Canadian Journal of Marketing Research
ISSN: 0829-4836
https://canadian-jmr.com/index.php/cjmr

Research Article

Determinants of Mobile Banking Adoption in Ethiopia: Evidence from Awash Bank S.C. and Implications for Financial Inclusion

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Article History
Received: 04.07.2026
Accepted: 26.07.2026
Published: 31.08.2026

DOI: 10.61336/cjmr.1603.67

Abstract: This study examines the determinants of mobile banking adoption in Ethiopia using evidence from customers of Awash Bank S.C. Drawing on the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT), the study analyzes the influence of awareness, perceived usefulness, perceived ease of use, self-efficacy, perceived risk, perceived cost, compatibility, and relative advantage on adoption behavior. Primary data were collected from 374 customers through a structured questionnaire and analyzed using logistic regression techniques. The findings reveal that awareness, perceived usefulness, relative advantage, and perceived risk significantly influence mobile banking adoption. Awareness emerged as the most influential factor, indicating that limited customer knowledge remains a major barrier to adoption. Perceived risk was found to negatively affect adoption, highlighting persistent concerns regarding security and trust. Interestingly, perceived ease of use and compatibility were found to have significant negative effects, suggesting that traditional technology adoption models may not fully explain customer behavior in the Ethiopian context. These findings provide important insights into the challenges of digital financial transformation in developing economies. The study contributes to the literature on digital financial services in Africa and offers practical implications for financial institutions and policymakers seeking to enhance digital financial inclusion.

Keywords: Mobile Banking Adoption, Digital Financial Inclusion, Technology Acceptance Model (TAM), Innovation Diffusion Theory (IDT), Financial Technology (FinTech)

INTRODUCTION

Background of The Study

The global banking industry has undergone significant transformation due to rapid advancements in Information and Communication Technologies (ICT). In particular, mobile banking has emerged as a critical component of digital financial services, enabling customers to conduct financial transactions conveniently through mobile devices. This transformation has reshaped traditional banking operations by reducing reliance on physical branches and improving service efficiency, accessibility, and cost-effectiveness.

In recent years, mobile banking has gained considerable traction in both developed and developing economies. In Sub-Saharan Africa, mobile-based financial services have played a pivotal role in expanding financial inclusion, particularly among previously unbanked populations. Countries such as Kenya, Tanzania, and Ghana have successfully leveraged mobile banking platforms to enhance access to financial services, promote cashless transactions, and support economic development.

Despite these developments, Ethiopia has experienced relatively slow adoption of mobile banking services compared to other African countries. Although the Ethiopian banking sector has expanded significantly and mobile phone penetration has increased, the utilization of digital banking services remains limited. Banks such as Awash Bank S.C. have introduced mobile banking platforms to improve service delivery; however, a substantial proportion of customers continue to rely on traditional banking methods.

The slow adoption of mobile banking in Ethiopia can be attributed to several factors, including limited awareness, concerns about security and privacy, inadequate digital literacy, and infrastructural constraints. Furthermore, the unique regulatory environment and the relatively recent liberalization of the financial sector may also influence the pace of digital banking adoption.

Understanding the determinants of mobile banking adoption is therefore essential for enhancing the effectiveness of digital financial services in Ethiopia. Identifying the key drivers and barriers can help financial institutions design better strategies to increase usage, improve customer experience, and support financial inclusion initiatives.

This study focuses on Awash Bank S.C., one of the leading private commercial banks in Ethiopia, to examine the factors influencing mobile banking adoption. By analyzing customer perceptions and behavioral factors, the study aims to provide empirical insights that contribute to the broader discourse on digital financial transformation in African banking systems.

Problem Statement

The rapid expansion of digital financial services has significantly transformed banking systems across many African countries, contributing to improved financial inclusion, enhanced service delivery, and increased accessibility to financial services. Mobile banking, in particular, has emerged as a key driver of this transformation by enabling customers to conduct financial transactions conveniently without the need for physical bank visits. Countries such as Kenya and Ghana have successfully leveraged mobile banking platforms to reach underserved populations and promote inclusive financial systems.

