

**AN ASSESSMENT OF MOBILE MONEY SERVICE QUALITY ON CUSTOMER  
SATISFACTION: A CASE OF WOODLANDS SECONDARY SCHOOL**

**By**

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## **DECLARATION**

I, Mary Katongo, do hereby declare that this dissertation entitled; “analysis of monthly fuel price adjustments on the sales of courier service operators” is my original work and has not been submitted to any institution before. All sources used have been thoroughly acknowledged.

Signed (Candidate)..... Date..... 2024

## **CERTIFICATE OF APPROVAL**

This dissertation by Mary Katongo has been approved as partial fulfilment of the requirements for the award of the Partial Fulfillment of Master Degree in Business Administration (MBA General)

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## ABSTRACT

Mobile money services have become increasingly popular in recent years, offering convenient and secure ways for individuals to conduct financial transactions using their mobile phones. The quality of mobile money services plays a crucial role in determining customer satisfaction and ultimately the success of such services. This assessment focused on mobile money service quality on customer satisfaction, with a specific case study conducted at Woodlands Secondary School. The first objective was to assess the level of mobile money service quality perceived by teachers and the study discovered that 24 (34%) indicated that they are very satisfied, 29 (41%) said satisfied, 2 (3%) were neutral, 9 (13%) said dissatisfied and 6 (9%) said very dissatisfied. The second objective was to examine the effect of mobile money service quality on customer satisfaction and the study revealed that 7 (10%) said poor, 23 (33%) said fair, 30 (43%) said good and 10 (14%) said excellent. The third objective was to identify the factors influencing customer satisfaction with mobile money services and the study discovered that 41 (59%) said limited outlets available and 29 (41%) said sufficient outlets. Last objective was to recommend strategies for improving mobile money service quality to enhance customer satisfaction and the study revealed that 27 (39%) said to enhance security measures, 18 (26%) said to provide financial literacy programs, 15 (21%) said mobile money should be user-friendly interface and 10 (14%) said mobile money should reliable customer support. Based on the study results obtained, the study recommended Mobile money services providers should providing comprehensive training to customers on how to effectively use the mobile money service can significantly improve their satisfaction levels. It was also recommended that mobile money services providers should ensure that the mobile money service is easily accessible to all users within the school premises can enhance customer satisfaction. This may involve setting up multiple service points or kiosks around the school.

**Keywords:** *Questionnaires, Mobile money services, Customer satisfaction, Financial transactions, Service quality and Woodlands Secondary School.*

## **DEDICATION**

This work is dedicated to my adorable husband Mr. Chokwe Moses Chilopa, my children Mukuka Chokwe, Mubanga Chokwe, Maluba Chokwe, and Mwamba Chokwe for their diligent support during the period of writing this dissertation. I will always be grateful for their love, inspiration, and encouragement, rendered to me.

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## LIST OF ABBREVIATIONS

ATM	Abbreviations Automated Teller Machine
AS	Assurance
Avg	Average
CS	Customer Satisfaction
F	Frequency
MS	Microsoft
MBA	Masters of Business Administration
Rel	Reliability Res Responsiveness
SERVQUAL	Service Quality SLC School Leaving Certificate
SA	Strongly Agree
SD	Strongly Disagree
SPSS	Statistical Package for Social Science

## **CHAPTER ONE**

### **1.0 Introduction**

Mobile money services have become increasingly popular in recent years, providing a convenient way for customers to make transactions using their mobile devices. As the usage of mobile money services continues to grow, it is essential to assess the quality of these services on customer satisfaction. This chapter presented the background, statement of the problem, the objectives of the study, the research questions, and significance of study, purpose of the study, study objectives; research questions, significance of the study, scope of the study, theoretical and conceptual framework, and operational definitions

### **1.1 Background of the Study**

Over the past few years, the world has witnessed significant changes in the area of wireless communication systems. This has provided various opportunities for business, while consumers are enhancing the use of mobile devices for their daily activities (Zhou et al., 2016). One particular area of interest is the growing adoption and acceptance of mobile money services around the world. The use of mobile money technology has tripled in the last few years

According to Bowen (1999), mobile money has played a significant role in promoting financial inclusion by providing individuals with access to basic financial services such as savings, payments, and transfers. In many developing countries, such as Zambia, where traditional banking infrastructure is limited, mobile money has emerged as a key tool for expanding access to financial services. Therefore, mobile money can be defined as a financial service that allows users to conduct financial transactions using their mobile phones (Armstrong, 2017). The concept of mobile money dates back to the early 2000s when mobile network operators and financial institutions began exploring ways to leverage the widespread adoption of mobile phones to provide financial services to the unbanked and underbanked populations (Zhou et al., 2012).

According to Yadav (2019), service quality refers to the level of excellence provided by a company in its products or services. It is a measure of how well a service meets or exceeds customer expectations. Service quality is essential for customer satisfaction and loyalty, as it

directly impacts the overall customer experience. Service quality is a critical issue throughout service industries as businesses attempt to sustain their competitive advantage in the marketplace (Akgam, 2015).

As financial institutions like mobile money companies also experience various forms of competition in the marketplace through undifferentiated products, This highlights service quality as a basic competitive tool. Bitner (2003) defined services as deeds, processes, and performances. To buttress this, Grönroos (2003) defined services as a process consisting of a number of more or less intangible activities that normally, but not necessarily always, take place in interaction between the customer and service employee and/or physical resources or goods and/or systems of the service provider, which are provided to solve customer problems.

According to Laukkanen (2020), customer satisfaction is a fundamental concept in business and marketing, which measures how satisfied customers are with a product, service, or overall experience provided by an organization. It is an essential indicator of a company's performance and helps businesses understand their customers' needs, preferences, and expectations. High levels of customer satisfaction can lead to increased loyalty, repeat purchases, positive word-of-mouth, and ultimately, business growth. Customer satisfaction is influenced by various factors such as product quality, price, customer service, ease of use, and overall brand image. Companies often conduct surveys, gather feedback, and analyze data to assess their customers' satisfaction levels (Kotler and Armstrong, 2017)

To earn more profits, mobile money companies should be able to position themselves in a superior way to their competitors in a particular market (Murugiah, 2015). Therefore, it is vital for mobile money companies to concentrate on service quality as their primary competitive strategy (Else, 2004). Additionally, both customer satisfaction and service quality have been emphasized by all mobile money institutions throughout the world (Hossain & Leo, 2009). Without any doubt, service quality forms an important component in any business-related activity. This is especially so, with regard to the fact that a customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom-line measures of business success (Chelliah, 2010). There is a positive relationship between customer satisfaction and service quality, and this also occurs within the mobile money industry.

Many people agree that, in the mobile money sector, there are no recognized standard scales to measure the perceived quality of a mobile money service (Munusamy, 2010). Thus, competitive advantage through high-quality service is an increasingly important tool to survive.

Mobile money companies now know that delivering quality service to customers is essential for success and survival in today's global and competitive banking environment (Wang et al., 2003). Research has shown that satisfying customers is not enough to retain them because even satisfied customers 'defect' at a high rate in many industries (Schneider & Bowen, 1999).

In Zambia, one of the biggest emerging markets is the use of mobile money services, which has significantly increased in the last few years (Madan, 2016). Few significant factors are behind the increased usage of mobile money in the country; for example, high internet connectivity, accessibility of mobile data, strong wireless network, inclination towards new and innovative technology, and various financial inclusion initiatives (Sinha, 2019). A few studies also shared other benefits associated with mobile money services, including mobile payments and other online platforms. All these features enhance the user's inclination to use and adopt mobile money services (Pal, 2020).

According to Bank of Zambia (2010), one of the mobile service providers in Zambia is Airtel Money, MTN Mobile Money, and Zoon. Airtel Money is a popular mobile money service provider in Zambia, offered by Airtel, one of the country's largest mobile network operators. With Airtel Money, customers can easily send and receive money, pay bills, top-up airtime, and make purchases at various outlets across the country (ibid). The service is accessible through any mobile phone, and users can register for an Airtel Money account at any Airtel retail center or registered agent.

MTN Mobile Money is another widely used mobile money service in Zambia, provided by MTN, one of the leading mobile network operators in the country (Catherine, 2017). The service allows customers to perform various transactions, such as sending and receiving money, paying bills, purchasing airtime, and making payments at various outlets. To use MTN Mobile Money, customers can register for an account at any MTN Service Center or registered agent.

Zoon is a home-grown mobile money service provider in Zambia that offers a range of financial services to both individuals and businesses (Economist Intelligence Unit, 2021). The company's mobile money platform enables users to send and receive money, pay bills, and make purchases at various outlets across the country.

## **1.2 Statement of the Problem**

The mobile money industry has evolved over the past decades in the areas of technology, and one of such areas is mobile services that are being offered (Phillips et al., 2022). Mobile money has helped businesses and individuals' access banking services from their luxury offices and homes on their personal mobile gadgets. Therefore, this has made it easy for the mobile money service providers to attract many corporate and retail customers` convenience, easy access, and acceptable means of transacting in their day-to-day business operations.

Despite numerous advantages that mobile money service providers offer, most customers from Woodlands Secondary School who are teachers are still facing challenges with service qualities. One of the primary challenges clients face with mobile money services is network connectivity issues (Chishimba, 2021). It has been observed that network coverage at Woodlands Secondary School is unreliable or weak, leading to transaction delays, failures, or errors (Clemes, 2022). This has resulted in frustration for clients who rely on mobile money for essential financial transactions.

Most of the teachers often encounter challenges related to transaction fees and charges associated with mobile money services (Nguyen, 2020). Some of the mobile service providers have imposed high fees for transactions, cash withdrawals, or account maintenance, which has significantly impacted the cost-effectiveness of using mobile money. Teachers feel dissatisfied if the fees are excessive or unclear. It has been observed that teachers are experiencing challenges due to the lack of adequate customer support from mobile money service providers. Difficulty in accessing timely assistance, resolving issues, or receiving clear information has led to frustration and dissatisfaction among customers.

Providing high-quality service is a crucial concern for all mobile service providers. Customer satisfaction may decide whether mobile money succeeds or fails (Hussain et al., 2017). Mobile money companies must satisfy their clients' needs in order to remain competitive in the marketplace, which will help them maintain a high market share and generate a significant return. Therefore, this study seeks to assess mobile money service quality on the customer satisfaction of teachers at Woodlands Secondary.

### **1.3 Purpose of the Study**

The purpose of the study was to assess mobile money service quality on customer satisfaction a case of Woodlands Secondary School

### **1.4 Study Objectives**

1. To assess the level of mobile money service quality perceived by teachers
2. To examine the effect of mobile money service quality on customer satisfaction among teachers
3. To identify the factors influencing customer satisfaction with mobile money services among teachers.

### **1.5 Research questions**

1. How do teachers at Woodlands Secondary School perceive the quality of mobile money services?
2. What are the effects of mobile money service quality on the satisfaction of teachers?
3. What factors influence the satisfaction of teachers at Woodlands Secondary School with mobile money services?

### **1.6 Research Hypothesis**

The research hypothesis for assessing mobile money service quality on customer satisfaction was formulated as follows:

**Null Hypothesis (H<sub>0</sub>):** There is no significant relationship between mobile money service quality and customer satisfaction.

**Alternative Hypothesis (H<sub>1</sub>):** There is a significant relationship between mobile money service quality and customer satisfaction.

### **1.7 Significance of the Study**

This study will contribute to the existing literature on mobile money services by providing empirical evidence on the relationship between service quality and customer satisfaction. The

findings of this study might inform mobile money service providers on how to improve their service quality, increase customer satisfaction, and ultimately retain their customers. The findings of this study might provide valuable insights for mobile money service providers, policymakers, and regulators to improve the quality of mobile money services and promote financial inclusion in developing countries.

### **1.8 Scope of the Study**

The study focused on assessing mobile money service quality on customer satisfaction of teachers at Woodlands Secondary in Lusaka District. This was because most of the teachers at Woodlands transact using mobile money services.

### **1.9 Limitations of the study**

The study had limitations, which included the sampling method, sample size, and geographical scope. The researcher used a convenience sampling method to select the sample, which may not be representative of the entire population.

### **1.10 Theoretical Framework**

Theoretical framework propositions several benefits to research study. This is because it delivers the construction upon which a scholar may define his/her work theoretically, epistemologically, procedure and analytically (Grant & Osanloo, 2014). A theoretical outline for this study was anchored on the Service Quality Model by Berry (1985). The Service Quality Model, also known as the SERVQUAL model, is a widely recognized framework for assessing service quality and its impact on customer satisfaction. This model consists of five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. These dimensions provide a comprehensive framework for evaluating the quality of services and understanding how they influence customer perceptions and satisfaction. When applying the Service Quality Model to mobile money services, each dimension was analysed to determine its effects on customer satisfaction:

**Reliability:** Customers expect mobile money services to be reliable, with transactions processed accurately and promptly. Reliability is crucial in building trust and confidence among users.

**Responsiveness:** Prompt customer support and assistance are essential in ensuring a positive user experience. Quick responses to queries or issues can enhance customer satisfaction significantly.

**Assurance:** Customers need to feel secure when using mobile money services. Assurance relates to the trustworthiness of the platform, data security measures, and transparency in transactions.

**Empathy:** Understanding and addressing customer needs is key to delivering high-quality service. Empathy involves personalized interactions, effective communication, and a customer-centric approach.

**Tangibles:** The tangible aspects of mobile money services, such as the app interface, accessibility, and convenience, also influence customer satisfaction. A well-designed platform can enhance user experience and satisfaction levels.

The application of the Service Quality Model to assess mobile money service quality on customer satisfaction provides valuable insights into the factors that drive user perceptions and loyalty. By focusing on reliability, responsiveness, assurance, empathy, and tangibles, mobile money providers can enhance their services to meet customer expectations effectively.

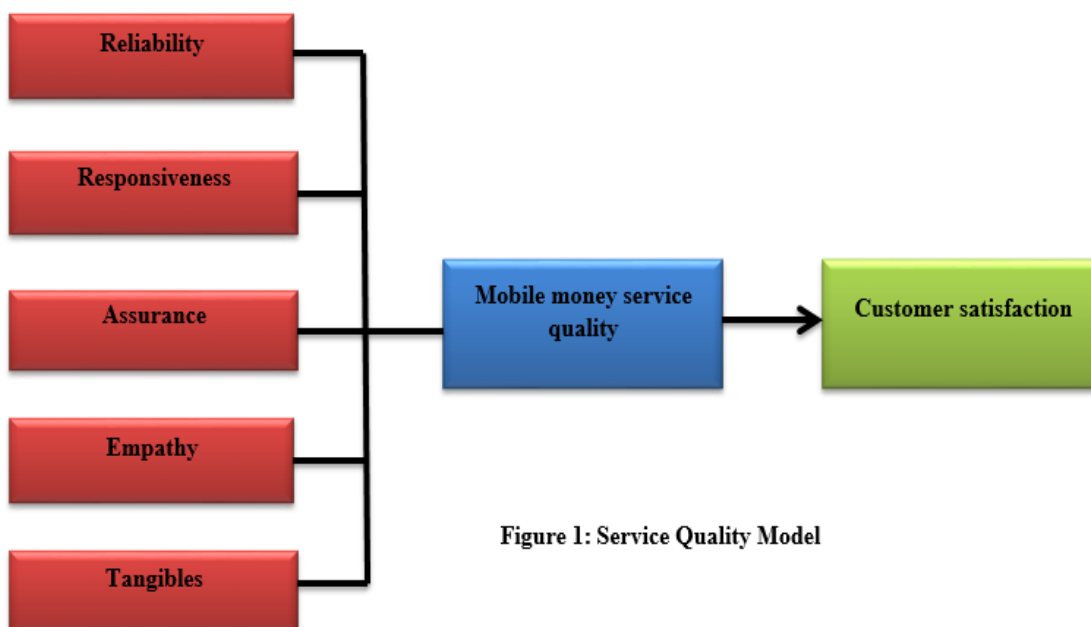


Figure 1: Service Quality Model

## **1.11 Operational Definitions of Terms**

**Customer satisfaction:** Customer satisfaction as a feeling or attitude of a customer towards a product or service (Jamal, 2002).

