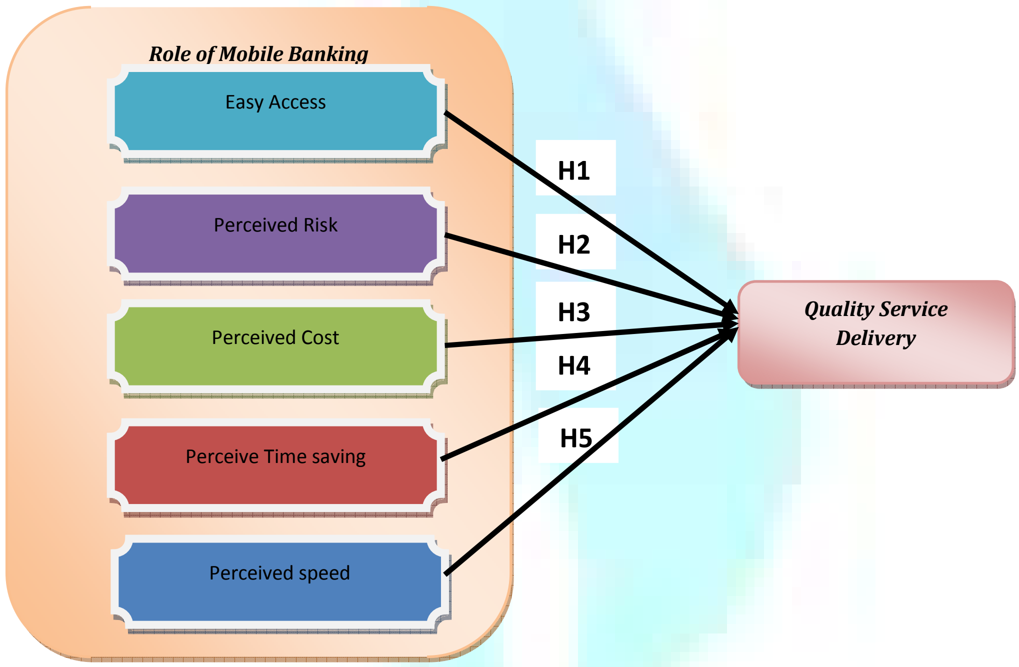
Banks have adopted and diffused mobile banking facilities and services in their daily operations majorly for the following main reasons:- to increase their market share, to reduce the cost of transaction which ultimately costs less than the transactions conducted across the counter and being able to handle more transactions at one specific time. The spread of mobile banking across the developing world is one of the most remarkable technology stories of the past decade. According to development economist Mitha, (2009) the mobile phone has become "the single most transformative tool for development. Many of these same new mobile users live in informal and/or cash economies, without access to financial services that others take for granted. Indeed, across the developing world, there are probably more people with mobile handsets than with bank accounts (Porteous, 2006).

Traditional access of the bank services required the customers to physically visit the banks or branches of the financial institutions (Smith, 2009). With the advancement in technology, this situation has been partially overcome by time. According to Kanen, (2006) the opportunity of avoiding to queue at the banks, was revolutionized with the introduction of the Automated Teller Machine (ATM), which was perceived an important factor in electronic banking. The technology has become an increasingly revolutionized landscape in the financial services of the banks. Mobile banking is leading to a paradigm shift in marketing practices resulting in high performance in the banking industry. Delivery of the services in banking can be provided efficiently only when the background operations are efficient . An efficient background operation can be conducted only when it is integrated by an electronic system. The components like data, hardware, software, network and people are essential elements of the system.

The advancement in technology in the provision of financial services has changed the nature of accessing financial services in the Rwandan banks. The development of the new technology has profoundly, changed the way in which customers interact with the services provided by the banks. The thrust of the research is to establish the role of mobile banking in Rwandan commercial banks. The study aims to explore and investigate the role of mobile banking based on the aggregate respondents perception, and its efffect on the quality of service delivery. The study also aims to investigate the resposndents perception when categorized into various age groups and gender on the role of mobile banking and the quality of service deliverd. The study investigates the independent variable (easy access, perceived risk, perceived cost, perceived time, and perceived speed) and the dependent variable (quality of service delivery) so as to arrive at a concrete and solid conclusion on the matter. The work is divided into sections with the foregoing introduction, followed by the theoretical and related literature review, methodology design, data analysis, interpretation and discussions, and the conclusion respectively.

