

The effect of mobile banking services on banking performance with the mediating role of customer intention: A case of selected commercial banks in Borena, Southern Ethiopia

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Abstract

This paper examined the effect of mobile banking services on bank performance in selected banking sectors of Ethiopia from a mediating role customers' intention perspective. There has been relatively little research that examined the effect of mobile banking services on bank performance from the mediating role of customer intention perspectives in developing countries, particularly in sub-Saharan Africa. This paper attempted to bridge that gap with an Ethiopian perspective. A response was collected through a survey of open- and closed-ended questionnaires from the sampled 400 employees and customers of selected commercial banks in Borena, southern Ethiopia. The collected data were tested on the hypothesized relationship using the SEM analysis method with SPSS and AMOS version 26. The findings showed that mobile banking service as well as customer intention has a significant effect on bank performance. This research recommended that banks should implement mobile banking services from a customer intention perspective to enhance their bank performances. Also, it was recommended that future researchers should determine mobile banking services effect on other services organization firm rather than banks.

Keywords: mobile banking, customer intention, bank performance

JEL Classification: G21, G41, O33

1. Introduction

Globally, in this era of digitalization, neo-banking institutions, which have a big influence on the national economy, need digital marketing services in the current world to reduce transaction costs while also accelerating the process of interacting with new customers globally (United Nations Conference, 2019; Lee et al., 2020; Ethiopia's Digital Economy, 2020; Feyen et al., 2021). The banking industry needs digital marketing services as a vital marketing tool as the number of these cutting-edge mobile phones increases and mobile banking becomes more accessible, inexpensive, and user-friendly ways (Lule, 2012; Pena-Garcia et al., 2021; Patil et al., 2022).

Mobile banking services technology can assist customers and digital banks in better managing their service operations, procedures, and lives through the use of particular software algorithms. The rapidly expanding digital banking industry enhances the delivery of fast services with applications in nearly every banking sector, geography, and business model (United Nations Economist Network policy brief, 2016; Regime, 2022). Lee et al. (2020) showed that the current economic situation is increasing competition for digital marketing services, especially in the banking sector. In the banking industry, the services provided through digital marketing are still expanding. The quick growth of digital marketing technologies has a big impact on the services that banks offer. Companies would be ready to go above and beyond to meet consumer demands in order to meet customer dynamics, improve their level of competence, and turn a profit (Lyimo, 2019; Hichaim et al., 2020).

Thus, this article aims to disseminate its findings so as to increase the understanding of neo-marketing systems, offering new insights into neo-banks' and how they incorporate customer intention, bank performance, and mobile banking services into service organizations like banks. The intention of this research is, therefore, to answer the following research questions: RQ1. Does the use of Mobile banking services have a significant effect on the performance of banks in a selected study of commercial banks in Ethiopia? RQ2. What is the influence of Mobile banking services on customer intention at selected commercial banks in Ethiopia? RQ4. Does customer intention have an effect on bank performance at selected commercial banks in Ethiopia? RQ5. How customer intentions mediate the relationship between Mobile banking services and bank performance at selected commercial banks in Ethiopia? The objectives of this study was to examine the effect of mobile banking services on bank performance with the mediating role of customer intention in selected commercial banks in Ethiopia.

The link between independent, mediating, and dependent factors is displayed in this conceptual framework. In this study, the dependent variable is bank performance, the mediating variable is customer intention, and the independent variables are

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Mobile banking services. A conceptual framework's objective is to map the relationships between concepts that are pertinent to the study and to classify and characterize them (Ajibade, 2019).

2. Research methodology

This study employed an explanatory research design (Asenahabi, 2019; Abu & Toyon, 2021). The empirical investigation undertaken for this study was based on quantitative research methods consisting of the application of a questionnaire to selected banks respondents and Key informants. The questionnaires consisted of both closed and open-ended questions. The main sources of information were selected banks key informants, employees and customers from selected banks namely commercial bank of Ethiopia, Awash Bank, Abyssinia bank, Oromia Bank and cooperative Bank of Oromia. Purposive sampling technique was used to select banks 5 banks in the sample. Simple random sampling technique was employed to include 76 employees and 324 customer respondents from selected banks in the sample after stratification according to their banks. The purposive sampling technique included consideration of those who were assumed to be relatively knowledgeable about and experienced in CBE and training.