**Mobile money:** mobile money can be defined as financial service that allows users to conduct financial transactions using their mobile phones (Armstrong, 2017).

**Satisfaction:** Satisfaction occurs when the consumer of a good or service compares what is received against what is expected from the utilization of that good or service (Kotler et al., 2009)

**Service quality:** Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service performance (Berry, 1988).

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

The previous chapter looked at the research overview consisting of the research background, problem statement, purpose of the study, research questions, objectives, significance of the study, scope of the study and organisation of the study. Chapter two looks at empirical literature related to the study.

Kumar, (2005) explained the importance of doing a literature review that brings clarity and focuses on the research problem, as it helps the researcher to understand the subject area better, thus helping to conceptualize the research problem clearly and precisely. It also helps to understand the relationship between the research problem and the body of knowledge in the area. Literature review improves the methodology, as it tells the researcher if others have used procedures and methods similar to the ones being proposed, meaning which procedures and methods have worked well for them, and what problems they have faced.

The literature review also improves the methodology, as it tells the researcher if others have used procedures and methods similar to the ones being proposed, meaning which procedures and methods have worked well for them, and what problems they have faced (Grubic, 2020). The sources of information in the literature review included journal articles both open and closed access, reports from education organisations, books, and recommended readings from the supervisor among others. Therefore, this literature review will be guided by Global Perspective, Regional Perspective, and Local Perspective

### **2.1 Global Perspective**

Providing the quality service to attract and retain customers has been recognized as a strategic requirement in highly competitive business environments (Berry, 1985). Thus, in the age of globalization, accomplishing the higher level of customer satisfaction is the challenging task especially in the service sector. In order to face this challenging task, many organizations have started to improve their service quality (Devkota & Dahal, 2016). Service quality is one of the serious components in any service sector because service quality helps to maintain competitive advantages in the market place. Therefore, service quality is the strategic tool to reinforce competitive advantages and increase profitability in business (Tam, 2004).

Service quality is mainly focused on meeting the customer's needs and also how good the service offered meets the customer's expectation of it (Daniel & Berinyuy, 2010). It is one of the main components to gain competitive advantages and earn profit in any service sector. It is the tool to attract customers, increase customer base, retain them and build customer loyalty. So, it plays a vital role in customer satisfaction and profitability. Thus, the relationship between service quality and customer satisfaction is crucial in- service sector such as banking. In service industry, the concept of quality holds the main position where relationship with the customer is based on the promise that customer satisfaction is achieved through providing standard quality of service and the high-quality demands on customers end is becoming prominent due to the growing fact that high level of service quality leads to sustainable competitive advantage in the competitive business environment (Sureshchandar,, 2002).

According to Berry (1988), service quality can be defined as an overall judgment similar to attitude towards the service and generally accepted as an antecedent of overall customer satisfaction. Service Quality is considered an important tool for a firm's struggle to differentiate itself from its competitors (Ladhari, 2008). According to Kotler (2006), service quality is very important to attract and retain customers as customers derive the perception of service quality on the levels of satisfaction they experience with the particular organization. Service quality is "multidimensional concept" but there exists a disagreement to the possible conceptualization in addition to operationalization (Pantouvakis & Bouranta, 2013).

Gronroos (2004) stated that services are a continuous process of on-going interactions between customers and service providers comprising a number of intangible activities provided as premium solutions to the problems of customers and including the physical and financial resources and any other useful elements of the system involved in providing these services. Service quality is an approach to manage business processes in order to ensure full satisfaction of the customers which will help to increase competitiveness and effectiveness of the industry. Quality in service is very important especially for the growth and development of service sector business enterprises. It works as a predecessor of customer satisfaction (Mohammad, Abdullah & Ataur, 2011).

The quality of goods and services consumers use nowadays is crucial to the success of businesses. Aga and Safakli (2007), state that it is generally acknowledged that high-quality manufacturing and services are necessary to thrive in the challenging and cutthroat environment of a market economy. The level of production quality should be measured in order

to comprehend and evaluate the outcomes of efforts made. While the quality of items can be easily assessed by taking into account specific physical characteristics, it is more challenging to assess the quality of services because it depends on so many other variables. Various studies on customer satisfaction in the banking sector have concluded that, with the phenomenal increase in population and increased demand for banking services, service quality and customer satisfaction will be key differentiators for each bank's future success.

The SERVQUAL framework was proposed by Parasuraman et al. (1985) to assess the level of customer satisfaction. Parasuraman et al (1988). SERVQUAL model proposed a five-dimensional construct of perceived service quality-tangibles, reliability, responsiveness, assurance, and empathy-with items reflecting both expectation and perceived performance. According to Parasuraman (2000), superior customer service and marketing excellence are two sides of the same coin.

Customer satisfaction is described as a customer's overall assessment of a service's performance up to that point. Customer satisfaction is defined as the emotional reaction to experiences related to the quality of goods and services, punctuality, effectiveness, accessibility, environment, and other amenities, as well as the behavior and attitude of the service providers according to the customer's expectations (Adhikari & Nath, 2014). It is an efficient, transaction-specific reaction to the assessment of the gap between prior expectations and actual experience in relation to banking services (Paul & Barman, 2010).

Since satisfied customers have a beneficial impact on an organization's profitability, customers are viewed as the foundation of any given business. Any successful business is built on satisfied customers because they encourage things like repeat business, brand loyalty, and positive word of mouth. Due to changing consumer demands, rising competition, and consumers' growing understanding of their rights, banks must continuously improve their services to retain their customers (Nabi, 2012).

In the competitive environment, service quality is the most essential tool that required critical attention for any organization to win the competition. This is especially true in the case of service industry where there is frequent interaction with the customers (Melaku, 2015). Customer strives for quality services for their satisfaction. So, it is obvious that customer satisfaction is most crucial thing in service industry in order to remain in the competition.

The main aim of the study by Agarwal and Kamal (2015) was to assess the service quality of private banks and its impact on customer satisfaction. The analysis of responses clearly reveals that there exists a small perceptual difference among customers regarding overall service quality with their respective banks. The respondents of the bank mostly focus on people (staff of the banks) factor for improving customer satisfaction; while the banks are focusing on tangible factors such as computerization, ATMs, etc. to attract customers. Although this research provides some significant insights into service quality in Indian banking industry, there is still a chance to extend the findings to gain a more comprehensive understanding of the nature of banking services to gain more customer satisfaction. Hence, there is a need to monitor and maintain the service quality from time to time. The study revealed that the all the dimensions in the OBC bank positively related to customer satisfaction.

Cudjoe et al. (2015) found that, the dimension that had the highest expectations was tangibility and showed a top average score. The study also found out that, the expectations of customers with all the dimensions investigated into were higher than what they perceived. In trying to find out how customers rated the service quality dimensions performed by GCB which needs to be improved to increase customer satisfaction, the results showed that, reliability was highly rated followed by responsiveness and empathy. Assurance and tangibility were the fourth and fifth respectively regarding to the issue on board. The study found that, a link between service quality and satisfaction level can be established following the discussions from the analysis made that, customers' satisfaction is influenced by the level of total service quality. However, it was revealed that certain service quality dimensions fell short of customer's expectation as their perceived service quality was less than their expectations.

Kojo (2016) explains that the proliferation of banking institutions in the country has resulted in stiff competition in the banking industry hence the need for all such institutions, particularly commercial banks, to ensure maintenance of very high service quality standards. Therefore, this study examined the effect of customer service quality on customer satisfaction in commercial banks in Ghana. It sought to determine the demographic characteristics of customers that influence their level of perception, determine the perception of customers about the quality of service provided by the banks, and to establish the relationship between service quality and customer satisfaction. The questionnaires developed for this study was based on a SERVQUAL model that identified the influence of five dimensions (i.e. tangibility, responsibility, reliability, assurance, and empathy) in banking service environments on customer satisfaction.

A descriptive study design was employed and involved 360 randomly selected active customers of selected commercial banks in Ghana (Kamal, 2015). Data were analysed using both the descriptive and inferential statistical tools in the SPSS. It was found that the clients of the banks were generally from the middle class of the society with more than half being males, relatively younger, educated and mainly from the private sector of the economy. Age and education were identified as the demographic characteristics that influenced customers' level of perception. Overwhelming majority of the respondents was satisfied with the banks' services. Also, the banks' service reliability, assurance, empathy, and tangibles were found to be significant determinants of customers' satisfaction with their service quality. It was recommended that the banks should strive to improve upon its customers' perception scores in the areas of empathy, reliability, responsiveness, assurance, and tangibles.

Nahida Afroz (2018) concludes that this study attempts to determine the effect of service quality on customer satisfaction both from public and private banks in Tangail city. Service quality of different banks is observed that is provided for their customers. An attempt is made to find out which service quality dimensions may enhance customer satisfaction in a better way. To measure the service quality, an extensive survey of bank clients has been performed with a structured questionnaire. Respondents are chosen from different demographic features. The 200 sample clients were selected from the branches of different public and private banks located in Tangail City. The sample clients were selected randomly at the banks while interviewing. Both descriptive and inferential statistics were used in the analysis. To explore the relationship between service quality and overall customer satisfaction, frequency distribution, descriptive statistics, correlation, and regression analysis was performed.

From the overall analysis, the most important service quality factor of banks is personal attention to the clients followed by error-free records, safety in transaction, and tangible physical facilities of the bank. A significant correlation between the performance of promises in time and professions of the clients are observed. Perceived service quality factors have significant relationship with the overall service quality of the banks located in Tangail City which indicates that the service quality dimension have strong influence on the overall customer satisfaction. After all, findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction. Therefore, this study has been specifically conducted to consider this phenomenon and seek empirical justification in this regard by considering service quality as the main contributory factor towards customer satisfaction.

Koirala and Shrestha (2012) used descriptive statistics, correlation, and regression analysis to measure relationship among service quality dimensions, service quality and customer satisfaction variables. It has used 364 sample customers who have been dealing currently with the commercial banks in Kathmandu valley. The result found that all the service quality dimensions (i.e., tangibles, reliability, responsiveness, assurance and empathy) are important for forming service quality of commercial banks in Nepal. Similarly, all the service quality dimensions (i.e., tangibles, reliability, responsiveness, assurance and empathy) are important for forming customer satisfaction of commercial banks in Nepal. Customer satisfaction is highly affected by service quality. Service also leads to customer retention and brand loyalty and increase the image of the bank.

Gautam (2013) found joint venture banks have better service quality dimensions except tangibles than non-joint venture banks and public banks. For Nepalese customer reliability is considered as the most important factor for influencing the service quality of Nepalese commercial banks. The result shows that banks should focus on their service quality and customer satisfaction for their long-term existence. The result also indicates that in case of Nepalese commercial banks customer satisfaction is highly affected by assurance and responsiveness. The research also concluded that the public banks are also competing successfully with the joint venture and non-joint venture banks.

Pradhananga (2014) considered six private commercial banks and with primary data. The study includes only three independent variables. Using primary data from a survey, the study used related dimensional service quality, tangible dimensional service quality and core service quality as dimensions of service quality. The study found the results that, the related dimensional service quality and tangible dimensional service quality have no significant impact on customer satisfaction. But, core service quality has a significant impact on customer satisfaction. The study concludes that the related dimensional service quality and the tangible dimensional service quality have a very low relationship with customer's satisfaction in the Nepalese commercial banking sector; it is not desirable. Nepalese commercial banks should improve their service quality on the related dimension and tangible dimension to make the banks perform more effectively.

Gnawali (2016) concludes that Service Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. This study has tried to discover the impact of service quality on customer satisfaction in

Nepalese commercial bank. A structured questionnaire with 5-point Likert scale has been used to collect the data by conducting survey. The sample size is 392 and is chosen on a convenient basis. Data has been analysed by using SPSS software (version: 22). Both primary and secondary sources of data are collected and used. Result of the study shows that tangibility, reliability, responsiveness, assurance and empathy significantly and positively influence customer attitudes in terms of satisfaction, i.e. service quality dimensions are crucial for customer satisfaction in public, private and joint venture commercial banking sector in Nepal.

Shrestha (2018) present research has been conducted to examine the customer satisfaction on service quality of selected commercial banks of Nepal. The study has employed descriptive research design and quantitative study by using survey methodology to deal with customer satisfaction in the context of Nepalese commercial banks. In this study, the data collected through questionnaire from 65 respondents (out of 100 customers of commercial banks) has been used for analysis. A detail study has been done on the basis of five dimensions as suggested by Parasuraman, Zeithamal and Berry (1988). They are reliability, responsiveness, assurance, empathy and tangibles. The result of the study indicated that the overall customers are satisfied with service quality of the commercial banks. Hence the level of customer satisfaction of the commercial banks on the basis of service quality can be considered satisfactory.

Thapa (2020) study is to reveal existing level of service quality of some Nepalese commercial banks. The customer perception to measure bank services quality within five dimensions; tangibles, reliability, responsiveness, assurance, and empathy are considered as to service quality model introduced by Parashuranman (1988). This study is a descriptive in nature and uses primary data collected through personally administered questionnaire survey with customers of some selected commercial banks including public and private banks. The questionnaire includes 22 questions in total for five dimensions. The sample size of the study is 82 respondents of the banks selected on convenience basis. The analysis consists descriptive statistics and t-test in order to meet the study objectives.

Gronroos (1984) found that service quality has got three perspectives: technical standards of service quality; employee component and Information Technology component. The technical standard of service quality concerns the service specifications or the process metrics. It is more of what the consumers get than how they get it. Employees are the internal equivalent of tangible products in manufacturing. They transmit their happiness or unhappiness with their

jobs to the service perception of their customer. Information technology as a determinant in service quality reduces service time, improves accuracy and standardizes activities. It incorporates data processing, communication and computing. A well designed service system plays a vital role in increasing perceived service quality and the firm's performance (Nault and Dexter, 2005).

Service quality is very important in service organizations and this makes them to be strongly in a competitive environment (Parasuraman, et al. 1985, Shemwell, et al 1998, Mehta et al. 2000) and gives too an organization performance (Hurley and Estelami, 2008). Emphasis on the impact of service quality on influencing repeat loyal customers is based on behavioural intentions (Jones and Farquhar, 2003). Boston (1998) discusses service quality influence a customer's comparable behaviour, perception and likes. When customer's expectations are exceeded by a service provider there is more likelihood that the customers will more likely repeat to purchase again and again from the service provider, Cronin and Taylor (1994) also found that services quality has a positive influence on purchase.

Research conducted in USA on general service hospital regarding the of service quality competitiveness, showed that CEOs feel that quality orientation have a particular strong impact on customer satisfaction and an overall organizational image (Rapart et al. 2009). On pursuit of service quality, organizations expect quality to positively impact on their revenue on three financial aspects; market share, financial performance and a positive increase in net revenue. This suggests that service quality is so important for survival of any business. Some of the reasons that make quality essential for survival include: higher customer loyalty, higher returns to investment, greater market share, loyal internal customers (employees), lower cost and less vulnerability to price competition.