CONCEPTUAL MODEL

This conceptual model is developed on the basis of the literature review and related research studies and variables include independent variables (easy access, perceived risk, perceived cost, perceived time, and perceived speed), and dependent variables (quality of service delivery)



RELATED LITERATURE REVIEW

Evolution in human culture has been consummated by the development of new technologies. The last few years have witnessed supreme changes throughout the world (Deshmukh, 1995). Due to increase in technology usage, the banking sector's performance increases day by day. Mobile banking is becoming the indispensable part of modern day banking services. It is expected that 60 % of retail banking dealings will be online in ten years' time (Barwise, 1997). Ease of Access to financial services refers to the possibility that individuals or enterprises can access financial services, including credit, deposit, payment, insurance, and other risk management services in a simplified way that allows them to perform transactions easily. Ease of use is another important determinant for the customer preferring mobile banking banking (Beer, 2006). In a study conducted by Cooper (1997); reported that ease of use of innovative product or service as one of the three important characteristics for adoption from the customer's perspective. The user friendliness as well as the ease of navigation is an important determinant for ease of use. The study evaluated the five outlined hypothesis, investigated them and drew a conclusion based on the findings of the study.

H1. There is a significant positive relationship between perceived risk of access to mobile banking services and quality of service delivery.

Perceived risk is the "uncertainty about the outcome of the use of the innovation". Perceived risk is considered an important risk attribute that impacts on the consumer decision-making process when buying a product or consuming some services (Mitchell, 1998). Electronic banking is a technology-enabled channel and consumers' perceive the use of electronic banking as a risky decision because technology-enabled services exhibit invasive technological, unfamiliar and indefinite stimuli (Davidow, 1986). As mobile banking is revolutionized from internet banking, therefore mobile banking tends to have similar risks as internet banking

Consumer Perceived risks identified by literature of electronic banking include; Financial risk, Performance risk, Physical risk, Social risk and Psychological risk. Financial risk represents the financial loss in using electronic banking, as consumers may perceive that reversing a transaction, stopping a payment after discovering an error, or a refund may not be possible. Performance risk in electronic banking is less satisfying than non-electronic banking, as consumers may perceive that electronic banking cannot be used to complete a transaction when needed due to the denial of access to their account. Physical risk in electronic banking refers to possible injury when personal information is accessed by a third party. Social risk refers to the older generation who may object to the use of electronic banking due to their perception that non-electronic banking is personal and friendly. Psychological risk represents consumer perceptions that the use of electronic banking would reduce the self-image of them, or have a negative effect on their perceived image from other consumers. Time risk in electronic banking implies that it takes more time to complete a banking transaction than a non-electronic banking transaction.

Hamid, Hhnudin, Suddin, & Noren, (2007) in their study on the comparative analysis of internet banking in Malaysia and Thailand, they indicated that, perceived risk can cause customers to reject new technology-based service delivery. Customers are also worried that technology based services delivery system will not work as expected and lack of confidence that the problems can be solved quickly. Furthermore, some of them have to go to the bank branches to solve the problem which is time consuming. (Walker, 2002; Westland, 2002) found that transaction risk occurs when online banking fails to assure that services will be delivered with adequate quality. Internet banking users are dissatisfied with the low speed of Internet banking response, which results from deficiencies in infrastructure for the communication network.

Many customers are concerned about legal support for commercial usage of the Internet, Zulgelder (2000) mention that customer protection is the major legal issue associated with Internet banking. Among other things customer protection issues can cover unfair and deceptive trade practices by suppliers, unauthorized access and usage by others such as hackers or system failures. Customer protection is important for building online customers confidence because there is no face-to-face contact, and there is great possibility for having or making mistakes via the Web. With a lack of specific and standard laws governing Internet banking, bank customers hesitate to use this service. (Larpsiri, 2002

Another problem of legal support issue for using the Internet in commercial transactions is the jurisdiction of the courts and dispute resolution procedures. Online transaction records are not accepted by some courts to the difficulties in providing authentication of electronic ransmission. Many businesses are still wary of making extensive transactions over the Web because of the lack of supporting law about electronic documents as legal evidence (Farhoomand, 2000). Recent studies conducted by Luo,(2010) found that user's perception of risk is a crucial driver to determine innovative technology acceptance. The findings show that perceived risk has negative significant relationship towards behavioral intention on mobile banking adoption.

H2. There is a significant positive relationship between perceived cost to mobile banking services and quality of service delivery.