Despite these advancements, Ethiopia has experienced relatively slow adoption of mobile banking services compared to its African counterparts. Although the banking sector has expanded and investments in digital financial infrastructure have increased in recent years, a large proportion of bank customers continue to rely on traditional banking channels. This persistent reliance on conventional banking methods raises concerns regarding the effectiveness of digital transformation efforts within the Ethiopian financial sector.

Several factors may contribute to the low adoption of mobile banking in Ethiopia, including limited customer awareness, concerns about security and privacy, low levels of digital literacy, and infrastructural challenges. In addition, the unique institutional and regulatory environment of the Ethiopian banking sector may influence the pace and extent of digital financial service adoption.

While previous studies have examined technology adoption using established theoretical frameworks such as the Technology Acceptance Model and Innovation Diffusion Theory, empirical evidence from Ethiopia remains limited. Moreover, existing studies often fail to adequately capture the interaction between technological, behavioral, and contextual factors that shape customer adoption decisions in developing-country settings.

Therefore, this study aims to examine the determinants of mobile banking adoption among customers of Awash Bank S.C. by integrating technological and behavioral perspectives. The study seeks to provide empirical insights into the drivers and barriers of mobile banking adoption and to assess their implications for digital financial inclusion and banking sector development in Ethiopia.

Research Objectives

The primary objective of this study is to examine the determinants of mobile banking adoption in Ethiopia, with specific reference to customers of Awash Bank S.C. The study seeks to identify the key technological, behavioral, and contextual factors that influence customers' decisions to adopt mobile banking services.

To achieve this objective, the study is guided by the following specific objectives:

- To assess the level of customer awareness of mobile banking services and examines its influence on adoption behavior
- To evaluate the effect of perceived usefulness on customers' decisions to adopt mobile banking
- To analyze the role of perceived ease of use in influencing mobile banking adoption
- To examine the impact of self-efficacy on customers' ability and willingness to use mobile banking services
- To investigate the influence of perceived risk on mobile banking adoption
- To assess the effect of perceived cost on the adoption of mobile banking services
- To evaluate the role of compatibility between mobile banking services and customers' lifestyle and needs
- To examine the influence of relative advantage on customers' adoption decisions
- To provide empirical evidence and practical recommendations to enhance mobile banking adoption and support digital financial inclusion in Ethiopia

Literature Review

Theoretical Foundations: The adoption of mobile banking services has been widely examined through established theoretical frameworks such as the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT). These models provide a foundation for understanding user behavior in the context of technological innovation.

The Technology Acceptance Model (TAM), developed by Davis [1], posits that perceived usefulness and perceived ease of use are the primary determinants of technology adoption. Perceived usefulness refers to the extent to which an individual believes that using a particular system will enhance their performance, while perceived ease of use relates to the degree to which a system is free from effort. TAM has been widely applied in studies of mobile banking adoption due to its strong explanatory power.

Innovation Diffusion Theory (IDT), introduced by Rogers [2], emphasizes the characteristics of an innovation that influence its adoption. Key constructs of IDT include relative advantage, compatibility, complexity, trialability, and observability. Among these, relative advantage and compatibility are particularly relevant in the context of mobile banking adoption.

By integrating TAM and IDT, this study provides a comprehensive framework that captures both technological and behavioral aspects of mobile banking adoption.

Empirical Studies on Mobile Banking Adoption

Numerous studies have investigated the determinants of mobile banking adoption across different contexts. Perceived usefulness has consistently been identified as a significant predictor of adoption, as users are more likely to adopt technologies that enhance efficiency and convenience. Similarly, perceived ease of use has been found to influence adoption, particularly among users with limited technological experience.