Service quality is so important for survival of any business. Some of the reasons that make quality so essential for survival include the following; higher customer loyalty, higher returns to investment, greater market share, loyal internal customers, lower costs and lesser vulnerability to price competition .Service quality is not something that everyone does well. Firms which highly embrace orientation of service quality do have both an intrinsic culture and an extrinsic reputation which is very difficult to imitate by other competitors in the market (Rapert et al.2009).

Juan.A et al. (2005) uses an equation model to analyse relationship existing between service quality and organization competitiveness. The data empirically verify model that was collected

from national hotel company in Asia using questionnaires. The questionnaires were a basis of to create service quality indicators to establish its dimension while economic and financial data referring to the service organization was used to build competitiveness indicator.

The findings on research obtain relationship between service qualities a set of variables which includes; the existence significant effect between service quality and return per room, these variables were used to measure organization competitiveness (Udo, 2006). Another finding was indirect significant effect of service quality on return rooms at an average cost. However quality had a negative effect on returns per room when the price of service was given a consideration, though service quality permit price increase by influencing differentiation levels the influence of price on sales income is negative. These results suggest that service quality does not only have a significant direct competitiveness but have an indirect influence on it through price as a variable (Jones and Haven, 2005).

These findings are supported by a research on literature review on the influence of service quality practices on firm competitiveness (Mose, 2009). In the literature review, the finding is that there is a significant relationship between pursuit of service quality and competitiveness of any service firm. Unless an organization gives a customized product or service, the competitive advantage is high service quality. Quality provides a repeat and additional purchase from loyal customers of the organization. Referral captures new customers. This increase in market share is the difference between success and failure, Darin et al. (2001).

Bharadwaj et al. (2003) suggests that quality and customer expertise as a crucial source of competitiveness, in their model of sustainable competitiveness, maintains that service quality can influence organization competitiveness in such away as cost synergy, organization skills and its branding. Quality is more crucial in strategic decision Mazzeo, (2003). Mose, suggest that quality has an important role in firm role; and that the linkages between quality and firm performance have been minimal.

The limitation of Juan. A et al. (2009) is less depth in the quantification and understanding of the relationship exciting between service quality and organization competitiveness, the organization can introduce more efficient management system. Another limitation of the research is that it was only based in hospitality sector only and therefore the research findings cannot be generalized to other industry sectors (Goldstein et al. 2002). On the other hand the research only reviews few researchers and authors on relationship of service quality and competitiveness.

## **2.2 Regional Perspective**

In Sub-Saharan Africa, the momentum behind the take-up of mobile phones has raised the prospect for provision of financial services via mobile phones. This can have positive developmental consequences, including, increasing the efficiency of payment systems and reducing reliance on cash as a transactional medium, thus broadening access to financial services (Gray, 2005).

By comparison, the penetration of retail banking systems in most African countries is very low. While no reliable figures for the proportion of people banked yet exist at continental level, national household surveys are providing more reliable information for certain countries. According to Finscope (2005), as unbanked people start to use mobile phones, they can become more bankable as basic banking service become accessible via mobiles.

The expansion of mobile phone usage has pulled in its wake, access to basic banking. As a result, the proportion of people with access both to formal communications and to formal financial services will rise. Attracted by the market potential, several M-payment and M-banking services have started up in various African countries including Zambia, DRC, South Africa, Nigeria, Kenya and Tanzania (Finscope, 2005).

Kenya, Tanzania, Uganda and Rwanda currently have a combined active mobile subscriber base of 43.3 million. Of these Kenya, has the largest share with 18.7 million subscribers, followed by Tanzania, with 11 million and Uganda, with 8.7 million subscribers. Rwanda has the smallest mobile telecommunications market with only 1.6 million active subscribers (Sullivan and Frost, 2010).

Kenya's penetration rate of approximately 42 per cent is the highest in the region, whereas Rwanda has the lowest with 13 per cent. Although the mobile markets are becoming increasingly competitive with 17 mobile operators at the end of 2008, projected growth rates to 2015, are high. Growth rates of 108 per cent for Rwanda and 43 per cent for Kenya have been forecast (Sullivan and Frost, 2010).

Since 2005, Mobile Money Transfer services have been used in a number of ways in developing countries. It is the theory which explains the adoption of money transfer services and its effect to developing countries. A study conducted by Porteous (2006) on the adoption of Mobile Money Transfer services in Africa found out that Mobile Money Transfer s in Africa are in the following forms; transmitting airtime, paying bills and transferring money.

The study by Morawczynski and Pickens (2009) found out that M-Pesa users send smaller but more frequent remittances, suggesting that the system might allow informal insurance networks to function more effectively. The inconspicuous nature of M-Pesa transfers allows individuals to increase their personal savings, because friends and relatives would be less likely to know about the timing or amount of transfers.

A variety of qualitative studies provide some insights into the characteristics, patterns and potential impacts of M-Pesa usage. For example, Morawczynski and Pickens (2009) find that M-Pesa users in Kenya use it to send money instead of using transport services or friends and relatives because it is more accessible and affordable, although it carries a high risk of theft. During the study, 7.4% to 53.9% of respondents indicated that they had transferred money to someone else's mobile phone. The majority of the transfers conducted were as a favour to family and friends. However, there is also significant usage of money pay for goods and services. On the other hand, 4.8% to 68% of respondents surveyed indicated that they had received money from someone else before.

Another study conducted by Financial Sector Deepening (FSD) Kenya (FSD, 2008) which included a survey of over 3, 000 M-Pesa customer in Kenya revealed beyond any doubt that more than 80 percent of users were happy with the service, many claiming that their life was better off because of it. The survey showed that the majority of customers used the service for domestic remittances: on average sending about US\$25 per transaction.

Among the customer complaints revealed by the study was that agents sometimes ran out of cash, the occasional case of attempted fraud and the occasional network complication. However the overall view of M-Pesa by customers was remarkably positive. M-Pesa had substantially changed the market for domestic transfers, almost eliminating the role of bus companies and post office (FSD, 2008).

The FSD (2008) study also revealed that a significant group used M-Pesa to buy pre-paid airtime directly from their accounts, and an intriguing 21 percent said that they used the service to 'store money'. However, an analysis of inactive accounts showed that only 1.6 percent (60,000 out of 4 million) remained inactive for more than 30 days. The average residual amount held in these accounts after 30 days was just Ksh 1,468, or approximately US\$2.

This corresponds to 60% of Safaricom's customer base, 23% of the entire population, and 40% Kenyan adults. M-Pesa is currently responsible for over \$320 million per month in person-to-

person (P2P) transfers. On an annualized basis, this is equal to roughly 10% of Kenyan Gross Domestic Product (GDP). Although transactions per customer have been on a rising trend, they remain quite low; probably still under two P2P transactions per month.

The average transaction size is around US \$33, but Vodafone has stated that half the transactions are for a value of less than US \$10 and translate into US \$7 million in monthly revenue for Safaricom which is equal to 8% of Safaricom revenues. Also, the study revealed that 19% of Safaricom airtime purchases are conducted through M-PESA. Since the launch of the bill pay function in March 2009, there are 75 companies using M-PESA to collect payments from their customers.

The study also shed considerable light on the profile of M-PESA's early adopters and customer usage patterns. The survey found that the average M-PESA user is, in comparison to non-users, twice as likely to have a bank account (72 percent versus 36 percent), wealthier (65 percent higher expenditure levels), more literate, better educated, and fairly "tech savvy," which probably makes them more acutely aware of the convenience offered by M-PESA.

More than half the sample uses it primarily for sending and receiving money. Interestingly, 21 percent of M-PESA users report using M-PESA for storing money. However, the survey revealed that less than 1 percent of accounts had balances of over KSh 1,000 (US \$13), and a government audit of M-PESA in August 2009 revealed that the average balance on M-PESA accounts was only US \$2.70.

The survey also found that 52 percent of respondents use the service on a monthly basis, suggesting that customers have yet to incorporate M-PESA into their daily lives. The survey also found that 98 percent of users report being happy with the service and 84 percent claim that losing M-PESA would have a large, negative effect on how they deal with money transfers.

In her study of M-PESA, Ratan (2008) suggests that the latent demand for domestic remittances is related to urbanization ratios. More propitious markets will be those where the process of rural-urban migration is sufficiently rooted to produce large migration flows, but not so advanced that rural communities are hollowed out. Countries with mid-range urbanization ratios (20 percent to 40 percent). After small pilots involving 500 customers, M-PESA launched nationwide, increasing the likelihood that the service could reach a critical. At launch, Safaricom had 750 stores and had made sure to cover all of Kenya's 69 district headquarters.

It was a massive logistical challenge that led to a great deal of customer and store confusion and, in the first months after launch, several days' delays to reach customer service hotlines.

Jamal and Kamal (2004) also established that the level of satisfaction is always high when the customer gives minimum price and gets maximum of usage and profit and that dissatisfaction usually occurs when the pricing issues are not suiting the needs of the customers. They found that when customers think that the charges are perceived to be higher, they churn or defect to other banks. If a customer is satisfied, then loyalty injects automatically, and the customer remains with the current providers for a longer and longer period of time.

Al-Hawari and Ward (2006) study was based on service quality and customers' role in financial performance. Findings help in the formulation of marketing strategies and proved customer satisfaction as a mediator in relationship between retail banking and financial performance. Aga and Safakli (2007) found that price, firm image and service quality had a positive relationship with customer satisfaction. The impact on satisfaction from highest to lowest in order was, overall firm image, price compared to quality and service quality (empathy), respectively. This tells us the firm image is the most important factor to customer satisfaction, next price, and service quality last from firms' perspective. From our empirical results, we may infer that the clients believe that no matter which accounting firm they choose should have a certain degree of service quality guaranteed in the highly competitive battlefield.

Astrid (2007) results indicated that markets remain concentrated, number of dominant banks remains almost constant across markets and most importantly, service quality increases in larger markets and is higher in larger banks because of their good will in the market. Yoo and Park (2007) analyzed relationship among employees, customers, and financial performance. Results showed that employee training and understanding has a significant impact on service quality.

Naeem et al. (2009) study found that customers of foreign bank perceived high level of service quality whereas customers of nationalized bank experiences low level of service quality from the bank personnel. It is further concluded that service quality is a strong predictor of customer satisfaction in case of foreign bank whereas the situation is vice versa in case of nationalized bank. The empirical evidence shows that public sector banks are unable to manage the factors influencing quality as well customer satisfaction. On the other hand, foreign sector banks are keen to improve upon such issues. The data proves that there is a significant relationship between service quality and customer satisfaction.

Haque (2009) surveyed 198 bank customers in Khulna, the third largest city in Bangladesh to explore the pattern of preferences and relative importance of different factors to customers when selecting their preferred banks. The study concluded that customers placed the highest priority on convenience factors, i.e. responsiveness and assurance factors in the SERVQUAL model. The study also recommended that banks should focus on reducing their procedural complexities and ensuring the delivery of quick services to customers in order to retain existing as well as attracting new customers.

Munusamy (2010) focused on the measurement of customer satisfaction through delivery of service quality in the banking sector in Malaysia. A quantitative research was used to study the relationship between service quality dimensions and customer satisfaction. Assurance has positive relationship, but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but no significant impact on customer satisfaction.

Gnanadhas (2011) concluded that there is a close link between the customer's perception on the service quality factors and the customer satisfaction. But the impacts of service quality factor on customer satisfaction among the customer are not unique. It depends upon the demographic profile of the customers. For example, the degree of influence of the service quality factors on customer's satisfaction is higher among the male, higher income group and highly educated customers. It may be because of their level of knowledge and awareness on the banking services offered at the industry.

Mohammad (2011) found that service quality is an important antecedent of customer satisfaction. Five dimensions of service quality have significant influence on customer satisfaction. These dimensions include tangibles, reliability, responsiveness, assurance, and empathy. Moreover, the findings show that service quality is an important antecedent of customer satisfaction. This finding reinforces the need for banks managers to place an emphasis on the five dimensions of service quality.

Siddiqi (2011) conducted a survey of 100 retail banking customers in Bangladesh to establish the relationships between service quality attributes, customer satisfaction and customer loyalty. This study also supported the contention that all service quality attributes are positively related to customer satisfaction, and customer satisfaction is positively related to customer loyalty in the retail banking settings in Bangladesh.

Karigoleshwar (2013) found that the perceived quality of services provided by private sector bank (HDFC) is better than public sector bank (State bank of India) in Gulbarga city. It is evident that public sector banks have a strong presence in the market, but in recent times they are facing stiff competition from private sector banks in the range and quality of services offered. In the present scenario banks have to be service oriented in order to keep ahead of competition. It is prudent Public sector banks to concentrate on providing updated information to customers regarding the new services offered by them. They must also change their policies, customer service norms and service efficiency keeping in view the strategies adopted by private sector banks.

Chowdhury (2014) analysed the impact of service quality on customer satisfaction of private sector banks in Bangladesh, have observed that out of five service quality dimensions, tangible is having a high mean score and the bank should concentrate on responsiveness as it has the least mean score. The study also established that the combination of tangibility, reliability, responsiveness, assurance and empathy together have significant effect on customer satisfaction. Therefore, service quality has positive effect on customer satisfaction. These two variables should work hand in hand to ensure success and survival of the private sector banks. The study accomplished that quality service is an important factor to satisfied customer satisfaction.

Osman (2014) revealed that service quality has a positive and significant direct effect on customer satisfaction. In addition, from the same model, it was found that service quality has a positive and significant direct effect on customer loyalty. Subsequently, the mediating relationship was established in the model where customer satisfaction was introduced as a mediator in service quality and customer loyalty relationship.

### **2.3 National Level**

Kotler (2003) defined service as 'any behavior or act based on a contact between two parties: the provider and the receiver, and the essence of this reciprocal process is intangible. Beer (2003) defined service as a set of characteristics and overall properties of the service which aim to satisfy the clients and meet their needs. The American Society for Marketing defined service as activities or benefits that are offered for sale or that are offered for being related to a particular product. Mohamed and Shirley (2009) emphasized that banks have to care about the quality of their services since this quality is considered the essence or core of strategic competition. Walfried et al. (2000) defined service as a set of characteristics that meet the

clients' needs, strengthen the links between the organization and them, and enhance the clients' value as well.

Gronroos (1993) developed a model in which he contends that consumers compare the service they expect with perceptions of the service they receive in evaluating service quality. Smith and Houston (1982) claimed that satisfaction with services is related to confirmation or disconfirmation of expectations. They based their research on the disconfirmation paradigm, which maintains that satisfaction is related to the size and direction of the disconfirmation experience where dis-confirmation is related to the person's initial expectations (Churchill, 1982).

Satisfaction became a popular topic in marketing during the 1980s and is a debated topic during both business expansions and recessions. Most discussions on customer satisfaction involve customer expectation of the service delivery, actual delivery of the customer experience, and expectations that are either exceeded or unmet. If expectations are exceeded, positive disconfirmation results, while a negative disconfirmation results when customer experience is poorer than expected. In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers (Shemwell et al., 1998).

Kolter and Armstrong (1999) defended the customer satisfaction as the customer's perception that compares their pre-purchase expectations with post purchase perception. Oliver (1997) defined satisfaction as the “consumer’s fulfillment response”, a post consumption judgment by the consumer that a service provides a pleasing level of consumption-related fulfillment, including under or over-fulfillment. The point of view of Oliver (1981) on customer satisfaction is the evaluation a customer makes to a certain exchange, which reflects the relation of the customer's expectation and their real perception to products and services they receive. Some researchers think customer satisfaction can be measured.

