

Effect of Mobile Banking on Customer Satisfaction in Selected Banks in Trans-Nzoia County

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Abstract: The purpose of the study was to investigate the effect of mobile banking on customer satisfaction in selected banks in Trans-Nzoia County. The study was guided by the following objectives: -to establish the effect of reliability of mobile banking on customer satisfaction, to determine the effect of responsiveness of mobile banking on customer satisfaction, and to evaluate the effect of accessibility of mobile banking services on customer satisfaction in Trans-Nzoia County. A descriptive survey research design was adopted. The target population was ten selected banks in Trans-Nzoia County. The study was guided by the; innovation diffusion theory, technology acceptance model (TAM), and theory of reasoned action (TRA). The study adopted the descriptive survey research design with the target population being the selected commercial banks personnel in Trans Nzoia County, totaling to 41 respondents. Census method was adopted since the target population was less than the minimum a hundred for sampling to be used for research. A structured questionnaire was used as a data collection instrument that was designed in a Likert scale format. Data analysis was carried out by use of regression and ANOVA using the Statistical Package for Social Sciences (SPSS) version 23 in order to statistically produce the relationship between the independent variables and dependent variable. From the findings, the researcher concluded that the regression effect was statistically significant indicating a reliable prediction of the dependent variable. The F calculated ($F = 39.96$) greater than 5% level of significance thereby showing that the model was significant where the independent variables explained 85% of the mobile banking customer satisfaction. The study was significant to the banking sector since mobile banking is a phenomenon that has taken off and can't be washed away.

Keywords: Accessibility, Customer Satisfaction, Mobile Banking, Reliability & Responsiveness.

1. INTRODUCTION

Mobile Banking is a process which offers fiscal services to communities in both urban and rural areas conveniently. The aim of the service is not to destroy banking industry, but consider those people under the umbrella of banking service that is away from banking facilities and makes life better. The growth and development of communication and banking industries in Kenya have been phenomenal. In Kenya, there are 38.7 million people using mobile phones (Daily Nation, 2016). Chang (2003) acknowledges that mobile banking has a very significant effect on the distribution channels of banks such as automated teller machine (ATM), Phone banking, Tele banking and now internet banking. According to Mohammed et al. (2009) transfer of funds, confirmation of account balances, repayment of mortgages, settlement of bills and purchasing financial instruments and certificates of deposits processes have improved significantly as a result of internet banking. This implies that, mobile banking has had an impact on efficiency in service delivery in the banking

industry since bank customers can transact business from any locality whether it involves long or short distance. Mobile Banking has become a significant concern financial institution, not only to retain customers but also gaining a competitive advantage while maintains and growing overall effectiveness. In the present banking system, excellence in customer service is the most important tool for sustainable business growth (Adewoye, 2013).

The banking industry in Kenya is well established with a myriad of commercial banks, which are categorized as large, medium and small banks. Competition is very high between these banks and also the demand for banking services is also increasing with the gradual increase in economic growth. There is a need to enhance value delivery to the clients to stay competitive in the industry. Banks tend to increase branches in the country to beat the competition, but the new trend is to improve service delivery and harness technology to serve customers better hence increased revenue (Koivu, 2002). The greatest focus of mobile banking is to drive banking services in rural areas where a large population is still devoid of banking facilities. This also allowed banks and non-banks offer payment solutions using a mobile phone with the development of near field communication, barcode and sound wave technologies. A telecommunication company in Kenya, Safaricom is collaborating with Commercial Bank of Africa to offer financial services to customers. This has led to mobile users to access loans without offering collaterals within minutes. With these technologies in place, banking on mobile handsets was lead to more transactions on the move as increased reach and last mile connectivity is better achieved via mobiles compared to traditional banking channels like branches and ATMs hence having satisfied customers.

Recent innovations in telecommunications have enabled the launch of new access methods for banking services, one of these is mobile banking, whereby a customer interacts with a bank via mobile phone (Barnes & Corbitt, 2003). However, despite efforts made by Kenyan banks to expand the market and usage of mobile channels, there are very few consumers who are actively using the same leading to inefficiency on mobile banking. Some of the reasons contributing to this include the lack of adoption of mobile as a channel for banking despite the push, ineffective and inaccessible services on mobile banking has led to limitations of services on mobile banking, non-replication of mobile banking services in varied languages in Kenya, etc. The Kenya Commercial Bank has started offering mobile banking services through another innovative method called USSD (Unstructured Supplementary Service Data). This platform works on menu-based banking model of mobile handsets where users can perform mobile banking services by recalling the menu and simply dialing a number. Greater acceptance and usage of users are yet to reach a critical mass.