Perceived risk is another critical factor influencing mobile banking adoption. Concerns related to security, privacy, and potential financial loss often discourage users from adopting digital financial services. Studies conducted in developing countries indicate that perceived risk remains a major barrier to adoption due to weak cybersecurity infrastructure and limited consumer protection mechanisms [3,4].

Awareness has also been highlighted as a key determinant of mobile banking adoption. In many developing economies, low levels of awareness and limited understanding of digital banking services hinder adoption. Increasing customer awareness through education and marketing campaigns has been shown to significantly improve adoption rates.

Relative advantage plays an important role in influencing adoption decisions, as users are more likely to adopt technologies that offer clear benefits compared to traditional methods. Compatibility, which refers to the alignment of the innovation with users' values and lifestyle, also affects adoption behavior [5].

Mobile Banking Adoption in Africa

In Sub-Saharan Africa, mobile banking has emerged as a powerful tool for promoting financial inclusion. Countries such as Kenya have successfully implemented mobile money systems that have transformed the financial landscape by providing access to financial services for previously unbanked populations.

However, the adoption of mobile banking varies significantly across African countries due to differences in infrastructure, regulatory frameworks, and socio-economic conditions. While some countries have achieved high levels of adoption, others continue to face challenges related to limited digital literacy, inadequate infrastructure, and trust issues.

Empirical studies in African contexts highlight that awareness, perceived usefulness, and trust are key drivers of mobile banking adoption, while perceived risk and infrastructural limitations act as barriers [6].

Mobile Banking Adoption in Ethiopia

In Ethiopia, the adoption of mobile banking remains relatively low despite increasing mobile phone penetration and expansion of the banking sector. Previous studies indicate that factors such as limited awareness, low digital literacy, and concerns about security significantly influence adoption behavior.

The Ethiopian banking sector is characterized by a unique regulatory environment and relatively recent digital transformation efforts. As a result, customer adoption of mobile banking services is still evolving. Existing studies have primarily focused on individual factors influencing adoption; however, there is limited research that integrates technological, behavioral, and contextual determinants within a unified framework [7].

Research Gap

Although previous studies have provided valuable insights into mobile banking adoption, several gaps remain. First, empirical evidence from Ethiopia is limited, particularly with respect to private commercial banks such as Awash Bank S.C. Second, many studies focus primarily on technological factors while neglecting the interaction between behavioral and contextual variables. Third, there is limited understanding of how traditional adoption models apply within developing-country contexts.

This study addresses these gaps by integrating TAM and IDT to examine multiple determinants of mobile banking adoption and by providing empirical evidence from Ethiopia. In doing so, the study contributes to the literature on digital financial services and offers insights into the challenges and opportunities of promoting mobile banking adoption in African economies [8].

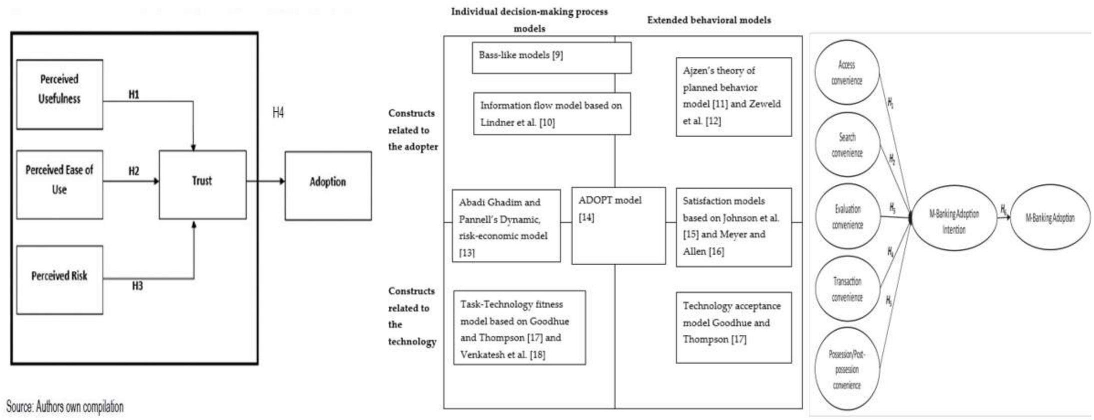

Figure 1: A Trust Framework to Improve Adoption of Mobile Banking By University Students

Conceptual Framework

This study adopts an integrated conceptual framework based on the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT) to examine the determinants of mobile banking adoption in Ethiopia.