Tsoukatos and Rand (2006) argued customer satisfaction as a key to long-term business success. To protect or gain market shares, organizations need to outperform competitors by offering high quality product or service to ensure satisfaction of customers. In proportion to Magesh (2010), satisfaction means a feeling of pleasure because one has something or has achieved something. It is an action of fulfilling a need, desire, demand or expectation.

Customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date. Customer satisfaction is considered as the emotional response to the experiences associated with the quality of products, services, timeliness, efficiency, ease of access, environment, other facilities including the behavior and attitude of the service providers in comparison to the customer's expectations (Adhikari and Nath, 2014). It is the transaction specific effective response to the evaluation of discrepancy between the prior expectations and actual experience relating to banking services (Paul and Barman, 2010).

Customers are considered as the base of any particular organization as satisfied customer does have a positive effect on an organization's profitability. Satisfied customers form the foundation of any successful business as they lead to repeat purchases, brand loyalty, and positive word of mouth among others. Today, the increasing awareness among bank customers of their rights, changing demands and highly competition requires constant progress in service quality from the bank for their customers to stay loyal (Nabi, 2012).

Quality is such an important issue that it is considered a really significant concept in our real life. It is regarded as a strategic organizational weapon. And, the pressing need of developing service organizations and upgrading their services necessitates the measuring of service quality (Alhamadani, 2011). Service quality has a significant impact on a bank's success and performance (Mouawad and Kleiner, 1996). Service quality is particularly essential in the banking services context because it provides a high level of customer satisfaction, and hence it becomes a key to competitive advantage (Almossawi, 2001).

Parasuraman et al. (1988) defined service quality as a difference between customer expectation of service and customers' perceptions of the actual service. Kasper et al. (1999) defined service quality as the degree to which the service offered can satisfy the expectations of the user. According to these definitions, customers are the sole judges of service quality. If they perceived good service, they became satisfied with the service quality by comparing their expectations with perception.

Today, the quality of products and services consumed has a great importance in the business world. According to Aga and Safakli (2007), it is widely accepted that surviving in difficult and competitive conditions of a market economy requires good quality production as well as services. To understand and assess the results of efforts realized, quality of production should be measurable. While the quality of goods can easily be measured by taking into account of

certain physical properties, the measurement for services is rather difficult because the quality in this case depends on large number of factors.

Different studies have been conducted on customer satisfaction in the banking sector which concluded that with the phenomenal increase in population and the increased demand for banking services, service quality and customer satisfaction are going to be key differentiators for each bank's success in future. Parasuraman et al. (1985) suggested the SERVQUAL framework to assess the level of customer satisfaction. The SERVQUAL model of Parasuraman et al. (1988) proposed a five-dimensional construct of perceived service quality- tangibles, reliability, responsiveness, assurance, and empathy- with items reflecting both expectation and perceived performance. Parasuraman (2000) opined that superior customer service and marketing excellence are the two sides of the same coin.

Vijayakumar (1999) opined that the interaction of individual needs, motives, perception, and attitudes with environmental influences cause the customer to act. The study has suggested that banks can maximize the level of customer satisfaction by concentrating on- good and prompt customer service; courtesy and pleasant reception; display and decoration of the branch; convenience in terms of location/time: helpful and friendly attitude of employees; and reputation/ recommendations.

Ahmed (2008) stated that a bank can be said as customer-oriented, if its various organizational activities like organizational restructuring, staffing and co-ordination are geared up to fulfill customers' need. The study is based on the public sector banks in the Barak valley with respect to customer satisfaction and it has been found that the customers are dissatisfied with the working of the bank. Paul and Barman (2010) observed that in the age of competition, the banks have to concentrate on the customers' satisfaction levels through providing prompt, regular and quality service to retain the existing customers and at the same time have to improve the quality of services day by day to attract new customers. Spreng and Mackoy (1996) also provide supports for service quality as an antecedent to satisfaction.

Ananth et al. (2011) conducted a study to evaluate the quality of service delivered by selected private sector banks. The study followed the SERVQUAL as a framework and added one more dimension "accessibility" to the previous five dimensions of SERVQUAL to fit into the study. It has been observed in the study that empathy, reliability and assurance are major dimensions positively influencing the quality of service for bank customers.

Kailash (2011) indicated that enhancing the customer experience is now a crucial component of attracting and retaining customers in order to grow and protect a profitable business. Islam and Ali (2011) examined the interrelationship among service quality, satisfaction, and customer loyalty. It is found in the study that the customer satisfaction and reputation of the bank lead to greater loyalty. The study provides a framework for bankers to offer quality service.

Nepalese financial system saw a rapid growth after the liberalization policies adopted by the nation since 1980. This growth was not only in the number of entities, but also in terms of the varieties of products and services and adoption of the newer technologies. This growth even crossed the national boundaries and integrated with the global financial system. It is a well-known fact that no business can exist without customers. More than any other, banking is a customer-oriented services industry and Nepalese banks have started realizing that business depends on client service and the satisfaction of the customer (Niraula, 2015).

Customer satisfaction is the key factor for customer retention and thereby the banks success. Identifying and improving the factors that can limit the satisfaction of customer is the crucial step for the bank which wants to be a step forward than its competitors. Commercial banks operating in Nepal are consequently put into lot of pressures due towards increase in competition. Various strategies are formulated to retain the customers and the key of it is to increase the service quality level (Pradhananga, 2014).

Different studies have been conducted regarding service quality and customer satisfaction in Nepalese commercial banks in which the significant relation between service quality and customer satisfaction has been found. Koirala and Shrestha (2012) found that satisfaction and overall service quality is highly correlated. Also, responsiveness and reliability dimension are also highly positively correlated. The positive correlation between empathy and satisfaction is found and it indicates that banks show personal attention and understand specific needs of the customers or clients.

Maharjan (2014) found positive relationship between customers' satisfaction and service quality factors, reliability is the most essential factor for service quality in commercial bank of Nepal and technology is the least important factor for service quality. Aleksandra Malova (2020) define that Customer satisfaction and loyalty have a significant positive influence on banks' profitability and can be considered as a predictor for future profitability as the satisfaction index of the preceding year influences the next year's financial performance.

Mittal et al., (1998) and Mittal and Kamakura, (2001) have suggested that customer satisfaction is the influencing factors that signify customer loyalty or the relationship long term orientation. In addition, Geyskens et al., (1998) proposed customer satisfaction as a crucial factor accountable for the long-term involvement between sellers and buyers. It has always been expressed that the satisfaction affect component could encourage a satisfied customer to support the service provider and at the same time introducing its services to other potential customers. Customer satisfaction positive effect on these loyalty dimensions has been reiterated in many literatures.

## **2.4 Research Gaps**

Based on the above reviewed empirical literature of empirical literature review, it is evident that extensive research has been done which are related to the research topic in developed and neighboring countries. In the development field, there is great interest in the use of mobile phones to increase citizens' access to efficient and affordable financial services a practice commonly referred to as mobile money.

## CHAPTER THREE: RESEARCH METHODOLOGY

### 3.0 Introduction

This chapter explained the methods and techniques that were used in conducting the research. This included the population and sampling techniques used data collection procedures, and research design and data analysis.

### 3.1 Research Design

This study employed the quantitative research design. This implies that only quantitative (numerical) data was used for study results and analysis. It is argued that, to be able to predict the exact relationship between variables, using quantitative method give a more accurate result (Poot et al., 2018). The quantitative design as used in this study ensured that all the components of the study were integrated logically to answer the research objectives

### 3.2 Study area

The study was carried out at Woodlands Secondary in Lusaka District.

### 3.3 Study Population

A study population is an aggregate or totality of all subjects, objects or members that conform to a designated set of specification (Polit and Hungler, 19995). The study population involved teachers from Woodlands Secondary in Lusaka District

### 3.4 Study Sample

The sample size is a smaller group or a subset of a group of interest that is studied in research (Macnee & McCabe, 2008). To select the number of participate in the study; the researcher established the total number of teachers to be 100. Therefore, the following formula by Cochran, (1963) was used to come up with the sample size for participants.

The formula:  $n = \frac{N}{1 + N(e)^2}$ .

$$1 + N(e)^2$$

Whereas: N= Target population

n=Total sample size

e = Desired margin error

### **Respondents' sample size for teachers**

N=100 desired margin error (0.05)

$n = 100/1+100(0.05)^2 = 80$  participants

### **3.5 Sampling Techniques**

Convenient sampling was utilized in selecting participants of the study. This sampling approach is based on the assumption that the members of the target population are homogeneous. Even though Birinci et al. (2018) pointed out that a major disadvantage of convenience sampling is that it is likely to be bias it wouldn't be so in this study because the study population is homogenous.

### **3.6 Instruments for Data Collection**

The study used questionnaires to collect data from the respondents. The reasons why the researcher preferred questionnaires over other instruments are highlighted below.

#### **3.6.1 Questionnaires**

Questionnaires are reliable data collecting instruments when collecting data over a large sample. They equally save time; especially since time was a limiting factor in the study. The administration of the questionnaires to respondents was arrived at after creating an understanding between the researcher and the respondents, by explaining the purpose of the study. Also, the availability of many respondents at a time made it possible for the researcher to collect data within a short period, get a high response rate and also reduce the financial expenses.

### **3.7 Procedure for Data collection**

The researcher had an official introductory letter from the Directorate of Research and Graduate Studies at the University of Zambia for identification purposes. The research started on the 10<sup>th</sup> August, 2023 to 1<sup>st</sup> January, 2024.

### **3.8 Data analysis**

The researcher opted to make use simple regression analysis and one sample test analysis with help of Statistical Package for Social Sciences (SPSS) version 22 in order to facilitate with analysis of feedback. But before entering the questionnaires, the researcher made sure that they were amended for completeness and reliability. Chi-Square T-test was used involving means, standard deviations, frequencies and percentages.

### **3.9 Ethical Considerations**

The study was guided by principals of ethics that relate to research design, collection of data and research practices. Therefore, participation was voluntary meaning no one was forced to participate in the research or to disclose information that they may treat as confidential or may not be comfortable with. Data was collected upon respondents agreeing and signing the consent form provided for the research.

No personal information was disclosed, nor any name of the respondent published in the research. Both personal and company data were protected according to the data protection code of ethics. Malpractices were not been tolerated, no respondent was paid to get result from or influence the findings of the study.

The research was only used for academic purposes and not for any political or selfish purposes. The study was carried within the confines of the law and all legislation procedures and permission was sought before the research is done. A consent form was given to the participants to go through and read if they agree to the research they should acknowledge by signing the form.

## **CHAPTER FOUR: DATA PRESENTATION**

### **4.0 Introduction**

In the previous chapter, detailed procedure were involved in conducting data collection and discussed in detail. Now that research data had been collected, its' imperative that chapter four provides insights of data findings and presentations based on the questionnaires collected from respondents. The chapter also looks at analysis of responses involving their characteristics. All the findings were centered on the main purpose of the study involving the assessment of mobile money service quality on customer satisfaction in Lusaka District.

### **4.1 Data Presentation**

After performing a thorough selection, the researcher was able to produce descriptive data. To process normalized values with their individual factors, a distinct examination was utilized. Descriptive statistics were used to present the data: frequencies, implies, rates, pie outlines, and tables.

### **4.2 Analysis of Responses**

The analysis was presented in line with the three research objectives outlined in chapter one of the dissertation. These research objectives were:

1. To assess the level of mobile money service quality perceived by teachers
2. To examine the effect of mobile money service quality on customer satisfaction among teachers
3. To identify the factors influencing customer satisfaction with mobile money services among teachers.

In this study, a total number of 80 questionnaires were administered to teachers. The researcher targeted only respondents who use mobile money service. Out of the 80, only 70 questionnaires were filled in and brought back, thus representing 88% response rate. This was a good sign that the majority of the research participants were eager to take part in the study as the researcher was able to go through the questionnaire together with the respondents before leaving it.

**Table 1: Questionnaire return**

<b>Variables</b>	<b>Sampled</b>	<b>Returned</b>	<b>Percentage</b>
Respondents	80	70	88%

**Source: Formulated by Author (2024)**

### **4.3 Demographic Characteristics of the Respondents**

To analyse the demographical data of this study, frequency tables and charts were produced using the software programme Statistical Package for Social Sciences (SPSS version 20) and it covered information concerning the respondents' education level, and work experience. The background information is necessary for understanding the dynamics of respondents.

#### **4.3.1 Gender Distribution**

To assess the proportion of male and female respondents, the frequency for gender was calculated, Tables 2 gives a summary of the findings.

**Table 2: Gender of respondents**

<b>Gender of respondents</b>		
<b>Gender</b>	<b>Frequency</b>	<b>Percentage</b>
Male	27	39%
Female	43	61%
<b>Total</b>	<b>70</b>	<b>100%</b>

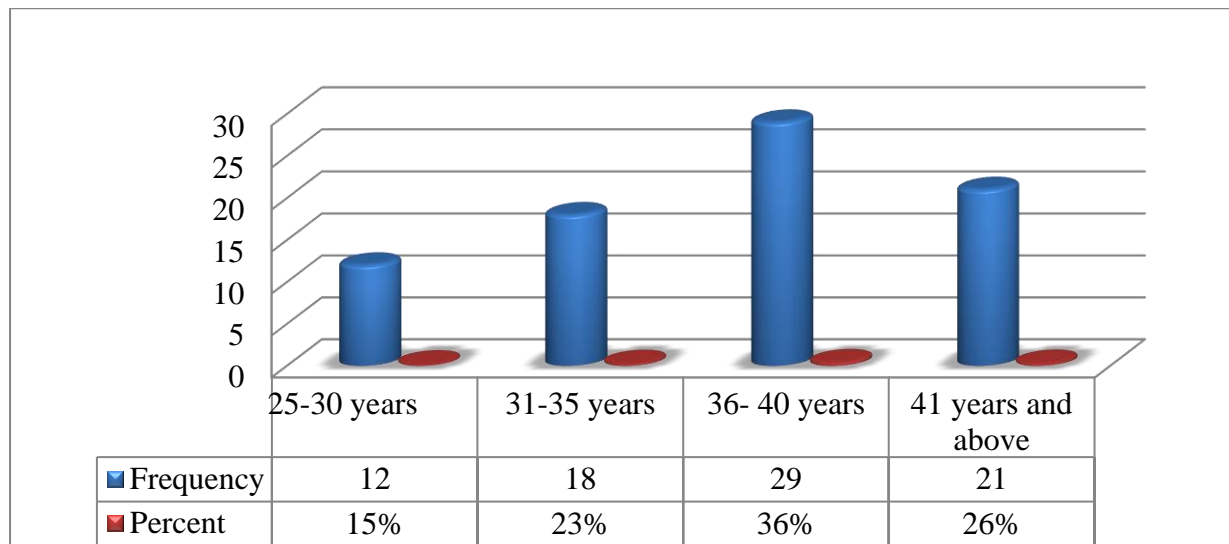
**Source: Formulated by Author (2024)**

The data in Table 2 above shows 27 (39%) were males compared to female 43 (61%) who took part in the study. This shows that the majority of the teachers at Woodlands Secondary School were females.

#### **4.3.2 Age of Respondents**

Age in some of the research plays a vital role in determining the outcome or influencing the findings. Figure 1 below shows the distribution of respondents by age. The results show that

out of the 70 participants, 12 (15%) were aged between 25-30 years, 18 (23%) were aged between 31-35 years, 29 (36%) were aged 36-40 years and 21 (26%) were age 41 years and above. This shows that the highest number of respondents falls in the 36-40 years age group, while the lowest number of respondents falls in the 25-30 years age group.