Several satisfaction studies have examined the role of price as an attribute of performance. Voss, (1998) found that price perceptions do affect satisfaction in an experimental setting involving a banking service. Fornell, (1996) also found that price perceptions affect customer satisfaction in a macroeconomic study involving seven industry sectors. When accessing mobile banking services, consumers cannot actually see or handle the product. In conditions characterized by such performance uncertainty, price perceptions likely play an increased role in determining both post-purchase satisfaction and intention to return. Internet banking model offers advantages for both banks and customers. Mobile banking (m-banking) reduces the transaction costs of banking for both the customers and banks. The banks can benefit from lower transaction costs as e-banking requires less paper work, less staffs and physical branches (Riyad, Akter, & Islam, 2010). Mobile banking allows both customers and financial institutions to lower transaction cost and save time to customers and creates more business.

The Internet provides the banks with the ability to deliver products and services to customers at a cost that is lower than any existing mode of delivery. It is widely agreed that internet banking provides banks with a competitive advantage, by improving the quality of customer services and reducing the operational costs (Jordan and Katz, 1999; Furst, 2000a). Pikkarainen, (2004) electronic banking services delivery are the cheapest, the most profitable and wealthiest delivery channel for banking products. Internet banking services are crucial for longterm survival of banks in the world of electronic commerce (Burnham 1996). (BankAway, 2001; Gur_u, 2002) also considered the benefit from the customer point of view that there is a reduction in costs of accessing and using the banking services, increased comfort and timesaving – transactions can be made 24 hours a day without requiring the physical interaction with the bank, quick and continuous access to information and corporations will have easier access to information as, they can check on multiple accounts at the click of a button, and better cash management

Financial institutions, which have had difficulty providing profitable services through traditional channels to poor clients, see m-banking/m-payments as a form of "branchless banking" (Ivatury & Mas, 2008), which lowers the costs of serving low-income customers. Mattila, Karjaluoto, & Pento, (2003) in their research on Internet banking adoption among mature customers: early majority or laggards, they analyzed that, some mature customers expressed concern about high start-up costs of using Internet banking. A number of mature customers wrongly believed that Internet banking cost more per transaction than conventional methods.

H3. There is a significant positive relationship between Perceived time saving of mobile banking services and quality of service delivery.

According to Leow (1999), mobile banking has numerous benefits for both customers and banks, among them: time saving. Mobile-banking reduces loan processing time as borrowers loan application can be viewed by loan processing and loan approval authority simultaneously. From customers' perspective as indicated by Rashid & Saleem, (2011), mobile banking services benefit in terms of convenience to perform banking transactions anytime and anywhere.

H4. There is a significant positive relationship between Perceived speed of access by using mobile banking services and quality of service delivery.

Emergence of technology-based electronic services constitutes the emergence of new methods of trade and financial transactions. In this case, customers are able to conduct many financial transactions directly and without involving bank employees (Beiginia, Besheli, & Ahmadi, 2011). As far as speed of access is concerned, the idea of mobile banking according to Essinger, (1999) is to give customers rapid access to their bank accounts via a cell phone and to enable them to enact certain transactions on their account, given compliance with precise security checks. Mobile banking by its nature is more convenient and flexible to customers coupled with a virtually total control over their banking.

H5. There is a significant positive relationship between Perceived ease of access by mobile banking services and quality of service delivery.

Easy Access to financial services refers to the possibility that individuals or enterprises can access financial services, including credit, deposit, payment, insurance, and other risk management services in a simplified way that allows them to perform transactions easily. In their research Chavidi and Mulabagula, (2004) found out that the ease of access to relevant information or service is the most important feature in mobile banking. Based on that banks need to minimize complicated procedures and need to enhance ease of use to attract more consumers.

The account balance service is one of the most promising mobile banking services, and is designed to help customers check their account balance and latest transactions immediately anytime/anywhere (Laukkanen, 2007). Luakkanen and Lauronen (2005) found that location free access created convenience in requesting account balances. Furthermore, accessibility and portability are classified as dimensions of convenience in the consumer behaviour literatures (Yale & Venkatesh, 1986; Gehrt & Yale, 1993). Mobility access is another necessary element for the use of mobile banking. Laukkanen (2007) found that one of the most promising mobile banking services was that of checking bank account balance immediately anywhere at any time, to avoid, for example, queuing in front of an ATM to check an account balance.

Laukkanen and Lauronen (2005) suggest that mobile banking offers customers additional value in terms of location-independent access. According to the discussion in the focus group and prior studies, mobility access improves the usefulness of mobile banking services.