The Technology Acceptance Model explains technology adoption through two primary constructs: perceived usefulness and perceived ease of use. These factors influence users’ attitudes and behavioral intentions toward adopting new technologies. In the context of mobile banking, perceived usefulness reflects the extent to which customers believe that mobile banking enhances their transaction efficiency, while perceived ease of use represents the degree of effort required to use the service.

Innovation Diffusion Theory complements TAM by emphasizing the characteristics of an innovation that influence its adoption. In this study, relative advantage and compatibility are incorporated from IDT. Relative advantage refers to the perceived superiority of mobile banking over traditional banking methods, while compatibility reflects how well mobile banking aligns with users’ lifestyle, needs, and values.

In addition to these theoretical constructs, the study includes context-specific variables such as awareness, perceived risk, perceived cost, and self-efficacy. Awareness captures the level of customer knowledge about mobile banking services, while perceived risk reflects concerns related to security, privacy, and potential financial loss. Perceived cost represents the financial burden associated with using mobile banking, and self-efficacy measures the confidence of users in their ability to use mobile technologies.

These independent variables are hypothesized to influence the dependent variable, mobile banking adoption, which is measured as a binary outcome (adopter versus non-adopter). The framework assumes that adoption decisions are influenced by a combination of technological perceptions, behavioral factors, and contextual conditions (Figure 1).

MATERIALS AND METHODS

Research Design

This study adopts a quantitative research approach to examine the determinants of mobile banking adoption among customers of Awash Bank S.C. A quantitative approach is appropriate as it enables the measurement of relationships between variables and allows for statistical testing of hypotheses derived from theoretical models.

A cross-sectional survey design was employed, whereby data were collected from respondents at a single point in time. This design is suitable for analyzing customer perceptions and behavioral factors influencing mobile banking adoption.

Study Area and Population

The study was conducted in Addis Ababa, the capital city of Ethiopia, where banking activities are highly concentrated and access to digital financial services is relatively more developed. The target population of the study consists of customers of Awash Bank S.C., one of the leading private commercial banks in Ethiopia.

Customers were selected as the unit of analysis because they are the primary users of mobile banking services and their perceptions directly influence adoption behavior.

Sampling Technique and Sample Size

A convenience sampling technique was employed to select respondents due to accessibility constraints and the absence of a comprehensive sampling frame. Although this method may limit generalizability, it is widely used in exploratory studies involving customer behavior in developing-country contexts.

A total of 400 questionnaires were distributed to customers of Awash Bank S.C., out of which 374 valid responses were collected and used for analysis, yielding a high response rate. This sample size is considered adequate for logistic regression analysis and provides sufficient statistical power for hypothesis testing.

Data Collection Methods

Primary data were collected using a structured questionnaire designed based on constructs derived from the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT), as well as relevant empirical studies.

The questionnaire was divided into three main sections:

- Demographic information of respondents
- Awareness and usage of mobile banking services
- Measurement of key variables influencing adoption

The items were measured using a five-point Likert scale ranging from "strongly disagree" to "strongly agree," allowing for the quantification of respondents' perceptions and attitudes.

Variables and Measurement

The study includes one dependent variable and multiple independent variables derived from theoretical and empirical literature.

Dependent Variable

Mobile Banking Adoption (binary variable: 1 = adopter, 0 = non-adopter).