**Figure 1: Age of Respondents**

#### 4.3.3 Level of Education of Respondents

**Table 3: Level of Education of Respondents**

Variables	Distribution of Academic Qualification	
	Frequency	Percentage
Diploma	34	49%
Degree	29	41%
Master's degree	5	7%
Doctorate	2	3%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

The distribution of qualifications among the participants in Table 3 shows that the majority of workers, 34 (49%), were diploma holders. This indicates that almost half of the participants

had completed a diploma as their highest level of qualification. Following closely behind were degree holders, constituting 29 (41%) of the total number of workers. This suggests that a significant portion of the participants had attained a bachelor’s degree. Additionally, 5 (7%) of the teachers were master’s holders, indicating a smaller proportion had pursued postgraduate education at the master’s level. Lastly, only 2 (3%) of the participants held a Doctorate, signifying that a very small percentage had achieved the highest level of academic qualification

#### 4.3.4 Teachers work experience

The respondents were asked to state their working experience in years; Table 4.3.4 gives a summary of the findings. According to the findings of the study, teachers had different working experiences, with the majority 29 (41%) having 5 years and above working experience. The next big share had 3-4 years of working experience forming 20 (29%). The other one had 1-2 years of work experience forming 14 (20%), less than 1 year forming 7 (10%).

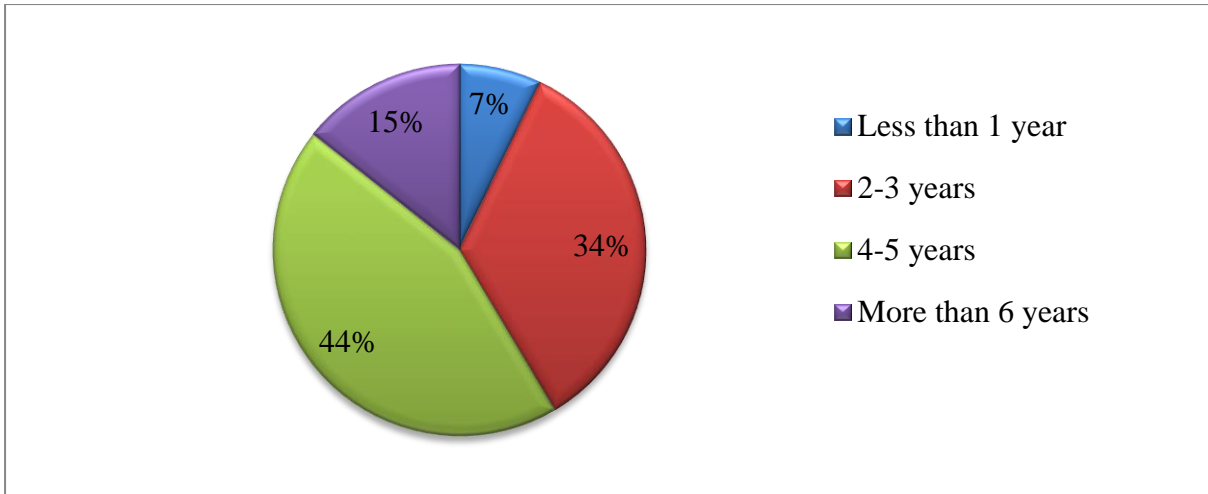
**Table 4: Workers Experience**

Variables	Workers Experience	
	Frequency	Percentage
Less than 1 year	7	10%
1-2 years	14	20%
3-4 years	20	29%
5 years and above	29	41%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

#### 4.3.5 Using Mobile money services

Respondents were asked for how long have they being using mobile money services and the study revealed that 5 (7%) said less than 1 year, 24 (34%) said between 2-3 years, 31 (44%) said between 4-5 years and 10 (15%) said more than 6 years. The study results indicated that the majority of respondents have been using mobile money services for a significant period.

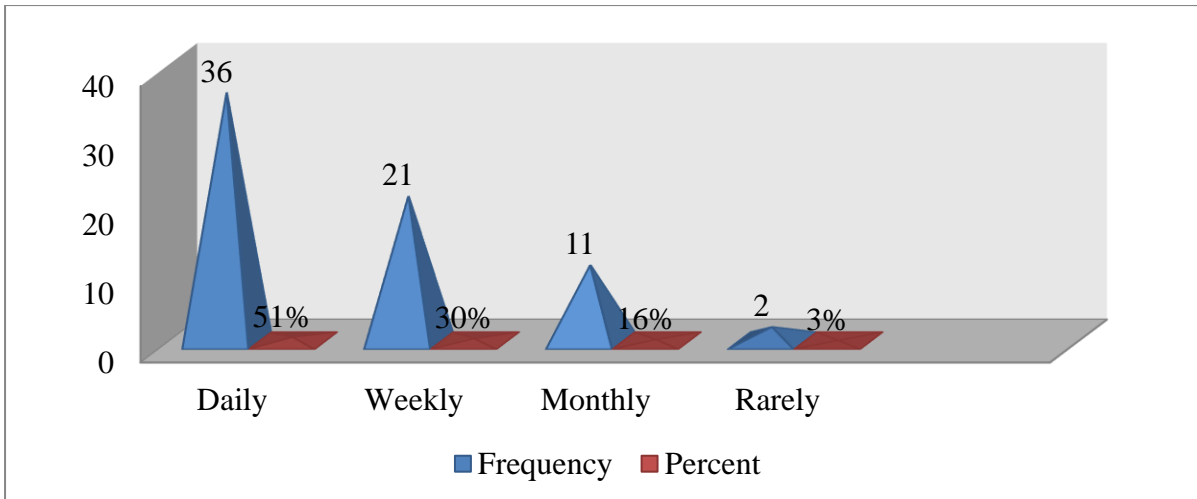


**Figure 2: Mobile money services**

#### 4.5 The level of mobile money service quality perceived by teachers

##### 4.5.1 frequently of use mobile money services

Participants were asked how frequently they use mobile money services and the study revealed that 36 (51%) said daily, 21 (30%) said weekly, 11 (16%) said monthly and 2 (3%) said rarely. Overall, the data highlights a high level of adoption and usage of mobile money services among the study participants, with daily and weekly usage being the most common patterns observed.



**Figure 3: Frequently of use mobile money services**

##### 4.5.2 Satisfied with the reliability of mobile money transactions

Participants were asked how satisfied they are with the reliability of mobile money transactions and the study discovered that 24 (34%) indicated that they are very satisfied, 29 (41%) said

satisfied, 2 (3%) were neutral, 9 (13%) said dissatisfied and 6 (9%) said very dissatisfied. The high percentage of participants who reported being very satisfied or satisfied with the reliability of mobile money transactions reflects positively on the overall perception of this payment method. It indicates that a considerable number of users find mobile money transactions to be dependable and trustworthy for their financial needs. The low percentages of neutral, dissatisfied, and very dissatisfied responses suggest that issues related to reliability may be less common among users

**Table 5: Satisfied with the reliability of mobile money transactions**

Variables	Satisfied with the reliability of mobile money transactions	
	Frequency	Percentage
Very Satisfied	24	34%
Satisfied	29	41%
Neutral	2	3%
Dissatisfied	9	13%
Very Dissatisfied	6	9%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

#### **4.5.3 Rating the convenience of using mobile money services**

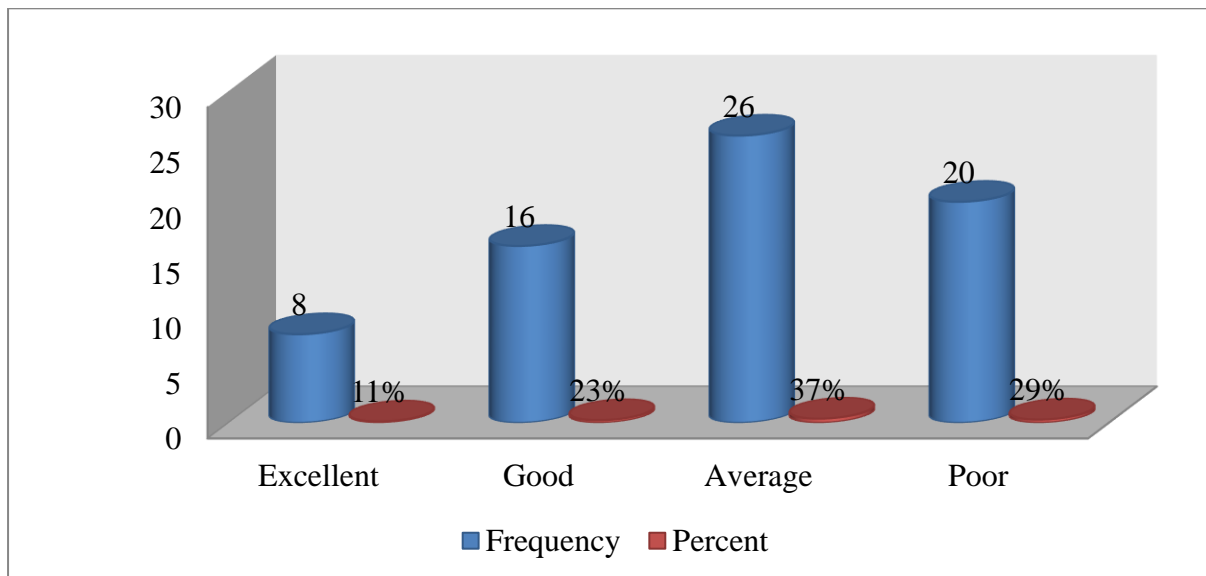
Participants were asked the rate of convenience of using mobile money services and the study discovered that 30 (43%) said very convenient, 26 (37%) said convenient, 1 (1%) was neutral, 8 (11%) said inconvenient and 5 (7%) said very Inconvenient. The study on mobile money services' convenience revealed that the majority of participants found these services to be convenient or very convenient. While there were a small percentage of users who find mobile money services less than convenient, overall, the results indicate that users generally have a positive perception of these services in terms of their ease and practicality.

**Table 6: Rating the convenience of using mobile money services**

Variables	Rating the convenience of using mobile money services	
	Frequency	Percentage
Very Convenient	30	43%
Convenient	26	37%
Neutral	1	1%
Inconvenient	8	11%
Very Inconvenient	5	7%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Formulated by Author (2024)

#### 4.5.4 Rating the customer support provided by your mobile money service provider



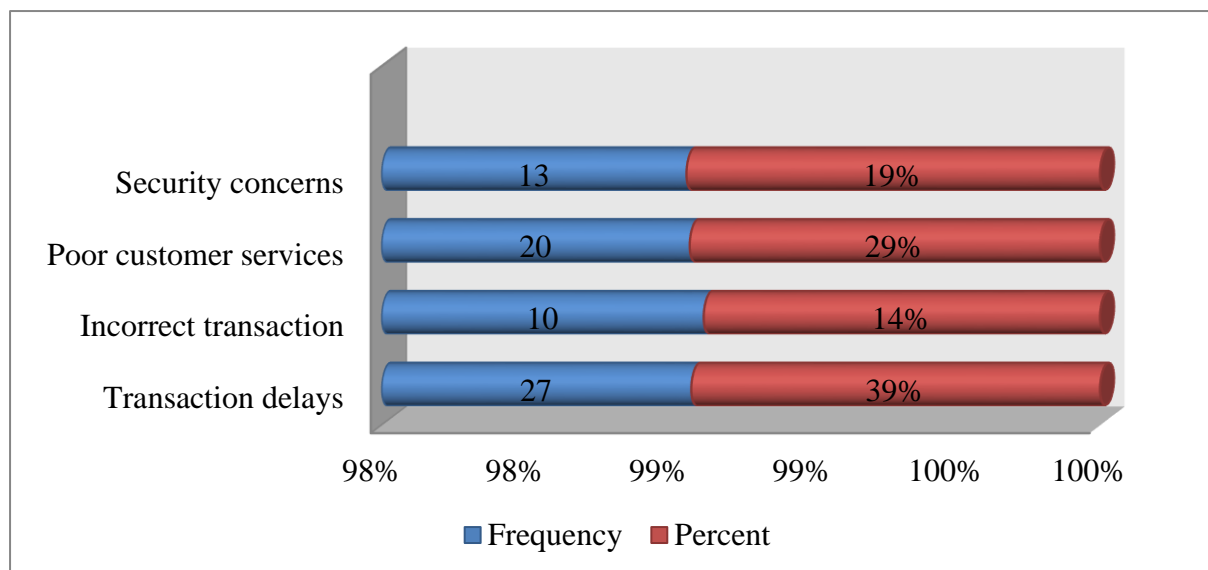
**Figure 4: Rating the customer support provided by your mobile money service provider**

In Figure 4 above, respondents were asked how they rate the customer support provided by your mobile money service provider and the study revealed that 8 (11%) said excellent, 16 (23%) said good, 26 (37%) said average and 20 (29%) said poor. The data suggests a mixed

perception of the customer support provided by the mobile money service provider. While a notable portion of customers rate it positively (excellent and good combined for 34%), there is still a significant number who view it less favourably (average and poor combined for 66%). This indicates room for improvement in addressing customer needs and enhancing satisfaction levels across all segments.

#### 4.5.5. Encountering any issues with mobile money services

Participants were asked if they have encountered any issues with mobile money services and the study established that 13 (19%) said security concerns, 20 (29%) said poor customer services, 10 (14%) said incorrect transaction and 27 (39%) said transaction delays. The results of this study provide valuable insights into the challenges faced by users of mobile money services. By understanding these challenges, service providers can take steps to address them and improve the overall user experience.