RESEARCH METHODOLOGY

The theoretical architecture was bridged with methodological design towards deepening the scientific or philosophical undertone of the research. The research employed and utilized descriptive and correctional research design. The choice of these designs was informed by the ability of descriptive method to profile respondents categorically (Greener, 2008) and the correlation was to examine the relationship between variables (Wallace and Wray, 2006). Collectively, these designs formed the background upon which the statistical analysis is based. Evidence from Adams, Khan, Raeside and White (2007), Remenyi (2002 & 2005), and Pallant (2005) have demonstrated that survey-based research which required grouping is best organized and analyzed with descriptive approach. Primary data was used for the research. This was collected through a self-constructed questionnaire. The questionnaire was constructed on a likert-scale. The face, content, and construct validity (Greener, 2008) were established through experts' intervention from the field of management. The research aproached 400 customers with a self structured questinnaire with the aim of collecting the data. The researcher used the Convenience Sampling method. This method was used to make research procedure faster by obtaining a large number of accomplished questionnaires rapidly and efficiently. Of the four hundred (400) customers approached to fill the questionnaires, 349 agreed to fill the questionnaire. The respondents' participation was solicited through a consent letter with approval from the bank management and the data gathered are for academic purpose only.

DATA ANALYSIS, INTERPRETATIONS AND DISCUSSIONS

The profile of the respondents was analyzed through descriptive statistics as presented in Table 1 indicates that a total of 259 male representing (74.2%) and 90 female, representing (25.8%) of the total 349 respondents were used in the study. Most respondents are those of the age between 25 and 35, and a large number of the respondents are businessmen/Women.

TABLE 1: DISTRIBUTION OF THE RESPONDENTS BY DEMOGRAPHIC FACTORS

Demographic Variables	Categories	Frequency	Percent
Gender	Male	259	74.2%
	Female	90	25.8%
Age	18-25	98	28.1%
	25-35	203	58.2%
	35-40	45	12.9%
	Over 40	3	0.9%
Occupation	Businessmen	161	46.1%
	Students	110	31.5%
	Unemployed	57	16.3%
	Others	21	6.0%

To find the strength of the relationship between several variables, “Pearson Product Moment Correlation Co-efficient” was used. In this tool, both the variables are treated symmetrically, i.e. there is no peculiarity between dependent and independent variables. Two variables are said to be correlated if they tend to be varying in same direction. If both the variables tend to increase or decrease together, the correlation is said to be direct or positive. When one variable tends to increase and the other variable tends to decrease, the correlation is said to be negative or inverse.

TABLE 2: MEAN AND STANDARD DEVIATION OF THE VARIABLES

Variables	Mean	Std. Deviation
Easy Access	3.3649	0.95021
Perceived Risk	1.8711	0.89392
Perceived Cost	2.0955	1.04914
Perceived Time of access	3.0879	0.93733
Perceived Speed of access	2.7049	1.05315

Table 2 indicated the means, and standard deviations. The highest mean of perceived easy access (3.3649) indicates to be the main factor affecting the customer’s perception on the quality of service delivered by mobile banking, followed by perceived time of access, perceived speed of access, perceived cost and lastly perceived risk. The mean of perceived time is (3.0879) and standard deviation is (0.93733). This means that the perceived time plays a vital role in the customer’s acceptance of the timely quality service delivered by mobile banking. The mean of perceived speed of access is (2.7049) and standard deviation is (1.05315). This means that the perceived speed of access plays a vital role in the customer’s acceptance of the speedy access of information by mobile banking. Perceived risk illustrated the lowest mean (1.8711), highlighting that it is not a major contributory factor of the customer perception on the quality of service delivered by mobile banking.

DESCRIPTIVE STATISTICS OF THE RESPOSNDENTS PERCEPTION WHEN CATEGORIZED INTO GENDER

TABLE 3: MEAN AND STANDARD DEVIATION OF THE VARIABLES CATEGORIZED INTO GENDER

Gender	Variables	Mean	Std. Deviation
Male	Easy access	3.1441	1.01402
	Perceived Risk	1.4324	.44514
	Perceived Cost	1.5766	.62914
	Perceived Time	2.8018	.92678
	Perceived speed of access	2.2635	.85777
Female	Easy access	4.0000	.00000
	Perceived Risk	3.1333	.61565
	Perceived Cost	3.5889	.34275
	Perceived Time	3.9111	.14823
	Perceived speed of Access	3.9750	.07542

Table 3 indicated the means, and standard deviations of the variables when categorized into various gender. The male do perceive risk (1.4324) and cost (1.5766) as having influence on the quality of service delivered by mobile banking, meaning that if they perceive the some risk or a cost to be incurred in the usage of mobile banking that will deter the perception they have towards the quality of service offered. The female on the other hand do not have any problem with all the variables, meaning that any of these variables does not in a greater percentage influence how they look at the quality of service offered.