Independent Variables

- Awareness
- Perceived Usefulness
- Perceived Ease of Use
- Self-efficacy
- Perceived Risk
- Perceived Cost
- Compatibility
- Relative Advantage

These variables were selected to capture technological, behavioral, and contextual factors influencing adoption.

Model Specification

To examine the relationship between the independent variables and mobile banking adoption, the study employs a binary logistic regression model. Logistic regression is appropriate because the dependent variable is dichotomous.

The model is specified as follows:

$$\text{Logit}(P) = \beta_0 + \beta_1 AW + \beta_2 PU + \beta_3 PEOU + \beta_4 SE + \beta_5 PR + \beta_6 PC + \beta_7 COM + \beta_8 RA + \varepsilon$$

Where,
P: Probability of adopting mobile banking
AW: Awareness
PU: Perceived Usefulness
PEOU: Perceived Ease of Use
SE: Self-efficacy
PR: Perceived Risk
PC: Perceived Cost
COM: Compatibility
RA: Relative Advantage
β_0: Constant
β_1–β_8: Coefficients of explanatory variables
ε: Error term

Data Analysis Techniques

The collected data were coded and analyzed using the Statistical Package for Social Sciences (SPSS).

The analysis was conducted in three stages:

- Descriptive statistics to summarize demographic characteristics and mobile banking usage patterns.
- Correlation analysis to examine relationships among variables.
- Logistic regression analysis to identify the determinants of mobile banking adoption and test the proposed hypotheses

Reliability and Validity

To ensure the reliability of the measurement instrument, internal consistency was assessed using Cronbach's alpha. A threshold value of 0.70 was considered acceptable for reliability.

Content validity was ensured by adapting measurement items from established studies and theoretical frameworks. In addition, the questionnaire was reviewed and refined to ensure clarity and relevance to the Ethiopian context.

Ethical Considerations

The study adhered to ethical research standards. Participation was voluntary, and respondents were informed about the purpose of the study. Confidentiality and anonymity of respondents were maintained throughout the research process. Respondents were assured that the data collected would be used solely for academic purposes.

RESULTS

Descriptive Analysis

This section presents the descriptive statistics of the respondents and their mobile banking usage behavior. The analysis provides an overview of the demographic characteristics and adoption patterns among customers of Awash Bank S.C.

The findings indicate that a significant proportion of respondents are within the economically active age group and possess relatively higher levels of education. This suggests that the sample is more likely to have exposure to mobile technology, which is an important factor in digital banking adoption.

With regard to mobile banking usage, more than half of the respondents reported using mobile banking services, while a considerable proportion remained non-users. This indicates that although adoption is increasing, a substantial gap still exists, reflecting underlying barriers to full adoption.

Logistic Regression Results

To examine the determinants of mobile banking adoption, a binary logistic regression model was estimated. The results are presented in Table 1.

The regression results reveal that several variables significantly influence mobile banking adoption, while others do not exhibit statistically significant effects.

Interpretation of Key Determinants

Awareness: Awareness was found to have a strong positive and statistically significant effect on mobile banking adoption ($B = 8.163$, $p<0.01$). This indicates that customers who are well-informed about mobile banking services are significantly more likely to adopt them.

The magnitude of the coefficient suggests that awareness is the most influential determinant in the model. This finding highlights the importance of information dissemination and customer education in promoting digital financial services in Ethiopia.

Table 1: Logistic Regression Results for Mobile Banking Adoption

Variable	Coefficient (B)	Std. Error	Wald	df	Sig. (p-value)	Exp(B)
Awareness	8.163	—	—	1	0.000***	—
Perceived Usefulness	2.484	—	—	1	0.000***	—
Perceived Ease of Use	-6.585	—	—	1	0.000***	—
Self-efficacy	-0.277	—	—	1	0.202	—
Perceived Risk	-1.131	—	—	1	0.007***	—
Perceived Cost	0.013	—	—	1	0.968	—
Compatibility	-4.794	—	—	1	0.000***	—
Relative Advantage	0.721	—	—	1	0.001***	—

***p<0.01; Dependent variable = Mobile Banking Adoption (1 = adopter, 0 = non-adopter).

Source: Author's computation based on SPSS output

Perceived Usefulness

Perceived usefulness has a positive and statistically significant effect on mobile banking adoption ($B = 2.484$, $p<0.01$). This implies that customers are more likely to adopt mobile banking when they perceive it as beneficial in improving transaction efficiency and convenience.