2.1. Descriptive statistics

In this section, data obtained from the respondents are presented and analyzed in line with the research questions by mean and SD, Presentation of data and results are followed by brief discussions.

Table 1. Mobile banking services mean and SD (source: author)

(MBS25)	400	1	5	4.07	1.174
(MBS26)	400	1	5	4.16	1.118
(MBS27)	400	1	5	4.04	1.197
(MBS28)	400	1	5	4.08	1.151
(MBS29)	400	1	5	4.18	1.151
(MBS30)	400	1	5	4.06	1.131

2.2. Mobile banking services

Table 1 survey results from MBS 25-MBS 30 for all the chosen banks: (mean 4.07, SD 1.174) of participants responded that, with my mobile marketing, getting the service is simple. (mean 4.16, SD 1.118 of participants responded that mobile banking services are a cost-effective technology. (mean 4.04, SD 1.197) of participants

responded that managing financial transactions was easy with mobile banking technology. (mean 4.08, SD 1.151) of participants responded that they frequently used mobile banking services for financial transactions.

Also, the survey results (mean 4.18, SD 1.151) of participants responded that services for mobile banking are highly accessible and easily reachable. (mean 4.06, SD 1.131) of participants responded that data handling with mobile banking services is secure. All standard deviation values are greater than zero, indicating that there are no outliers.

2.3. Measuring reliability and validity

In this study, to test reliability and validity alpha value, internal consistency, discriminant validity composite reliability (CR) and convergent validity were used. An "Alpha value between 0.7 and 0.6" would be acceptable, according to Raharjanti et al.'s (2022) argument. The results of the scale reliability tests were checked by considering, according to Schober & Boer (2018) argued in Table 4.15, item-to-total correlation values ranging from 0.00–0.10, negligible correlation, 0.10–0.39. Weak correlation: 0.40–0.69 Moderate correlation, 0.70–0.89 Strong correlation and 0.90–1.00 Very strong correlation. Also according to Akoglu (2018), item-to-total correlation values ranging from +1 Perfect, +0.9 Very Strong, +0.8 Strong, +0.7 Strong, +0.6 Strong Moderate, +0.5 Strong Fair, +0.4 Moderate Fair, +0.3 Weak Fair, +0.2 Poor, +0.1 Negligible Poor, 0. 0 Zero were None.

Table 2. Results of scale reliability coefficient of the pilot study for mobile banking services items (MBS), customer intention items (CI) and bank performance items (BP) (source: own survey output, 2024)

Cronbach's Alpha	Number Of Items	Cronbach's Alpha Based On Standardized Items	Interpretation
(Taber, 2018)			
MBS	.949 6	.949	Acceptable
CI	.890 37	.895	Acceptable

Table 3. internal consistency analyses of mobile banking services (source: author)

Mobile banking services	.719	0.714	0.503	0.709
(MBS25)	.589			
(MBS27)	.813			
(MBS29)	.619			

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(MBS30)	.821				
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The results of the scale reliability tests shown in Table 3 each item was internally consistent with every other item, as seen by the scale reliability test findings above, which range in value from moderate (.589) to strong (.821). As per the reasoning of Schober & Boer (2018) and Akoglu (2018), all the numbers were deemed acceptable since they were above the 0.39 weak correlation criterion. In order to establish convergent validity, item-to-total correlation values must be more than 0.39; if any of the values fall below this cutoff, they ought to be eliminated.