However, determining the characteristics of mobile banking services and how banks could achieve a proper relationship with customers through mobile banking is vital for the development of mobile banking. Therefore, this research focuses primarily on identifying the effect of customer satisfaction in mobile banking services in Trans-Nzoia County.

In a study carried out by Aluoch (2012) on the adoption of mobile banking in Kenya, it was revealed that customers are quickly adopting mobile banking technology amid security concerns. Adewoye (2013) also carried out a study on Impact of mobile banking on service delivery in the Nigerian commercial banks. The study established that mobile banking improves banks' service delivery in a form of transnational convenience, savings of time, quick transaction alerts and savings of service cost which recuperates customer relationship and satisfaction.

Koivu (2002) affirms that a suitable banking atmosphere is the well thought-out enabler of monetary growth. In order to meet the changes in the working environment, Tiwari and Bose (2006) acknowledge that financial institutions have to embrace mobile banking in congregation of customer needs. Notwithstanding the fact that more people are embracing the mobile banking services, it is not clear if the services they are receiving from banks that have embraced mobile banking meet their needs. This is why this study investigated the effect of mobile banking on customer satisfaction in Trans-Nzoia County.

Research Objectives:

The study was guided by the following specific objectives: -

- i. To examine the effect of reliability of mobile banking on customer satisfaction in Trans-Nzoia County.
- ii. To analyze the effect of responsiveness of mobile banking on customer satisfaction in Trans-Nzoia County.
- iii. To evaluate the effect of access of mobile banking services on customer satisfaction in Trans-Nzoia County.

2. LITERATURE REVIEW

Theoretical Framework:

Innovation Diffusion Theory:

Anyasi and Otubu (2009) describe diffusion as the process of communicating an innovation through definite channels over an assured period of time among the group of a social organization. They also characterize the communication as a process where individuals create and distribute information between one another to reach a common understanding. Also, Porteous (2011) argues that, there are four stages in innovation diffusion process: invention, diffusion through the social arrangement, time and consequences. The easiness of use and newness of an innovation can determine the way an individual was respond to an innovation. Some factors have been highlighted to be a determinant of adoption of an innovation and they are: complexity, relative advantage and compatibility. This is believed that, an innovation with relative advantage, with less complexity and compatible was be adopted easily and faster by an individual.

Conceptual Framework:

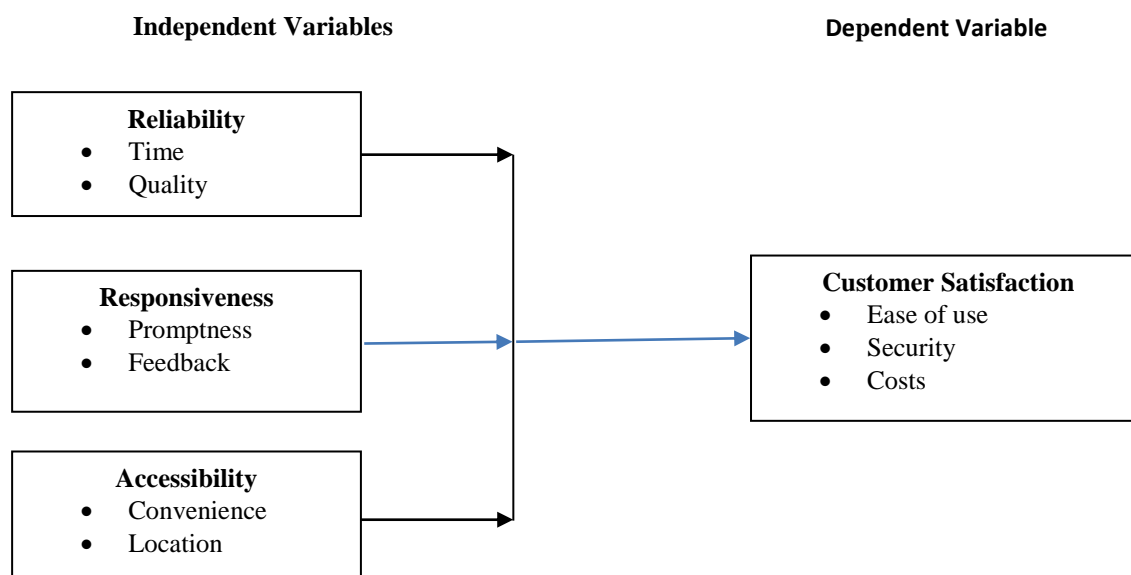


Figure 2.1: Conceptual Framework

Customer Satisfaction and Mobile Banking:

Customer satisfaction shows how well a product or service meets the customer expectations. Dahlberg and Mallat (2002) consider customer satisfaction as “ease of use, security, low transaction costs, and wide applicability of the solutions increase perceived customer value and should be managed by mobile payment solution provider”. The adoption of mobile banking by banks is a way to reach the unreached customers especially those who lack banking services and making banking services accessible at all time without physically visiting a bank hall. In relation to the normal banking, mobile banking services enables customers save on time.

Customer satisfaction has a positive effect on banks success. The further customers are contented with banks services rendered, the greater the chances for success as customer satisfaction yields to repeat buying, product loyalty and positive word of mouth marketing. Niveen et al. (2015) asserts that companies are placing a high priority on customer satisfaction which is critical to improved organizational performance in a global market scenario. With better understanding of customers’ perception, companies can determine the actions required to meet their customers’ needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors and they can chart out path for future progress and improvement (Santhiyavalli, 2011).

Effect of Reliability on Customer Satisfaction:

Reliability entails consistency of performance and dependability. This means that the services offered by the service provider should always be of same quality and form. Reliability involves offering services; on timely basis, responding to

customer request and complaints without delay and the services having the same quality aspects (Parasuraman, 2002). Banking industry has realized the significance of customer-centered philosophies and is turning to quality management approaches to help managing their businesses. Many scholars and service marketers have explored consumers' cognitive and affective responses to the perception of service attributes in order to benefit by providing what consumers need in an effective and efficient manner. Consumer satisfaction is considered the primary intervening constructs in the area of service marketing because ultimately it leads to the development of consumer loyalty or re-patronization of a product or service (Ravichandran et al., 2010).

Effect of Responsiveness on Customer Satisfaction:

Responsiveness concerns the readiness or promptness of employees to make available a service or good. Responsiveness is attributed to the period that an employee is able to offer a service requested by a customer (Parasuraman, 2002). According to Souranta and Laukkanen (2004) there are several diverse mobile banking services such as account balance retrieval, transaction history retrieval, transfer of funds between to a third party account, stock trading, portfolio management, and bill settlements. Herzberd (2003) asserts that there are many advantages that mobile banking brings to customers. Those benefits include, relieve of use, low cost, confidential and ease are the factors that lead to the prolific execution of mobile banking needs. Sinisalo and Salo (2007) affirms that mobile banking services can be acknowledged as an influential selling tool that maintains close links between the client and banks.

Effect of Accessibility on Customer Satisfaction:

Access is the ability and easiness of a consumer to be able to approach or use a service. Mobile banking can be easily accessed by customers no matter the location where the customers are. Also the time of accessing and using mobile banking service is not limited to working hours but a customer can access the service 24 hours in a day (Parasuraman, 2002). According to Hanks (2010) customer service experience involves the measurement and ensuring improvement of five main areas. The first area is the identification of the product or service the customer seeks to buy or access from the organization or business. Businesses need to enhance and improve their products in order to meet customer needs. The other area is the person or team that is involved in providing the service. The process used to deliver the service is also very important in ensuring better service delivery. The atmosphere and location of the service is also important to the customer as far as service delivery is concerned. The last area relates to the confidence and reassurance felt by customers whenever they access services.

Research Gap:

The application of mobile banking in Kenya has extensively increased. Currently every bank has a mobile banking service be it balance inquiry to requesting and payment of loans. Few studies in Kenya focus on mobile banking. This is because mobile banking is just gaining wider acceptance in Kenya. Recently, Jepleting (2013) researched on effects of mobile banking on customer satisfaction; a case of Equity bank, Eldoret, it can clearly be noted that the above authors concentrated only to one entity or bank forgetting that mobile banking is used by most banks in Kenya and their mode of application varies from one bank to the other. Hence it is important to consider how the different banks offer mobile banking to its customers. The study investigated the effect of Mobile banking on customer satisfaction in banks in Trans-Nzoia County.