This finding is consistent with the Technology Acceptance Model, which identifies perceived usefulness as a key driver of technology adoption.

Relative Advantage

Relative advantage also exhibits a positive and significant relationship with mobile banking adoption ($B = 0.721$, $p<0.01$). This indicates that customers prefer mobile banking services when they perceive them to be superior to traditional banking methods.

This result supports the Innovation Diffusion Theory, which emphasizes the role of perceived benefits in influencing adoption decisions.

Perceived Risk

Perceived risk was found to have a negative and statistically significant effect on mobile banking adoption ($B = -1.131$, $p<0.01$). This suggests that concerns related to security, privacy, and potential financial loss significantly discourage customers from using mobile banking services.

This finding reflects the broader challenges facing digital financial services in developing economies, where trust and security remain critical issues.

Unexpected and Contradictory Findings

Perceived Ease of Use: Contrary to theoretical expectations, perceived ease of use has a negative and statistically significant effect on mobile banking adoption ($B = -6.585$, $p<0.01$).

This unexpected result suggests that customers may associate overly simplified systems with reduced security or reliability. In contexts where trust is a major concern, users may prioritize safety over convenience. Additionally, increasing familiarity with mobile technologies may reduce the importance of ease of use as a determinant of adoption.

This finding challenges the assumptions of the Technology Acceptance Model and highlights the need to reconsider its applicability in developing-country contexts.

Compatibility

Compatibility also shows a negative and significant effect on adoption ($B = -4.794$, $p<0.01$), which contradicts the predictions of Innovation Diffusion Theory.

This result may indicate that mobile banking services are not fully aligned with customers' existing habits, preferences, or cultural practices. It also suggests the presence of behavioral resistance to technological change.

Insignificant Variables

Self-Efficacy: Self-efficacy was found to be statistically insignificant ($p>0.05$), indicating that users' confidence in their ability to use mobile technology does not significantly influence adoption.

This may be due to the widespread use of mobile phones, which reduces variation in users' technical skills.

Perceived Cost

Perceived cost also does not have a significant effect on adoption ($p>0.05$). This suggests that the cost of using mobile banking services is not a major concern for customers in this context (Table 2).

Table 2: Summary of Hypothesis Testing

Hypothesis	Variable	Expected Sign	Result Sign	Significance	Decision
H1	Awareness	+	+	Significant	Supported
H2	Perceived Usefulness	+	+	Significant	Supported
H3	Ease of Use	+	–	Significant	Rejected
H4	Self-efficacy	+	–	Insignificant	Rejected
H5	Perceived Risk	–	–	Significant	Supported
H6	Perceived Cost	–	+	Insignificant	Rejected
H7	Compatibility	+	–	Significant	Rejected
H8	Relative Advantage	+	+	Significant	Supported

DISCUSSION

The findings of this study demonstrate that mobile banking adoption in Ethiopia is primarily influenced by awareness, perceived usefulness, relative advantage, and perceived risk.

Among these factors, awareness emerges as the most critical determinant, highlighting the importance of customer education and information dissemination. At the same time, perceived risk remains a major barrier, indicating the need for improved security and trust-building measures [3,4].

The study also reveals important deviations from established theoretical models, particularly with regard to perceived ease of use and compatibility. These findings suggest that traditional technology adoption theories may not fully capture user behavior in developing-country contexts, where trust, institutional factors, and cultural dynamics play a significant role.

Overall, the results provide valuable insights into the challenges and opportunities of promoting mobile banking adoption and digital financial inclusion in Ethiopia and similar African economies.