Therefore, mobile marketing services items MB26 (.334) and MBS 28 (.315) Because item-to-total scores were below the permissible limit, they were removed and not included in the statistical analysis process, which helped to preserve the study's validity. An item-to-total correlation value is clearly less than 0.39. It should not be included for further analysis in order to ensure statistical accuracy, convergent validity, and other requirements.

The construct's Cronbach's alpha coefficient value of .719 exceeded the recommended threshold of 0.6 as recommended by Taber (2018) and Raharjanti et al. (2022); therefore, this result confirmed that the measures used in this study were reliable. In addition to the Cronbach alpha value, the composite reliability test of the construct was used to evaluate internal consistency. The results in Table 4 indicate that the CR value exceeds the minimum accepted value of 0.4 (Schober & Boer, 2018). The average variance extracted for mobile banking services (AVE) above the threshold of 0.50 recommended according to Yadav et al. (2017) argued. that ensured the presence of discriminant validity in the study. The square root average variance AVE value should exceed 0.50 so that it is adequate for discriminant validity, which is less than the recommended implies the presence of convergent validity.

Therefore, the values of Cronbach alpha between 0.60 and 0.70 are acceptable, while in more advanced stages the value has to be higher than 0.70. However, composite reliability value that is more than 0.95 or above is definitely undesirable (Yadav et al., 2017). The results of all composite reliability for mobile banking services were not above 0.95, which indicated acceptable.

2.4. Composite reliability

Table 4. composite reliability (CR) and convergent validity (AVE) (source: Field data February, 2024)

Latent constructs	CR	AVE
Mobile marketing services (CR&AVE)	0.719	0.503

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Customer intention (CR&AVE)	0.941	0.759
Bank performance (CR&AVE)	0.920	0.804

For composite reliability, if CR > 0.70, it is acceptable, and for convergent validity, if AVE > 0.50, it is acceptable (A. Rashid & Rokade, 2019). Referring to Table 5 the CR for all constructs is above 0.70 and the AVE values are within 0.503 and 0.804, which is greater than the recommended threshold.

Table 5. Discriminant validity inter-construct correlation matrix (source: Field data February, 2024)

Latent constructs	E	F	G	
Mobile marketing services (E)	..562**	0.709		
Customer intention (F)	..789**	.842**	0.871	
Bank performance (G)	..645**	.293**	.138**	0.897

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

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

For discriminant validity, if the square root of AVE > interconstruct correlations, it means the models are achieved (Yadav et al., 2017). All items of AVE above table 6 are greater than interconstruct correlatons. So the survey results show that our models were achieved concerning discriminant reliability.

2.5. Hypothesized relationships and results

Table 6. Research hypothesis direct effects (source: Field data February, 2024)

Research model hypothesis	Path model	Estimate loading	P-value loading	Decision
H1 Mobile banking services has significant effect on bank performances	BP < MB	1.408	***	Supported
H2 Mobile banking services has significant effect on customer intention	CI <MB	-.652	***	Supported
H3 customer intention has significant effect on bank performance	BP <- CI	.057	***	supported

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Table 7. Direct effects results model (source: Field data February, 2024)

Hypothesis	Path model	Estimate loading	P-value loading	Decision
H1	BP <- MB	1.408	***	Supported
H2	CI <- MB	-.652	***	Supported
H3	BP <- CI	.057	***	supported

H1. mobile banking services has significant effect on customer intention

The survey results of the above table 6 indicated that mobile banking services have a significant positive effect on customer intention. The standardized direct effect of mobile banking services on customer intention was -.652 (p-value=0.001 <0.05). This means when mobile banking services go up by 1 standard deviation, customer intention goes up by -.652. The evidence shows that mobile banking services have a significant effect on customer intention. Thus, hypothesis H1 is supported. These findings are in line with research conducted by Kuria et al. (2022). Mobile banking is seen as one of the most successful business-to-consumer applications in banking services, which today includes the option for multiple service transactions conducted via the internet.