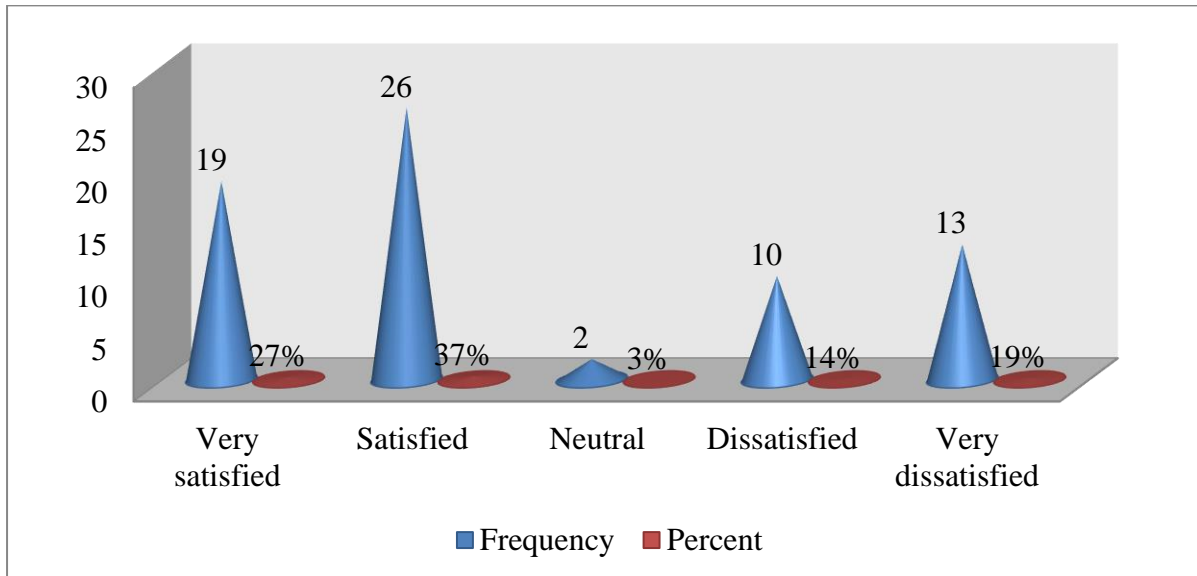
**Figure 5: Encountering any issues with mobile money services**

#### 4.6 To examine the effect of mobile money service quality on customer satisfaction among teachers

##### 4.6.1 Satisfied with the reliability of the mobile money service you use

Participants were asked how satisfied they are with the reliability of the mobile money service you use and the study discovered that 19 (27%) said very satisfied, 26 (37%) said satisfied, 2 (3%) were neutral, 10 (14%) were dissatisfied and 13 (19%) very dissatisfied. Overall, while a

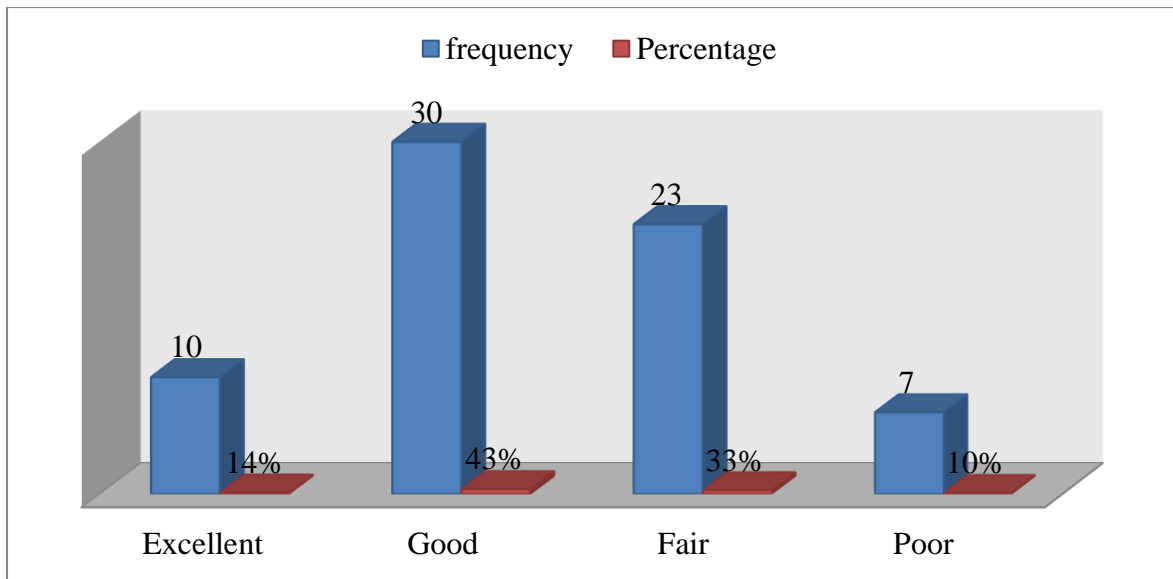
substantial portion of participants reported being satisfied with the reliability of the mobile money service they use, there is also a notable percentage that expressed dissatisfaction or even strong dissatisfaction.



**Figure 6: Satisfied with the reliability of the mobile money service you use**

#### **4.6.2 Rating the security features of the mobile money service in terms of protecting their transactions.**

In Figure 7 below, respondents were asked how they rate the security features of the mobile money service in terms of protecting their transactions and the study revealed that 7 (10%) said poor, 23 (33%) said fair, 30 (43%) said good and 10 (14%) said excellent. The study findings suggest that a considerable proportion of users have confidence in the security features provided by the mobile money service, with a majority rating them as good or excellent. However, there is still a subset of users who believe that there are areas that could be strengthened to enhance transaction security further.



**Figure 7: Rating the security features of the mobile money service in terms of protecting their transactions**

#### 4.6.3 Rating the ease of use of the mobile money service for conducting transactions

**Table 7: Rating the ease of use of the mobile money service for conducting transactions**

Variables	Rating the ease of use of the mobile money service for conducting transactions	
	Frequency	Percentage
Very Easy	34	49%
Easy	27	39%
Neutral	3	4%
Difficult	5	7%
Very Difficult	1	1%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

In Table 7 above, participants were asked how they rate the ease of use of the mobile money service for conducting transactions and the study revealed that 1 (1%) said difficulty, 5 (7%) said difficulty, 3 (4%) were neutral, 27 (39%) said easy and 34 (49%) said very easy. the study suggests that while there are some challenges and obstacles that users may encounter when using the mobile money service for transactions, a majority of users find it easy or very easy to use. This positive feedback is encouraging and indicates that the mobile money service is generally user-friendly and accessible to its target audience.

#### 4.6.4 Satisfied with the mobile money service you currently use

Participants were asked how satisfied they are with the mobile money service you currently use and the study discovered that 26 (37%) said very satisfied, 32 (46%) said satisfied, 2 (3%) were neutral, 6 (9%) were dissatisfied and 4 (6%) were very dissatisfied. The study results indicate that a significant portion of the participants are satisfied with the mobile money service they currently use. This means that a combined total of 83% of the participants expressed positive sentiments towards the mobile money service. On the other hand, only 3% of the participants were neutral, indicating a relatively small number of individuals who did not lean towards either satisfaction or dissatisfaction.

**Table 8: Satisfied with the mobile money service you currently use**

Variables	Satisfied with the mobile money service you currently use	
	Frequency	Percentage
Very Satisfied	26	37%
Satisfied	32	46%
Neutral	2	3%
Dissatisfied	6	9%
Very Dissatisfied	4	6%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

#### 4.7 To identify the factors influencing customer satisfaction with mobile money services among teachers

##### 4.7.1 Rating the reliability of mobile money transactions

Participants were asked how they rate the reliability of mobile money transactions and the study revealed that 19 (27%) said very reliable, 28 (40%) said reliable, 5 (7%) were neutral, 10 (14%) said unreliable and 8 (11%) very unreliable. the study findings suggest that a majority of participants perceive mobile money transactions to be reliable, with a notable minority expressing concerns about their reliability.

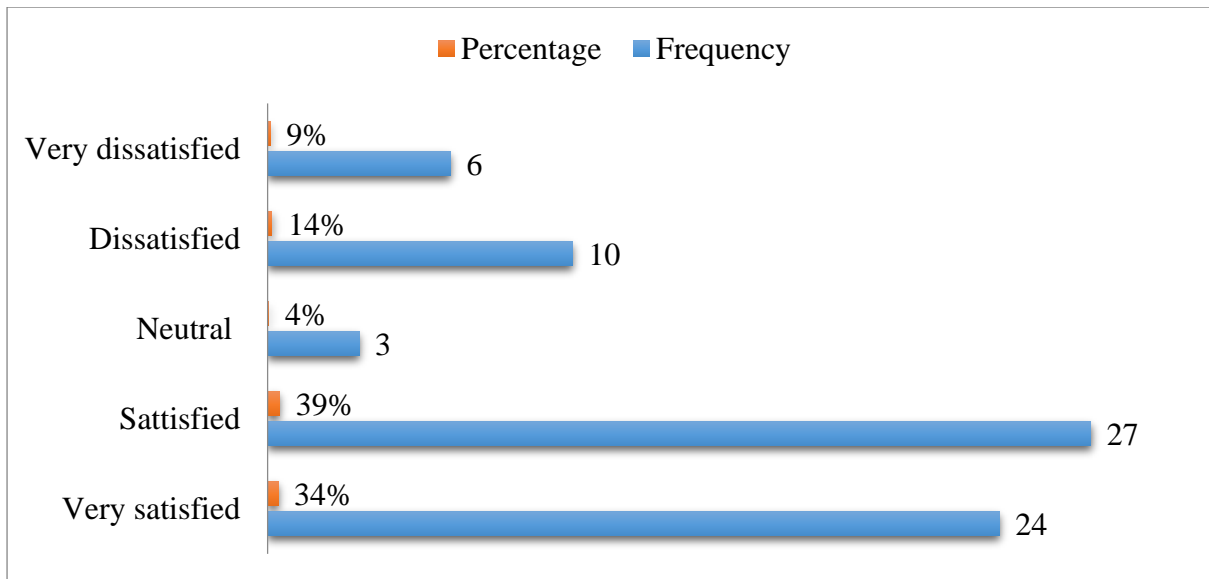
**Table 9: Rating the reliability of mobile money transactions**

Variables	Rating the reliability of mobile money transactions	
	Frequency	Percentage
Very reliable	19	27%
Reliable	28	40%
Neutral	5	7%
<b>Unreliable</b>	<b>10</b>	<b>14%</b>
Very unreliable	8	11%
<b>Total</b>	<b>70</b>	<b>100%</b>

**Source: Formulated by Author (2024)**

##### 4.7.2 Satisfied with the speed of transactions when using mobile money services

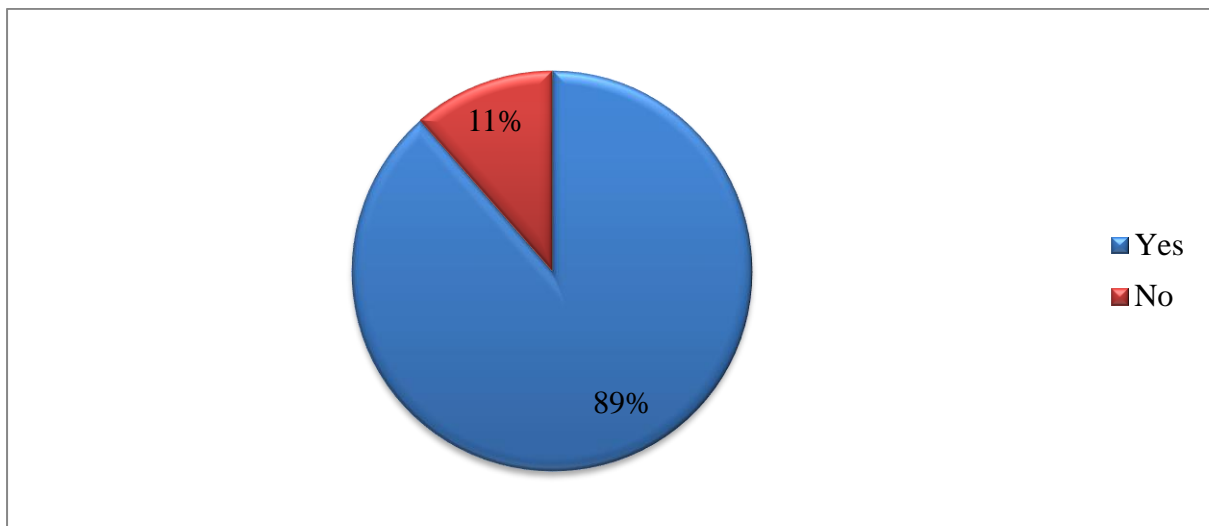
Respondents were asked how satisfied they are with the speed of transactions when using mobile money services and the study discovered that 24 (34%) said very satisfied, 27 (39%) were satisfied, 3 (4%) were neutral, 10 (14%) were dissatisfied and 6 (9%) were very dissatisfied. This is a positive sign that the mobile money services are performing at an acceptable level for a significant portion of their users.



**Figure 8: Satisfied with the speed of transactions when using mobile money services**

#### 4.7.3 Facing issues with mobile money account

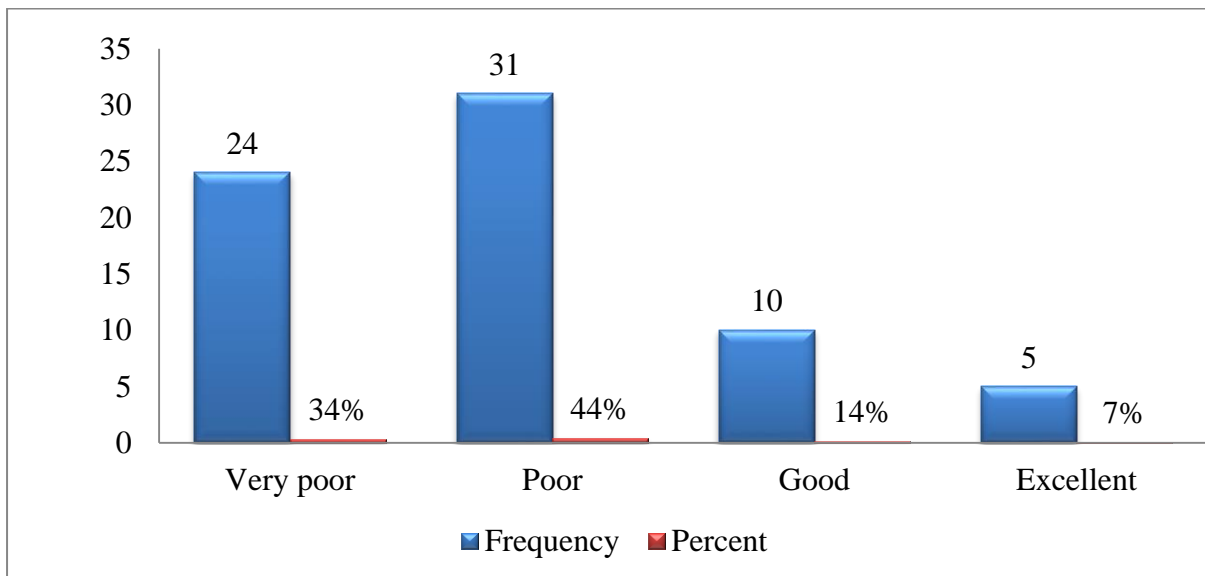
The study findings indicate that a significant majority of respondents, 68 (89%), reported facing issues with their mobile money accounts, while only 8 (11%) stated that they had not encountered any problems. This suggests that a large proportion of users have experienced challenges or difficulties with their mobile money accounts.



**Figure 9: Facing issues with mobile money account**

#### 4.7.4 Rating the resolution provided by customer support

The study on customer support resolution found that a significant number of participants had a negative perception of the resolution provided by customer support. Specifically, 24 (34%) of participants rated the resolution as very poor, and 31 (44%) rated it as poor. This means that a total of 78% of participants had a negative view of the resolution provided. Furthermore, 10 participants representing (14%) rated the resolution as good, indicating that there is still room for improvement in the customer support experience. A small percentage of participants 5 (7%) rated the resolution as fair, which could be interpreted as a neutral or indifferent opinion.