3. RESEARCH METHODOLOGY

Research design:

A descriptive survey research design was adopted. According to Saunders *et al.* (2009), descriptive research design seeks to determine the bond that exists between variables, that is, to identify how one variable affects the other; it also seeks to provide a clarification to the causes and/or effects of one or more variables.

Target Population:

According to Mugenda and Mugenda (1999) target population is the units of whatever nature that a researcher intends to study. A population element is therefore the subject on which the measurement is being taken. The population refers to the group of people or study subject who are similar in one or more ways and which forms the subject of the study. The

study targeted 35 respondents drawn from the mobile banking section in forty one (41) selected banks in Trans Nzoia county namely; Kenya Commercial Bank, Equity Bank, Cooperative Bank, Standard Chartered Bank, Barclays Bank, Diamond Trust bank, National Bank of Kenya, Chase bank, Family Bank Eco bank, and Bank of Africa. The target population encompassed the personnel of selected banks in Trans-Nzoia County.

Data Collection Instruments:

The researcher used a questionnaire to collect primary data from the respondents of the selected banks. Both closed and opened ended questions were used for the study. The closed-ended questions were developed on a five point likert scale ranging from 5 (strongly agree) to 1 (strongly disagree). Secondary data was collected from both unpublished and published data such as, articles from journals and the internet which were related to the variables. To ensure validity of the research instruments, the instrument was presented to the supervisors who are research experts. This aided in ensuring that the instrument was well refined for data collection and eventual analysis.

Data Processing and analysis:

The analysis of data was done with the help of the Statistical Package for Social Sciences (SPSS) version 23. Descriptive statistics such as frequency tables were used to assess the demographic profile of the respondents to make the analysis more meaningful, clear and easily interpretable. The findings were presented using percentages, frequency and statistically generated tables. Descriptive statistics enabled the researcher to present the data acquired in a structured, accurate and summarized manner. Regression analysis was used to show the relationship between mobile banking and customer satisfaction.

4. DATA FINDINGS AND DISCUSSIONS

Respondents' Gender:

Table 4.1: Gender

Gender	Frequency	Percent
Female	21	58
Male	15	42
Total	36	100.0

Table 4.1 above indicates that 58% of the respondents were female against 42% who were male. The researcher found out that banks trust female employees in departments dealing with technological approach to issues than male employees.

Respondents' Age:

The findings regarding the respondents' age were as tabulated in table 4.2 as shown below.

Table 4.2: showing Respondents' Age profile

AGE	FREQUENCY	PERCENTAGE
18-25	3	8
26-30	10	28
31-35	12	33
36-40	2	6
41-45	5	14
46-50	3	8
above50	1	3

Most of the respondents, as shown in table 4.1 above, were aged between 26 years and 35 years being more than half the population, this may be due to persons in this age bracket being more tech-survey than those above 45 years. The respondents between 18-25 years were 8%, 26-30 years 28%, 31-35 years 33%, 36-40 years 6%, 41-45 years 14%, 46-50 years 8%, with the 3% being above 50 years of age.

Respondents Academic Qualification:**Table 4.3: showing Respondents' Academic qualifications**

		FREQUENCY	PERCENTAGE
Postgraduate Degree		5	14
Postgraduate Diploma		5	14
Bachelors' Degree		20	56
Diploma		3	8
Certificate		0	0
Others		0	0
No Response		3	8

Academically, 56% of the respondents were bachelors' degree holders with 28% having gone beyond a bachelors' degree. Only 8% respondents had a diploma qualification although they were between the age bracket of 46-50 years implying that they were employed sometime back and had the required experience in section. None of the personnel had a certificate qualification although 8% of the respondents didn't respond on their academic qualifications.

Customer Satisfaction:

The findings on customer satisfaction were shown in Table 4.4 and analysis as shown.