H2. Mobile banking services has significant effect on bank performances

The survey results in the above table indicated that mobile banking services have significant positive effect on the performance of banks. The standardized direct effect of mobile banking services on bank performance was 1.408 (p-value = 0.001 <0.05). This means when mobile banking services go up by 1 standard deviation, bank performance goes up by 1.408. The evidence shows that mobile banking services have a significant positive effect on the performance of banks. Thus, hypothesis H2 is supported. These findings are in line with research conducted by academic librarians in Nigeria, where Anene & Okeji (2021) suggested that users can obtain services more easily with mobile banking, yet utilization is impacted by security and trust.

H3. Customer intention has significant effect on bank performances

The survey results in the above table 6 indicated that customer intention has significant positive effect on the performance of banks. The standardized direct effect of customer intention on bank performance was .057 (p-value = 0.001 <0.05). This means when mobile banking services go up by 1 standard deviation, bank performance goes up by .057. The evidence shows that customer intention has a significant effect on bank performance. Thus, hypothesis H3 is supported. They also align with a Chinese study conducted in Saudi Arabia by M. A. Khan and Alhumoudi (2022), which shows that Mobile banking-service quality impacts customer intention in banking. Performance inside the organization was impacted by customer satisfaction.

3. Tests for mediation using a bootstrap analysis with a 95 % confidence interval

Table 8: Mediation analysis (source: Field data February, 2024)

Relationships	Beta value Direct effect	Beta Indirect effect	Confidence interval		P-value	Decision
			Low bound	High bound		
H4 Mobile banking services => Customer intention => bank performance	.715	.071	.008	.083	.005	Partial mediation reason the direct effect p-value is significant, which is .005, and the indirect effects are .008 and .083, which show no zero between them.

Table 9: Model of mediation affects results (source: Field data February, 2024)

Relationships	Direct effect	Indirect effect	Confidence interval		P-value	Decision
			Low	High		
BP <- CI <- MB	.715	.071	.008	.083	.005	Partial mediation

H4. Customer intention has a significant mediating relation between mobile banking services and bank performance.

The survey results above at table 9 indicated that the relationship between the independent Mobile banking services and dependent variable bank performance was mediated by customer intention. The produced standardized regression coefficient value was .715 for direct effect, .071 for indirect effect, bootstrap confidence interval for low .008, for high .083, and P-value .005 < 0.05. This indicates customer intentions significantly mediated the relation between internet banking services and bank performance.

Gunzler et al. (2016) argued that in partial mediation there is not only a significant relationship between the mediator and the dependent variable but also some direct relationship between the independent and dependent variables (Ali et al., 2021). These mediators show partial mediation because the direct effect p-value is significant, which is .005, and the indirect effects are .008 and .083, which show no zero between them. Though hypothesis H3 is accepted.

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3.1. The effect of mobile banking services on performance of banks

The survey result indicated, mobile banking has a significant effect on bank performance. The study's finding demonstrated how significantly mobile banking effects bank performance. These findings are in line with research conducted by academic librarians in Nigeria, where Anene & Okeji (2021) suggested that users can obtain services more easily with mobile banking, yet utilization is impacted by security and trust. They also align with a Kenyan study conducted by (Lule, 2012). Today's major technologies enable people to collect, send, and receive information in minutes, wherever they are, through mobile phones. Mobile commerce technology is becoming more readily available in Kenya and has a high effect on financial institutions.

Similarly, many financial institutions and mobile phone service providers are teaming up to provide banking services to customers via mobile phones. The study also consists of a study conducted in China. Digital technology is gradually leading the development of commercial banks. The service is geared towards reaching the unbanked population by enabling them to easily open bank accounts, save money into the bank account, and enjoy the other benefits of a bank account while accessing it through their phone (Zuo & Strauss, 2021).

The study also consists of a study conducted in the Russian Federation. The development of new technologies inevitably results in the transformation of all businesses and changes in the relationship between commercial banks and their existing and potential customers. There is a growing demand from bank customers for remote services through mobile devices, personal computers, and other means, which leads to digital banking increasing in importance (Rudakova & Markova, 2020). The researcher's finding contradicts a study conducted in Bulgaria that, without the principles and approaches of traditional marketing, it is impossible to develop comprehensive and effective digital marketing services for business performance (Veleva & Tsvetanova, 2020).