**Figure 10: Rating the resolution provided by customer support**

#### 4.7.5 Personal information is secure when using mobile money services

In Table 10 above, respondents were asked how they feel about their personal information if it is secure when using mobile money services and the study established that 26 (37%) strongly disagreed, 19 (27%) disagreed, 4 (6%) were neutral, 9 (13%) agreed, and 12 (17%) strongly agreed. Overall, the findings indicate a significant portion of respondents expressing varying degrees of doubt or concern about the security of their personal information when utilizing mobile money services. The majority either strongly disagreed or disagreed with the statement, highlighting a prevalent issue surrounding trust and confidence in data protection within this context

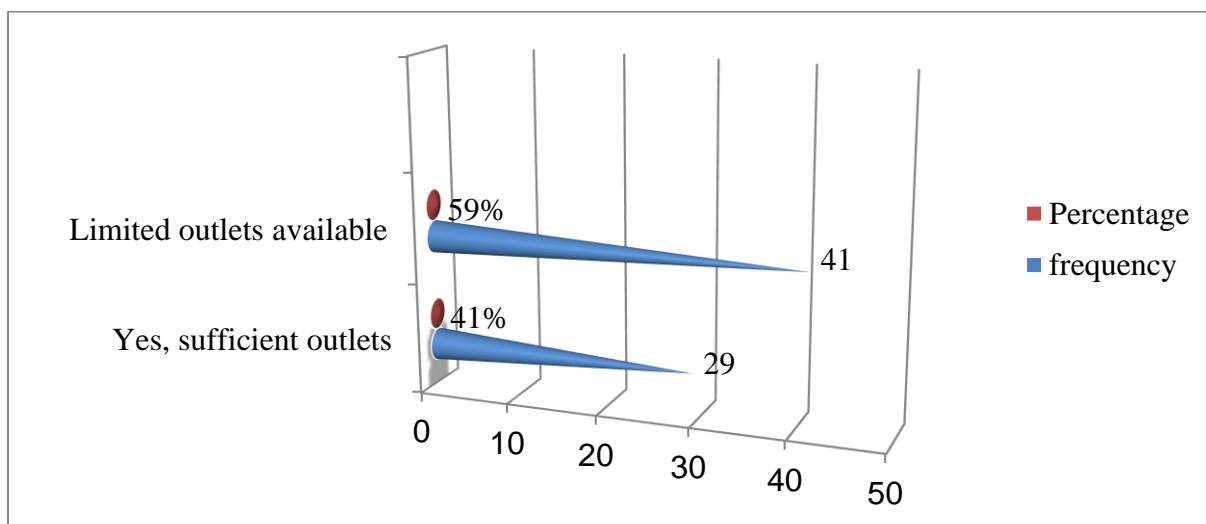
**Table 10: Personal information is secure when using mobile money services**

Variables	Personal information is secure when using mobile money services	
	Frequency	Percentage
Strongly agree	12	17%
Agree	9	13%
Neutral	4	6%
Disagree	19	27%
Strongly disagree	26	37%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Formulated by Author (2024)

**4.7.6 Enough agents or outlets for easy access mobile money services in your area**

Participants were asked if there enough agents or outlets for easy access mobile money services in their area and the study discovered that 41 (59%) said limited outlets available and 29 (41%) said sufficient outlets. This data suggests that a majority of the participants perceived a lack of accessibility to mobile money services due to the limited number of outlets in their area.



**Figure 11: Enough agents or outlets for easy access mobile money services in your area**

#### 4.8 To recommend strategies for improving mobile money service quality to enhance customer satisfaction among teachers

Participants were asked the strategies for improving mobile money service quality to enhance customer satisfaction and the study revealed that 27 (39%) said to enhance security measures, 18 (26%) said to provide financial literacy programs, 15 (21%) said mobile money should be user-friendly interface and 10 (14%) said mobile money should reliable customer support. the study findings highlight that enhancing security measures, providing financial literacy programs, ensuring a user-friendly interface, and offering reliable customer support are key strategies identified by participants to improve mobile money service quality and ultimately enhance customer satisfaction.

**Table 11: strategies for improving mobile money service quality to enhance customer satisfaction among teachers**

Variables	strategies for improving mobile money service quality to enhance customer satisfaction among teachers	
	Frequency	Percentage
Enhanced security measures	27	39%
Financial literacy programs	18	26%
User-friendly interface	15	21%
Reliable customer support	10	14%
<b>Total</b>	<b>70</b>	<b>100%</b>

Source: Formulated by Author (2024)

#### 4.9 Chi-Square T-test

**Table 12: Cross tabulation on the relationship between mobile money service quality and customer satisfaction.**

Variables	Observed N	Expected N	Residual
Strongly disagree	8	11.4	-10.4
Disagree	10	11.4	-8.4
Neutral	5	5	5
Agree	26	11.5	25.6
Strongly agree	21	11.4	-.4
<b>Total</b>	<b>70</b>		

In this study, the researcher established the relationship between mobile money service quality and customer satisfaction. The researcher also explored the forms of these relationships. To maximise the accuracy of the findings, the formulated plan of analysis was set at a significance level of 0.05. With this analysis, if the test statistical probability ( $p$ -value) was less than the significance level, the null hypothesis would be rejected. Conversely, if the  $p$ -value would be greater than 0.05, then the null hypothesis would be accepted. The results of the analysis were thus presented;

**Null Hypothesis ( $H_0$ ):** There is no significant relationship between mobile money service quality and customer satisfaction.

**Alternative Hypothesis ( $H_1$ ):** There is a significant relationship between mobile money service quality and customer satisfaction.

##### 4.9.1 Chi-Square T-test

Since the  $p$ -value was less than the agreed significance level, the null hypothesis was rejected. The interpretation of the results was that there was a positive relationship between mobile money service quality and customer satisfaction. The results from the Chi-square T-test indicated that there was a correlation between the two variables and this was because the statistical significance level which was set at  $p < 0.05$  was less than that of the agreed

significance level. This implied that the confidence level was higher than the significance level meaning the correlation between mobile money service quality and customer satisfaction was high. This showed that the majority of the respondents strongly agreed that there was a positively effect on mobile money service quality and customer satisfaction.

## **CHAPTER FIVE: DISCUSSION OF FINDINGS**

### **5.0 Introduction**

This chapter aimed at providing discussions of the findings streaming from structured questionnaires. In tandem with outlined literature review outlined in chapter two, each and every result shall be addressed in order to ascertain its' connections to preceding research studies and existing knowledge gaps. Furthermore, the chapter looked at identification of questions pertaining to the future research studies.

### **5.1 Discussion**

The study revealed that 27 (39%) were males compared to female 43 (61%) who took part in the study. This showed that the majority of the teachers at Woodlands Secondary School were females. The results show that out of the 70 participants, 12 (15%) were aged between 25-30 years, 18 (23%) were aged between 31-35 years, 29 (36%) were aged 36-40 years and 21 (26%) were age 41 years and above. This shows that the highest number of respondents falls in the 36-40 years age group, while the lowest number of respondents falls in the 25-30 years age group.

The study showed that the majority of workers, 34 (49%), were diploma holders. This indicates that almost half of the participants had completed a diploma as their highest level of qualification. Following closely behind were degree holders, constituting 29 (41%) of the total number of workers. This suggests that a significant portion of the participants had attained a bachelor's degree. Additionally, 5 (7%) of the teachers were master's holders, indicating a smaller proportion had pursued postgraduate education at the master's level. Lastly, only 2 (3%) of the participants held a Doctorate, signifying that a very small percentage had achieved the highest level of academic qualification

According to the findings of the study, teachers had different working experiences, with the majority 29 (41%) having 5 years and above working experience. The next big share had 3-4 years of working experience forming 20 (29%). The other one had 1-2 years of work experience forming 14 (20%), less than 1 year forming 7 (10%).

Respondents were asked for how long have they being using mobile money services and the study revealed that 5 (7%) said less than 1 year, 24 (34%) said between 2-3 years, 31 (44%)

said between 4-5 years and 10 (15%) said more than 6 years. The study results indicated that the majority of respondents have been using mobile money services for a significant period.

## **5.2 The level of mobile money service quality perceived by teachers**

Participants were asked how frequently they use mobile money services and the study revealed that 36 (51%) said daily, 21 (30%) said weekly, 11 (16%) said monthly and 2 (3%) said rarely. Overall, the data highlights a high level of adoption and usage of mobile money services among the study participants, with daily and weekly usage being the most common patterns observed. In similar study done by Ignacio (2027), mobile money services have become increasingly popular globally, providing convenient and secure ways for individuals to manage their finances, make payments, and transfer money using their mobile devices. The adoption of mobile money services has been driven by various factors such as the widespread availability of mobile phones, the lack of access to traditional banking services in certain regions, and the convenience they offer in conducting financial transactions.

Participants were asked how satisfied they are with the reliability of mobile money transactions and the study discovered that 24 (34%) indicated that they are very satisfied, 29 (41%) said satisfied, 2 (3%) were neutral, 9 (13%) said dissatisfied and 6 (9%) said very dissatisfied. The high percentage of participants who reported being very satisfied or satisfied with the reliability of mobile money transactions reflects positively on the overall perception of this payment method. It indicates that a considerable number of users find mobile money transactions to be dependable and trustworthy for their financial needs. The low percentages of neutral, dissatisfied, and very dissatisfied responses suggest that issues related to reliability may be less common among users. Lian, (2005, p.59-60) found that both service quality and customer satisfaction have a positive effect on customer's re-patronage intentions showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market

Parasuraman et al., (2019) suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. He supports that fact that service quality leads to customer satisfaction and this is in line with Saravana & Rao, (2020) and Lee (2021) who acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider. According to Edvardsson (2017), customer satisfaction recognizes the difference between customer expectation and customer perception. Satisfaction may develop quickly or may be cultivated over a period. And also customer satisfaction is a result that

emerges from the delivery of quality service. That is if the company know how to keep its customers comfortably be serving them quality service there is no reason for the customer not to be satisfied.

Participants were asked the rate of convenience of using mobile money services and the study discovered that 30 (43%) said very convenient, 26 (37%) said convenient, 1 (1%) was neutral, 8 (11%) said inconvenient and 5 (7%) said very Inconvenient. The study on mobile money services' convenience revealed that the majority of participants found these services to be convenient or very convenient. While there were a small percentage of users who find mobile money services less than convenient, overall, the results indicate that users generally have a positive perception of these services in terms of their ease and practicality. In a study done by Bauer (2016), mobile payments enable quicker money transfers than most alternative payment options, and foster satisfaction in similar way as order processing time influences the quality of electronic service evaluations

Aagja et al., (2011) conducted a study in the Indian context and found that access, benefit, and decision convenience dimensions have more importance, whereas dimensions like transaction and post-benefit convenience are less relevant in the retail context. They found that the higher the perceived service convenience level, the greater was the impact on customer satisfaction. This study, therefore, proposes that the various aspects of convenience with respect to service (Such as decision convenience, access convenience, transaction convenience, benefit convenience, and post-benefit convenience) have a positive impact on customer satisfaction

Respondents were asked how they rate the customer support provided by your mobile money service provider and the study revealed that 8 (11%) said excellent, 16 (23%) said good, 26 (37%) said average and 20 (29%) said poor. The data suggests a mixed perception of the customer support provided by the mobile money service provider. While a notable portion of customers rate it positively (excellent and good combined for 34%), there is still a significant number who view it less favourably (average and poor combined for 66%). This indicates room for improvement in addressing customer needs and enhancing satisfaction levels across all segments.

The study conducted by John, (2017) added, a service encounter is a social encounter in which interactions create the chance for customers and service providers to establish relationship or assess the service quality (John, 1996). Thus, it is necessary to have the mutual understanding of both individuals in the service encounters context. Deng et al. (2010) argued that how to

satisfy and maintain relationship with customers in order to have customer loyalty is the essential survival of profit organizations. Therefore, it is needed for organizations to understand the connection between customers' satisfaction and their durability of relationship with service provider

Participants were asked if they have encountered any issues with mobile money services and the study established that 13 (19%) said security concerns, 20 (29%) said poor customer services, 10 (14%) said incorrect transaction and 27 (39%) said transaction delays. The results of this study provide valuable insights into the challenges faced by users of mobile money services. By understanding these challenges, service providers can take steps to address them and improve the overall user experience.

Similarly, Melaku (2020) added that one common issue encountered with mobile money services is security concerns. Users may worry about the safety of their financial information and transactions when using mobile money platforms. Security breaches, fraud, and hacking incidents can undermine trust in these services, impacting adoption rates and overall usage.

### **5.3 To examine the effect of mobile money service quality on customer satisfaction among teachers**

Participants were asked how satisfied they are with the reliability of the mobile money service you use and the study discovered that 19 (27%) said very satisfied, 26 (37%) said satisfied, 2 (3%) were neutral, 10 (14%) were dissatisfied and 13 (19%) very dissatisfied. Overall, while a substantial portion of participants reported being satisfied with the reliability of the mobile money service they use, there is also a notable percentage that expressed dissatisfaction or even strong dissatisfaction. The findings are similar to those of Devkota & Dahal (2021) who established that the speed at which transactions are processed is another critical factor that influences the perceived reliability of a mobile money service. Users expect quick and seamless transaction processing to ensure their financial transactions are completed efficiently.

Respondents were asked how they rate the security features of the mobile money service in terms of protecting their transactions and the study revealed that 7 (10%) said poor, 23 (33%) said fair, 30 (43%) said good and 10 (14%) said excellent. The study findings suggest that a considerable proportion of users have confidence in the security features provided by the mobile money service, with a majority rating them as good or excellent. However, there is still

a subset of users who believe that there are areas that could be strengthened to enhance transaction security further.

Similarly, Kombo (2021), in his study stated that one key aspect of mobile money service security is the authentication mechanisms in place to verify the identity of users before authorizing transactions. His study has shown that services employing multi-factor authentication, such as a combination of passwords, biometrics, and one-time codes, are more secure compared to those relying solely on passwords.

The findings of the study have also been demonstrated by other studies of the similar nature, as Chakrabarty (2020) postulate that effective fraud detection and prevention mechanisms are crucial for mitigating risks associated with unauthorized transactions. His study has highlighted the importance of real-time monitoring, anomaly detection algorithms, and transaction verification processes in enhancing the security posture of mobile money services.

Participants were asked how they rate the ease of use of the mobile money service for conducting transactions and the study revealed that 1 (1%) save difficulty, 5 (7%) said difficulty, 3 (4%) were neutral, 27 (39%) said easy and 34 (49%) said very easy. the study suggests that while there are some challenges and obstacles that users may encounter when using the mobile money service for transactions, a majority of users find it easy or very easy to use. This positive feedback is encouraging and indicates that the mobile money service is generally user-friendly and accessible to its target audience.

According to Duncan (2022), customer support resolution ratings are crucial for businesses to evaluate the effectiveness of their customer service operations. These ratings provide insights into how well customer issues are addressed and resolved, ultimately impacting customer satisfaction and loyalty.

Participants were asked how satisfied they are with the mobile money service you currently use and the study discovered that 26 (37%) said very satisfied, 32 (46%) said satisfied, 2 (3%) were neutral, 6 (9%) were dissatisfied and 4 (6%) were very dissatisfied. The study results indicate that a significant portion of the participants are satisfied with the mobile money service they currently use. This means that a combined total of 83% of the participants expressed positive sentiments towards the mobile money service. On the other hand, only 3% of the participants were neutral, indicating a relatively small number of individuals who did not lean towards either satisfaction or dissatisfaction.

#### **5.4 To identify the factors influencing customer satisfaction with mobile money services among teachers**

Participants were asked how they rate the reliability of mobile money transactions and the study revealed that 19 (27%) said very reliable, 28 (40%) said reliable, 5 (7%) were neutral, 10 (14%) said unreliable and 8 (11%) very unreliable. The study findings suggest that a majority of participants perceive mobile money transactions to be reliable, with a notable minority expressing concerns about their reliability.

Respondents were asked how satisfied they are with the speed of transactions when using mobile money services and the study discovered that 24 (34%) said very satisfied, 27 (39%) were satisfied, 3 (4%) were neutral, 10 (14%) were dissatisfied and 6 (9%) were very dissatisfied. This is a positive sign that the mobile money services are performing at an acceptable level for a significant portion of their users.

The study findings indicate that a significant majority of respondents, 68 (89%), reported facing issues with their mobile money accounts, while only 8 (11%) stated that they had not encountered any problems. This suggests that a large proportion of users have experienced challenges or difficulties with their mobile money accounts.