Table 4.4: Showing customer satisfaction

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking enables me to complete a banking transaction quickly.	0	0	0	11	25	36
	0%	0%	0%	31%	69%	100%
Mobile Banking can be accessed anytime and anywhere	0	1	0	5	30	36
	0%	3%	0%	14%	83%	100%
The bank customers have increased since inception of mobile banking	0	0	0	0	36	36
	0%	0%	0%	0%	100%	100%
Using mobile banking saves time compared to serving customers manually or via ATM	0	0	0	5	31	36
	0%	0%	0%	14%	86%	100%

According to the study findings in Table 4.4 above, it clearly indicated that majority strongly agreed with a score of 69% that Mobile banking enables servers (tellers) to complete a banking transaction quickly while 31% just agreed on the same. As concerns the response on whether Mobile Banking can be accessed anytime and anywhere, 83% strongly agreed while 14% agree to the question. 3% of the respondents disagreed saying rural areas without mobile network are not served by this service. All respondents (100%) strongly agreed that the bank customers have increased since inception of mobile banking. 86% of the respondents strongly agreed that using mobile banking saves time compared to serving customers manually or via ATM with 14% agreeing to the same.

Effect of Reliability of Mobile Banking on Customer Satisfaction:

The results for the effect of reliability of Reliability of Mobile Banking on Customer Satisfaction were tabulated as shown in Table 4.5 below

Table 4.5: Showing effect of reliability of Mobile Banking on Customer Satisfaction

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
If there are transactional mistakes, customer care service is readily available to the customers	0	0	0	3	33	36
	0%	0%	0%	8%	92%	100%
Mobile banking provides customers with the services exactly as promised	0	0	2	9	25	36
	0%	0%	6%	25%	69%	100%
Mobile banking provides prompt response incase the transaction is not processed.	0	0	0	0	36	36
	0%	0%	0%	0%	100%	100%
Customers have confidence in the banks' mobile banking services because it is well known and has a good reputation	0	0	0	2	34	36
	0%	0%	0%	6%	94%	100%

Table 4.5 above reveals that 92% of the respondents strongly agreed that if there are transactional mistakes, customer care service is readily available to the customers with only 8% agreeing. None of the respondents disagreed or strongly disagreed to this question. On whether Mobile banking provides customers with the services exactly as promised, 69% strongly agreed, 25% agreed while 6% remained neutral. 100% of the respondents strongly agreed as regards to whether Mobile banking provides prompt response incase the transaction is not processed. 94% of the respondents strongly agreed that customers have confidence in the banks' mobile banking services because it is well known and has a good reputation with the remaining 6% agreeing that indeed customers have confidence in the banks' mobile banking services.

Effect of Responsiveness of Mobile Banking on Customer Satisfaction:

The results for the effect of responsiveness of Mobile Banking on Customer Satisfaction were tabulated as shown in Table 4.6 below

Table 4.6: Showing effect of responsiveness of Mobile Banking on Customer Satisfaction

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking charges relating to transaction, taxes etc. are clearly presented to customers	0	0	1	2	33	36
	0%	0%	3%	5%	92%	100%
Mobile banking provides prompt responses if transactions are not well processed	0	0	1	5	30	36
	0%	0%	3%	14%	83%	100%
The customers know immediately when the transaction is performed	0	0	0	2	34	36
	0%	0%	0%	5%	95%	100%
The bank quickly resolves mobile banking related problems	0	0	1	2	33	36
	0%	0%	3%	5%	92%	100%

Table 4.6 above indicated that 92% of the respondents strongly agreed that Mobile banking charges relating to transaction, taxes etc. are clearly presented to customers while 5% agreed and 3% remained neutral. On whether Mobile banking provides prompt responses if transactions are not well processed 83% strongly agreed, 14% agreed while 3% remained neutral. 95% strongly agreed, 5% agreed that the customers know immediately when the transaction is performed. As regards to whether the bank quickly resolves mobile banking related problems, 92% strongly agreed, 5% agreed while 3% remained neutral.