3.2. The effect of mobile banking services on customer intention

The survey result indicated, mobile banking has a significant effect on customer intention. The study's finding demonstrated how significantly mobile banking effects customer intention. These findings are in line with research conducted by Kuria et al.(2022) Mobile banking is seen as one of the most successful business-to-consumer applications in banking services which today includes the option for multiple service transactions conducted via internet.

Also the study was in line with Cuison et al.(2021) argued service of mobile banking made Low fees, time savings and freedom from time and place have been found to be the most important elements of mobile banking that affect customer intention

positively. Other factors contributing to its use include easiness-to-use of the service, speed of service delivery, convenience and compatibility with lifestyle. The mobile bank as a channel for service consumption offers enormous potential since today, a mobile phone is an integral part of customers' lives and a growing number of these devices are also equipped with internet connection(Kim, 2022).

Mobile banking services enable consumers, for example, to request their account balance and the latest transactions of their accounts, to transfer funds between accounts, to make buy and sell orders for the stock exchange and to receive portfolio and price information. security issues are argued to be among the greatest concerns in the adoption of mobile banking that affect customer intention(Indriasari et al., 2022). Our finding was contradict with findings that argued of studies that argued security issues are not perceived by customers to be major obstacles in banking transactions Laukkanen (2014).

3.3. Customer intention mediates the relationship between mobile banking services and bank performance

The result of this study revealed that customer intention has a significant mediating relation between mobile banking and bank performance. These findings are in line with research conducted in the Lebanese, where Hammoud et al. (2018) suggested that expanding digital banking services through Mobile-banking has improved bank profitability by allowing them to cover their expenses and turn a profit even more quickly. They also align with a study conducted by the European Commission (Bartoloni & Commission, 2014), which shows that banks It is widely argued that innovation is the driving force behind firms' success and therefore may also be a key factor in sustaining the long-run growth of the entire economy.

Furthermore, the research is consistent with a study by Cajetan (2018) carried out in the UK, which found that or demonstrates that digital services enhance banks' profitability. These findings are in line with research conducted in China by Zuo & Strauss (2021), which suggested that in recent decades, commercial banks in China have invested heavily in science and technology. These investments have led to the development of financial technology (fintech) and have substantially altered commercial bank performance. Fintech is expanding digital banking services.

4. Conclusion

Based on the results, mobile banking services undertaken by selected banks affect bank performance significantly. And also customer intention affects business performance meaningfully. In turn considering customer intention improved bank performance. The study results showed that customer intention has partial mediation

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with mobile banking services and bank performances. Finally, it is important to enhance the implementation of mobile banking services with consideration of customer intention to gain improved overall bank performance in banks. The research also highlighted some research limitations and suggestions for future research.

5. Recommendations

Based on the findings, the following alternative solutions could be sought:

1. Therefore, banks must provide value to their clients through mobile banking services digital channels and multi-channel services if they hope to improve their bank performance.

2. Banks and customers can achieve greater performance by utilizing appropriate mobile banking services. 3. Clients are still worried about security; banks should take security and other concerns very seriously.

4. This dissertation adds to the body of knowledge by extending the breadth of studies on consumer intention and bank performance related to digital marketing services.

5. Findings indicate that mobile banking services works well for bringing in new clients and keeping existing ones.

6. Limitations and suggestions for future research

The study focused on examining the effects of mobile banking services on the performance of a selected group of commercial banks in Ethiopia with a focus on the mediating function of consumer intention. Geographical and organizational scope are restricted, the study was restricted to selected commercial banks in Ethiopia. The study was restricted to mobile banking services. The study restricted from service organization focused on banks only. Furthermore, this study didn't consider other business firm rather than banks. Therefore, future studies can focus on other business organization.

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