CONCLUSION

This study examined the determinants of mobile banking adoption in Ethiopia, using evidence from customers of Awash Bank S.C. By integrating the Technology Acceptance Model (TAM) and Innovation Diffusion Theory (IDT), the study analyzed the influence of technological, behavioral, and contextual factors on customers' adoption decisions.

The empirical findings reveal that awareness, perceived usefulness, relative advantage, and perceived risk are significant determinants of mobile banking adoption. Among these, awareness emerged as the most influential factor, indicating that limited customer knowledge and understanding of mobile banking services remain major barriers to adoption in the Ethiopian context.

Perceived usefulness and relative advantage were found to positively influence adoption, suggesting that customers are more likely to adopt mobile banking when they recognize its practical benefits, such as convenience, efficiency, and accessibility. Conversely, perceived risk negatively affects adoption, highlighting persistent concerns related to security, privacy, and trust in digital financial services.

Importantly, the study identified unexpected negative relationships between perceived ease of use and compatibility with mobile banking adoption. These findings challenge the assumptions of traditional technology adoption models, particularly TAM and IDT, and suggest that user behavior in developing-country contexts may be shaped by additional factors such as trust, institutional conditions, and cultural dynamics.

Overall, the study demonstrates that mobile banking adoption in Ethiopia is not solely driven by technological availability but is strongly influenced by awareness, perceived benefits, and trust-related concerns. The findings provide valuable insights into the challenges of digital financial transformation and highlight the need for targeted strategies to enhance adoption and promote financial inclusion.

This study contributes to the literature by providing empirical evidence from Ethiopia, a relatively underexplored context, and by offering new perspectives on the applicability of established technology adoption theories in African economies.

Recommendations

Based on the findings of the study, the following recommendations are proposed for financial institutions, policymakers, and future researchers.

Recommendations for Banks (Awash Bank and Others)

Banks should prioritize awareness creation initiatives to improve customer understanding of mobile banking services. This can be achieved through targeted marketing campaigns, customer education programs, and in-branch demonstrations. Given that awareness is the strongest determinant of adoption, improving customer knowledge is essential for increasing usage.

Financial institutions should also strengthen their cybersecurity systems and communicate these improvements effectively to customers. Reducing perceived risk is critical for building trust and encouraging adoption. Transparent communication regarding data protection and transaction security can help alleviate customer concerns.

In addition, banks should emphasize the practical benefits of mobile banking services, such as convenience, speed, and accessibility. Marketing strategies should focus on demonstrating the relative advantage of mobile banking compared to traditional banking methods.

Furthermore, banks should carefully design user interfaces that balance simplicity with perceived security. The negative effect of perceived ease of use suggests that overly simplified systems may reduce customer confidence. Therefore, usability improvements should not compromise perceptions of reliability and trust.

Recommendations for Policymakers and Regulators

Policymakers should develop and enforce regulatory frameworks that enhance trust in digital financial services. This includes strengthening consumer protection laws, improving cybersecurity standards, and ensuring transparency in digital banking operations.

The government should also invest in digital infrastructure, including reliable internet connectivity and mobile network expansion, to support the growth of mobile banking services.

In addition, national digital literacy programs should be implemented to improve citizens’ understanding and usage of digital financial services. Enhancing digital literacy will help bridge the gap between technological availability and actual adoption.

Recommendations for Future Research

Future studies should consider expanding the scope of research by including multiple banks and diverse geographic regions, particularly rural areas where access to digital financial services remains limited.

Researchers may also explore additional variables such as trust, social influence, and service quality to better understand mobile banking adoption behavior.

Furthermore, longitudinal studies could provide deeper insights into how adoption patterns evolve over time, particularly as digital financial services continue to develop in Ethiopia.

Finally, qualitative approaches may complement quantitative findings by providing a deeper understanding of customer perceptions and behavioral dynamics.

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