DESCRIPTIVE STATISTICS OF THE RESPOSNDENTS PERCEPTION WHEN CATEGORIZED INTO VARIOUS AGE GROUPS

TABLE 4: MEAN AND STANDARD DEVIATION OF THE VARIABLES CATEGORIZED INTO AGE GROUPS

Age group	Variables	Mean	Std. Deviation
18-25	Easy access	2.0952	.85354
	Perceived Risk	1.0000	.00000
	Perceived Cost	1.0000	.00000
	Perceived Time	1.8095	.50200
	Perceived speed of Access	1.4464	.14019
25-35	Easy access	3.8276	.33555
	Perceived Risk	1.8768	.49823
	Perceived Cost	2.2135	.75879
	Perceived Time	3.4893	.49002
	Perceived speed of Access	3.0062	.80201
35-40	Perceived Risk	3.6000	.35248
	Perceived Cost	3.8222	.16817

Table 4 indicated the sample means, and standard deviations, of the variables when categorized into various age groups. In the age group between 18 years and 25 years the only variable that has a mean above 2.00 but lower than 2.50 is easy access (2.0952), meaning that the respondents between this age group perceive easy access to be the role of mobile banking that foster the quality of service delivery. The other variables based on these age groups, perception does not seem to influence the quality of service delivery. The age group between 25 years and 35 years do perceive all the variables as having an influence in quality of service delivery apart from perceived risk, meaning that perceived risk (1.8768) is seen as a variable that deters the perception of quality of service delivery. The age group between 35 years and 40 years perceive the two variables perceived risk (3.600) and perceived cost (3.8222) as being important and having an influence on the quality of service delivered to the customers. These variables in this age group have a mean greater than 3.500.

CORRELATION ANALYSIS OF VARIABLES

Pearson correlations were calculated to identify the correlations between the variables. Table 3 shows the correlations for all the variables.

TABLE 5: CORRELATION OF VARIABLES

Variables	Quality of Service Delivery	easy	Risk	Cost	Time	Access
Quality of Service Delivery	1					
Easy Access	0.915**	1				
Perceive Risk	0.834**	.622**	1			
Perceive Cost	0.889**	.673**	.970**	1		
Perceived Time of access	0.946**	.956**	.744**	.788**	1	
Perceive Speed of access	0.933**	.797**	.879**	.937**	.903**	1

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

* Correlation is significant at the 0.05 level (2-tailed)

There is a high correlation amongst the independent and dependent variables. The highest correlation is between perceived time and quality of service delivery, in which the correlation is (0.946). This indicates that there is a significant relationship between the time of access of information using mobile banking and the quality of service delivery. In other words time of access influence the perception of the customer as to whether the service delivered is of quality or not. The lowest correlation is between perceived risk and the quality of service delivery, in which the correlation is (0.834). Though lower than the other variables, it still indicates a significant relationship between the two variables. This indicates that there is a significant relationship between the risk of access of information using mobile banking and the quality of service delivery. In other words risk of access influence the perception of the customer as to whether the service delivered is of quality or not.

CONCLUSION

This research contributes to the wealth of existing documentation through the identification of the role of mobile banking and quality of service delivery in the microfinance institutions in Rwanda. The research is perceptual and relationship based. All the variables were found to have a significant relationship with the quality of services offered. Perceived time of access (0.946) was found to be the most important factor in determining the quality of service offered by mobile banking. This translates to indicate that the entire hypotheses in this study are upheld. This translated to indicate that all the hypothesis of the study are upheld. The suggested policy has implications for managers, and can be used as a basis to plan efforts towards increasing the quality of service offered in the institutions. By improving the the various access factors on mobile banking will enhance the quality of services delivered thus increasing the customer niche.According to Leow (1999), Mobile banking has numerous benefits for both customers and banks. As far as the customers are concerned, it provides increased convenience, expanded access and significant time saving. On the other hand, from the banks' perspective, the costs of delivering telephone-based services are substantially lower than those of branch based services.

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