Effect of Accessibility of Mobile Banking on Customer Satisfaction:

The results for the effect of responsiveness of Mobile Banking on Customer Satisfaction were tabulated as shown in Table 4.7 below

Table 4.7: Showing effect of Accessibility of Mobile Banking on Customer Satisfaction

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The mobile banking registration process is simple.	0	0	2	9	25	36
	0%	0%	6%	25%	69%	100%
It is easy to navigate i.e. get anywhere on the mobile banking site.	0	1	0	5	30	36
	0%	3%	0%	14%	83%	100%
Mobile banking is available all the time.	0	0	1	2	33	36
	0%	0%	3%	6%	91%	100%
Using mobile banking does not require a lot of effort.	0	0	0	5	31	36
	0%	0%	0%	14%	86%	100%

Table 4.7 above indicated that 69% of the respondents strongly agreed that the mobile banking registration process is simple while 25% agreed with 6% remaining neutral. On whether it is easy to navigate i.e. get anywhere on the mobile banking site. 83% strongly agreed, 14% agreed while 3% disagreed. 91% strongly agreed, 6% agreed while 3% remained neutral that Mobile banking is available all the time. As regards to whether using mobile banking does not require a lot of effort., 86% strongly agreed while 14% agreed that it does not require a lot of effort.

Reliability Analysis:

Reliability analysis is used for measuring the consistency of the questionnaire used for data collection by the researcher. The overall reliability is reflected by the variables used. The Cronbach's Alpha co-efficient (α), the most common measure of scale reliability, with a value of 0.784 of the variables was generated by the SPSS software from the collected data. This reliability value is close to 0.7000 reported to be accepted as being good for research, hence reliable. This implied that the variable responses generated for the variables were for data analysis.

The Regression Results and Hypothesis Testing:

The regression results for the data for mobile banking customer satisfaction and the specific variables (i.e. reliability, responsiveness, and accessibility) were analyzed and reported. The tests were then undertaken on the basis of the proposed hypotheses and the regression output results thereof.

Regression Results for mobile banking customer satisfaction in Trans Nzoia County:

The indicators of customer satisfaction were explored using the independent variables identified in the model. R squared was used in identifying by how much the variance in the dependent variable was identified by the model. The larger the value of R squared the better the model.

Table 4.9; Showing the model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.922 ^a	.851	.846	.38673
a. Predictors: (Constant), reliability, Responsiveness, Accessibility				

The overall contribution of reliability, responsiveness, and accessibility accounted for 85% ($R^2 = 0.851$) of the spread in mobile banking customer satisfaction as depicted in table 4.8 above, the difference of 15% to 100% represents other variables causing variations in the dependent variable not included in this study.

Relationship between variables:

The relationship between the variables (independent variables and the dependent variable) was tested using a regression equation. Regression analysis helps the researcher in making research predictions about data.

Table 4.9 ANOVA

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	40.592	3	28.996	39.960	.000 ^b
	Residual	3.905	32	.161		
	Total	47.699	35			
a. Dependent Variable: Mobile banking customer satisfaction						
b. Predictors: (Constant), Reliability, Responsiveness, and Accessibility						

The researcher used the regression model to establish the effect of reliability, responsiveness, and accessibility of mobile banking customer satisfaction. The extent to which the independent variables explained mobile banking customer satisfaction was established by the use of the regression model. The study analyzed mobile banking customer satisfaction (Y) and the predictor variables and the results were as shown in table 4.9 above.

The results above, with the $p = 0.000$, being less than 0.05, depicted a statistically significant model which was then used to analyze how the dependent variable was predicted by the independent variables. The F calculated ($F = 39.96$), greater than the 5% level of significance, reflected a significant model to this study.

Regression results from the Analysis:

Table 4.10 below, Reliability explained 97.4% Responsiveness 15.1% and Accessibility 16.2% of the mobile banking customers in Trans Nzoia County. The following regression model was therefore formulated from the regression results;

$$Y = 1.514 + 0.974 X_1 + 0.151X_2 + 0.162X_3 + \epsilon_i$$

Table 4.10 Regression coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.514	.295		1.739	.000		
Reliability	0.974	.063	.974	15.402	.000	.260	3.285
Responsiveness	0.151	.053	.153	2.878	.003	.172	6.923
Accessibility	0.162	.047	.151	3.178	.003	.149	7.381

a. Dependent Variable: Mobile banking customers

From Table 4.10. Above, Reliability (0.974) positively influenced mobile banking customer satisfaction, Responsiveness (0.151 while Accessibility (0.162) also affected mobile banking customer satisfaction positively, hence the regression model shown above.