The study on customer support resolution found that a significant number of participants had a negative perception of the resolution provided by customer support. Specifically, 24 (34%) of participants rated the resolution as very poor, and 31 (44%) rated it as poor. This means that a total of 78% of participants had a negative view of the resolution provided. Furthermore, 10 participants representing (14%) rated the resolution as good, indicating that there is still room for improvement in the customer support experience. A small percentage of participants 5 (7%) rated the resolution as fair, which could be interpreted as a neutral or indifferent opinion.

Respondents were asked how they feel about their personal information if it is secure when using mobile money services and the study established that 26 (37%) strongly disagreed, 19 (27%) disagreed, 4 (6%) were neutral, 9 (13%) agreed, and 12 (17%) strongly agreed. Overall, the findings indicate a significant portion of respondents expressing varying degrees of doubt or concern about the security of their personal information when utilizing mobile money services. The majority either strongly disagreed or disagreed with the statement, highlighting a prevalent issue surrounding trust and confidence in data protection within this context.

A study by Niraula (2020), analysed the data security practices of various mobile money service providers. He examined the encryption methods used, authentication processes, and data storage protocols to evaluate the overall security of personal information. The findings indicated that most mobile money services employ robust encryption techniques and secure data transmission protocols, ensuring the confidentiality of user information

Similarly, Shrestha (2020), surveyed consumers to understand their perceptions of privacy and security risks associated with mobile payment technologies, including mobile money services. The results highlighted that while users are generally concerned about the security of their personal information, they also trust mobile money services to safeguard their data effectively. This trust was attributed to the stringent security measures implemented by service providers

Chowdhury (2021) carried a study on cybersecurity experts his study focused on conducting penetration tests and security assessments of popular mobile money applications. The researchers identified potential vulnerabilities and weaknesses in the apps' security infrastructure, providing recommendations for enhancing data protection measures. The study emphasized the importance of regular security audits and updates to mitigate risks effectively.

Participants were asked if there enough agents or outlets for easy access mobile money services in their area and the study discovered that 41 (59%) said limited outlets available and 29 (41%) said sufficient outlets. This data suggests that a majority of the participants perceived a lack of accessibility to mobile money services due to the limited number of outlets in their area. Alonso Dos Santos (2022) conducted to assess the accessibility of mobile money services. Their study focus on various aspects, such as the number of agents per population, the distribution of agents across geographical areas, and the impact of agent density on mobile money usage

#### **5.4 To recommend strategies for improving mobile money service quality to enhance customer satisfaction among teachers**

Participants were asked the strategies for improving mobile money service quality to enhance customer satisfaction and the study revealed that 27 (39%) said to enhance security measures, 18 (26%) said to provide financial literacy programs, 15 (21%) said mobile money should be user-friendly interface and 10 (14%) said mobile money should reliable customer support. the study findings highlight that enhancing security measures, providing financial literacy programs, ensuring a user-friendly interface, and offering reliable customer support are key

strategies identified by participants to improve mobile money service quality and ultimately enhance customer satisfaction.

Venlathesh (2020), postulate that there are several strategies that can be implemented to improve mobile money service quality and enhance customer satisfaction among teachers. These include increasing financial literacy, reducing fees and charges, improving network coverage and mobile phone access, and enhancing security and privacy. By implementing these strategies, it is possible to ensure that teachers are able to access high-quality mobile money services that meet their needs and preferences.

## **CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS**

### **6.0 Introduction**

This chapter presents the general conclusions and recommendations of the study anchored on the findings. Furthermore, the chapter presents recommendations based on the mobile money service quality on customer satisfaction.

### **6.1 Conclusion**

The study on the assessment of mobile money service quality on customer satisfaction at Woodlands Secondary School revealed that there is a significant positive relationship between the quality of mobile money services and customer satisfaction. The findings suggest that when mobile money services are efficient, reliable, secure, and user-friendly, customers are more satisfied with the service. This indicates that investing in improving the quality of mobile money services can lead to higher levels of customer satisfaction, which is crucial for retaining customers and building loyalty.

The first objective was to assess the level of mobile money service quality perceived by teachers and the study discovered that 24 (34%) indicated that they are very satisfied, 29 (41%) said satisfied, 2 (3%) were neutral, 9 (13%) said dissatisfied and 6 (9%) said very dissatisfied. The second objective was to examine the effect of mobile money service quality on customer satisfaction and the study revealed that 7 (10%) said poor, 23 (33%) said fair, 30 (43%) said good and 10 (14%) said excellent. The third and last objective was to identify the factors influencing customer satisfaction with mobile money services and the study discovered that 41 (59%) said limited outlets available and 29 (41%) said sufficient outlets.

Strategies for improving mobile money service quality to enhance customer satisfaction and the study revealed that 27 (39%) said to enhance security measures, 18 (26%) said to provide financial literacy programs, 15 (21%) said mobile money should be user-friendly interface and 10 (14%) said mobile money should reliable customer support.

### **6.2 Recommendations**

Based on the study results obtained, mobile money services should consider the following recommendations:

1. Mobile money services providers should providing comprehensive training to customers on how to effectively use the mobile money service can significantly improve their satisfaction levels. This can include workshops, tutorials, and user guides.
2. Mobile money services providers should ensure that the mobile money service is easily accessible to all users within the school premises can enhance customer satisfaction. This may involve setting up multiple service points or kiosks around the school.
3. It is recommended that mobile money services providers should implementing robust security measures to protect customers' transactions and personal information is crucial for building trust and satisfaction. This can include two-factor authentication, encryption, and regular security audits.
4. Mobile money services providers should simplifying and streamlining the transaction processes can help reduce customer frustration and improve overall satisfaction. This may involve optimizing the user interface of the mobile money app or platform.
5. The study recommends that mobile money services providers should provide quick and efficient customer support services can help address any issues or concerns raised by customers in a timely manner, thus enhancing their overall satisfaction with the service.
6. Mobile money services providers should ensure transparency in terms of fees, charges, and terms of service can build trust with customers and enhance their satisfaction levels. Clear communication about any changes or updates to the service is also essential.

By implementing these recommendations, Mobile Service providers can enhance the quality of its mobile money service and ultimately improve customer satisfaction among its users.

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## **Appendix I: Questionnaire for Participants**

I volunteer to participate in a research project conducted by Mary Katongo from University of Zambia. I understand that the project is designed to gather information on the assessment of mobile money service quality on customer satisfaction. I will be one of the 80 respondents that will take part in this study.

My participation in this research is voluntary. I understand that I will not be paid for my participation. I may discontinue or withdraw at any time without penalty. I also understand that the researcher will not identify me by name in any report using information obtained from this questionnaire or interview guide and that my confidentiality as a participant in this study will remain secure. Subsequently, uses of records and data will be subjected to standard data by using policies which protect the anonymity of individuals and institutions.

I have read and understood the explanation and conditions provided to me. I agree to participate. I will answer the questions to my satisfactory.

Sign.....

Date.....

For further information, please contact

The Supervisor.....

University of Zambia

Student's Name- Mary Katongo

Cell phone number- **0978293293**

Email address: [marykatongoc@gmail.com](mailto:marykatongoc@gmail.com)

## **Section A: General Information**

Please kindly tick where appropriate

1. What is your Gender?

- a) Male
- b) Female

2. What is your age range?

- a) 25- 30 years
- b) 31 – 35 years
- c) 36 – 40 years
- d) 41 years and above

3. What is your educational level?

- a) Diploma
- b) Bachelor's Degree
- c) Master's Degree
- d) Doctorate

4. How long have you been working as a teacher?

- a) Less than 1 year
- b) 1-2 years
- c) 3- 4 years
- d) 5 years and above

5. How long have you been using mobile money services?

- a) Less than 1 year
- b) 2 - 3 years
- c) 4 – 5 years
- d) More than 6 years

## **Section B: To assess the level of mobile money service quality perceived by teachers**

6. How frequently do you use mobile money services?

- a) Daily

- b) Weekly
- c) Monthly
- d) Rarely

7. How satisfied are you with the reliability of mobile money transactions?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

8. Rate the convenience of using mobile money services.

- a) Very Convenient
- b) Convenient
- c) Neutral
- d) Inconvenient
- e) Very Inconvenient

9. How would you rate the customer support provided by your mobile money service provider?

- a) Excellent
- b) Good
- c) Average
- d) Poor

10. Have you encountered any issues with mobile money services?

- a) Transaction Delays
- b) Incorrect Transactions
- c) Poor Customer Service
- d) Security Concerns

**Section C: To examine the effect of mobile money service quality on customer satisfaction among teachers**

11. How satisfied are you with the reliability of the mobile money service you use?

- a) Very Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

12. Rate the security features of the mobile money service in terms of protecting your transactions.

- a) Excellent
- b) Good
- c) Fair
- d) Poor
- e) Very Poor

13. How would you rate the ease of use of the mobile money service for conducting transactions?

- a) Very Easy
- b) Easy
- c) Neutral
- d) Difficult
- e) Very Difficult

14. Have you faced any challenges with the customer support provided by the mobile money service provider?

- a) Yes
- b) No

15. Overall, how satisfied are you with the mobile money service you currently use?

- a) Very Satisfied
- b) Satisfied

- c) Neutral
- d) Dissatisfied
- e) Very Dissatisfied

**Section D: To identify the factors influencing customer satisfaction with mobile money services among teachers**

16. How would you rate the reliability of mobile money transactions?

- a) Very reliable
- b) Reliable
- c) Neutral
- d) Unreliable
- e) Very unreliable

17. How satisfied are you with the speed of transactions when using mobile money services?

- a) Very satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Very dissatisfied

18. Have you ever faced any issues with your mobile money account?

- a) Yes
- b) No

19. If yes, how would you rate the resolution provided by customer support?

- a) Excellent
- b) Good
- c) Fair
- d) Poor

20. Do you feel that your personal information is secure when using mobile money services?

- a) Strongly agree
- b) Agree

- c) Neutral
- d) Disagree
- e) Strongly disagree

21. Are there enough agents or outlets for you to easily access mobile money services in your area?

- a) Yes, sufficient outlets
- b) Limited outlets available

**Section E: To recommend strategies for improving mobile money service quality to enhance customer satisfaction among teachers**

22. What strategies are you recommending for improving mobile money service quality to enhance customer satisfaction among teachers?

- a) Enhanced Security Measures
- b) Financial Literacy Programs
- c) User-Friendly Interface
- d) Reliable Customer Support

***THE END***

**Appendix II: Gantt chart**

THESIS TIME SCALE FROM JULY 1ST 202																
No.	DESCRIPTION	DURATION IN WEEKS														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	LITERATURE REVIEW	█	█	█	█											
2	QUESTIONNAIRE DESIGN				█	█	█									
3	FIELD RESEARCH AND DATA COLLECTION						█	█	█	█	█					
4	DATA ANALYSIS										█	█	█			
5	THESIS DRAFTING												█	█	█	
6	THESIS PROOFING/CHECKING														█	█
7	SUBMISSION OF THESIS															█
8	THESIS PRESENTATION (TBA)															

### Appendix III: Budget

<b>BUDGET</b>			
<b>ACTIVITY</b>	<b>UNIT COST</b>	<b>QTTY</b>	<b>TOTAL</b>
<b>LITERATURE REVIEW</b>	150	1	150
<b>QUESTIONNAIRE DESIGN</b>	500	1	500
<b>FIELD RESEARCH AND DATA COLLECTION</b>	140	1	140
<b>DATA ANALYSIS</b>	500	1	500
<b>THESIS DRAFTING</b>	200	1	200
<b>THESIS PROOFING/CHECKING</b>	100	1	100
<b>SUBMISSION OF THESIS</b>	500	1	500
<b>THESIS PRESENTATION (TBA)</b>	150	1	150
<b>TOTAL</b>			<b>K2,240</b>

# APPROVAL LETTER



## THE UNIVERSITY OF ZAMBIA DIRECTORATE OF RESEARCH AND GRADUATE STUDIES

Great East Road Campus | P.O. Box 32379 | Lusaka 10101 | Tel: +260-211-290 258/291 777 Fax: (+260)-211-290 258/253 952 | E-mail: [director.drgrs@unza.zm](mailto:director.drgrs@unza.zm) | Website: [www.unza.zm](http://www.unza.zm)

### APPROVAL OF STUDY

*IORG No. 0005376*  
*HSSREC IRB No. 00006464*  
REF NO. HSSREC-2024-MAR-045

8<sup>th</sup> April, 2024

Ms. Mary Katongo  
The University of Zambia  
P.O. Box 32379  
LUSAKA

Dear Ms. Katongo

RE: "AN ASSESSMENT OF MOBILE MONEY SERVICE QUALITY ON CUSTOMER SATISFACTION: A CASE OF WOODLANDS SECONDARY SCHOOL".

Reference is made to your submission of the protocol captioned above. The HSSREC resolved to approve this study and your participation as Principal Investigator for a period of one year.

REVIEW TYPE	ORDINARY REVIEW	APPROVAL NO. HSSREC:- 2024- MAR – 045
Approval and Expiry Date	Approval Date: 8 <sup>th</sup> April, 2024	Expiry Date: 7 <sup>th</sup> April, 2025
Protocol Version and Date	Version - Nil.	7 <sup>th</sup> April, 2025
Information Sheet, Consent Forms and Dates	<input type="checkbox"/> English.	To be provided
Consent form ID and Date	Version - Nil	To be provided
Recruitment Materials	Nil	Nil
Other Study Documents	Questionnaire.	
Number of Participants Approved for Study		

Specific conditions will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

#### CONDITIONS OF APPROVAL

- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to HSSREC within 5 days.
- All protocol modifications must be approved by HSSREC prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address.
- All protocol deviations must be reported to HSSREC within 5 working days.
- All recruitment materials must be approved by HSSREC prior to being used.
- Principal investigators are responsible for initiating Continuing Review proceedings. HSSREC will only approve a study for a period of 12 months.
- It is the responsibility of the PI to renew his/her ethics approval through a renewal application to HSSREC.
- Where the PI desires to extend the study after expiry of the study period, documents for study extension must be received by HSSREC at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Documents received within 30 days after expiry will be labelled "late submissions" and will incur a penalty fee of K500.00. No study shall be renewed whose documents are submitted for renewal 30 days after expiry of the certificate.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities and Social Sciences Research Ethics Committee as an IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- When closing a project, the PI is responsible for notifying, in writing or using the Research Ethics and Management Online (REMO), both HSSREC and the National Health Research Authority (NHRA) when ethics certification is no longer required for a project.
- In order to close an approved study, a Closing Report must be submitted in writing or through the REMO system. A Closing Report should be filed when data collection has ended and the study team will no longer be using human participants or animals or secondary data or have any direct or indirect contact with the research participants or animals for the study.
- Filing a closing report (rather than just letting your approval lapse) is important as it assists HSSREC in efficiently tracking and reporting on projects. Note that some funding agencies and sponsors require a notice of closure from the IRB which had approved the study and can only be generated after the Closing Report has been filed.

- A reprint of this letter shall be done at a fee.
- All protocol modifications must be approved by HSSREC by way of an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by HSSREC before they can be implemented.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of HSSREC, we would like to wish you all the success as you carry out your study.

Yours faithfully,



**DR. J. I. Ziwa**  
**CHAIRPERSON**  
**THE UNIVERSITY OF ZAMBIA HUMANITIES AND**  
**SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE - IRB**

CC: Director, Directorate of Research and Graduate Studies  
Assistant Director (Research), Directorate of Research and Graduate Studies  
Assistant Registrar (Research), Directorate of Research and Graduate Studies