Hypothesis testing

Hypothesis testing is the use of statistical approach to prove whether a given hypothesis is true (Kothari, 2008). The researcher tested the hypotheses using the regression results that were generated from the model. The researcher was testing whether there was a significant of the independent variables on the dependent variable. The p value in Table 4.10 above, for the independent variables is statistically significant at ($p < 0.01$) and hence strongly supported the hypothesis H_{01} , H_{02} , and H_{03} Reliability, Responsiveness and Accessibility.

H_{01} : Reliability of mobile banking has no significant effect on customer satisfaction in Trans-Nzoia County.

This hypothesis, **Reliability of mobile banking has no significant effect on customer satisfaction**, has the results as shown in table 4.10 above. The coefficient of Reliability ($\beta = 0.974$, $t = 15.402$) was positively related to mobile banking customer satisfaction. The researcher concluded that the statistical result ($P > 0.05$) from the regression output for reliability had a significant relationship on mobile banking customer satisfaction; the null hypothesis (H_{01}) was therefore rejected.

H_{02} : Responsiveness of mobile banking has no significant effect on customer satisfaction in Trans-Nzoia County.

This second hypothesis of the research indicated that there was a significant relationship between responsiveness and mobile banking customer satisfaction. Table 4.10 above shows the responsive coefficient ($\beta = 0.151$) as positively related. Statistically, this null hypothesis (H_{02}) was rejected at ($t = 2.878$, $p > 0.05$) by concluding that there was a significant relationship between responsiveness and mobile banking customer satisfaction.

H_{03} : Accessibility of mobile banking has no significant effect on customer satisfaction in Trans-Nzoia County.

The third and final hypothesis, accessibility of mobile banking has no significant effect on customer satisfaction in Trans-Nzoia County, hypothesized a positive beta sign ($\beta = 0.162$) of accessibility effect on the mobile banking customer satisfaction. The results led to the researcher's rejection of the third null hypothesis (H_{03}). This conclusion was supported by the regression output which had significantly correlated results, at the level of significance ($p > .05$) and the coefficients ($\beta = 0.162$ and $t = 3.178$) which implied that accessibility to mobile banking services affected the satisfaction of mobile banking customers. Accordingly, this conclusion is in line with Parasuraman (2002) who posited that the time of accessing and using mobile banking service is not limited to working hours but a customer can access the service 24 hours in a day.

5. CONCLUSION AND RECOMMENDATIONS

Summary:

In the findings, Most of the respondents were aged between 26 years and 35 years being more than half the population, this may be due to persons in this age bracket being more tech-savvy than those above 45 years. The data revealed that the gender indicated 58% of the respondents were female against 42% who were male. The researcher found out that banks trust female employees in departments dealing with technological approach to issues than male employees. All respondents (100%) strongly agreed that the bank customers have increased since inception of mobile banking. 86% of

the respondents strongly agreed that using mobile banking saves time compared to serving customers manually or via ATM with 14% agreeing to the same. 92% of the respondents strongly agreed that if there are transactional mistakes, customer care service is readily available to the customers with only 8% agreeing. On whether Mobile banking provides prompt responses if transactions are not well processed 83% strongly agreed, 14% agreed while 3% remained neutral. 91% strongly agreed, 6% agreed while 3% remained neutral that Mobile banking is available all the time

Conclusion:

Based on the study findings; the researcher acknowledged different milestones that mobile banking has managed to change the way banking used to be conducted and therefore concluded that mobile banking is key for the socio-economic development of the Kenyan community at large. It has brought services closer to the people hence making it easy to transact without delays and restrictions of time limits. Mobile banking has shrunk the challenge of distance and is quickly neutralizing geographical challenges among the banking populace. It has brought in efficiency and security to the customers together with the banking institutions and fraternity as a whole.

Recommendation:

Reflecting the findings, the study recommended that since a number of respondents thought that Mobile Banking is not fully accessed anytime and anywhere due to network availability in some parts of the country, it will be important for the banking sector in liaison with the mobile service providers to ensure that network coverage is all over the country in order to comfortably serve all corners of the country with mobile banking. With 6% of the respondents, who were banking staff, remaining neutral on whether Mobile banking provides customers with the services exactly as promised, it is recommended that the respective departments or personnel ensure that the services promised are provided as required to avoid such feedback when asked because it may imply that there is something they are aware of that they afraid to mention.

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