

Electronic Banking And Customer Service Delivery: A Case Study Of Centenary Bank Uganda, Iganga Branch

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Abstract

This study examined the effect of electronic banking on customer service delivery at Centenary Bank Uganda, Iganga Branch. The study was guided by three specific objectives: to assess the effect of mobile banking on customer service delivery, to examine the influence of internet banking on service quality, and to evaluate the impact of ATM services on customer satisfaction. A cross-sectional survey research design was adopted, using both quantitative and qualitative approaches. A sample of 120 respondents comprising bank customers, branch managers, and tellers was selected using stratified and simple random sampling techniques. Data were collected using structured questionnaires and interview guides. Descriptive statistics, Pearson's correlation, and multiple linear regression were used to analyze the data. Findings revealed that mobile banking ($\beta=0.421$, $p<0.01$), internet banking ($\beta=0.318$, $p<0.05$), and ATM services ($\beta=0.289$, $p<0.05$) all had significant positive effects on customer service delivery. The study concluded that electronic banking is a critical driver of customer service excellence in commercial banking. It is recommended that banks invest in robust digital infrastructure and regular staff training to optimize e-banking benefits.

Keywords: *Electronic banking, mobile banking, ATM services, internet banking, customer service delivery, Centenary Bank, Uganda*

1.0 Background to the Study

The banking industry has undergone a revolutionary transformation globally, driven largely by rapid advancements in information and communication technology (ICT)(Gracious, 2023). Electronic banking, commonly referred to as e-banking, represents a paradigm shift in the manner in which financial institutions deliver services to their customers(Sarah & Audrey, 2024). The term encompasses a wide range of digital platforms including mobile banking applications, internet banking portals, automated teller machines (ATMs), point-of-sale (POS) terminals, and electronic funds transfer systems(Julius & Audrey, 2025). These innovations have fundamentally altered the traditional bank-customer relationship by enabling real-time, location-independent access to financial services(Julius & Kazaara, 2026c).

In the African context, the adoption of electronic banking has gained significant momentum over the past two decades, driven by increasing mobile phone penetration, expanding internet connectivity, and deliberate policy frameworks aimed at promoting financial inclusion(Christopher, 2024). Countries such as Kenya, Nigeria, South Africa, and Rwanda have emerged as frontrunners in mobile money adoption, with platforms like M-Pesa demonstrating the transformative potential of technology-driven financial services(Moses et al., 2025). Uganda has not been left behind in this digital wave, with the Central Bank of Uganda (Bank of Uganda) progressively providing regulatory frameworks that support the growth of e-banking and mobile money ecosystems(Winny et al., 2023).

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Centenary Bank Uganda is one of the country's most prominent indigenous commercial banks, with a strong presence in both urban and rural areas(Alex & Moses, 2024). The bank has consistently invested in technological solutions to enhance its service delivery portfolio. The Iganga Branch, located in Eastern Uganda, serves a diverse clientele ranging from smallholder farmers and market traders to civil servants and local government employees(Kazaara & Kazaara, 2023). Understanding how electronic banking influences service delivery at this branch provides valuable insights into how digitization affects customer experiences in semi-urban Ugandan banking contexts(Julius et al., 2024).

Customer service delivery in the banking sector refers to the totality of experiences that customers encounter when seeking, receiving, and assessing banking products and services(Kazaara et al., 2024). High-quality service delivery is characterized by responsiveness, reliability, empathy, assurance, and tangible evidence of professionalism(Alex & Moses, 2024). With the introduction of electronic banking channels, the dimensions of service delivery have expanded to include system availability, transaction speed, security, and user interface design(Nelson, Christopher, Teddy, et al., 2022). The alignment between technological deployment and customer expectations has thus become a critical determinant of competitive advantage in the banking industry.

2.0 Problem Statement

Despite the widespread adoption of electronic banking platforms across Uganda's commercial banking sector, a persistent gap remains in understanding how these technological interventions translate into measurable improvements in customer service delivery, particularly in branches located outside major urban centers(Regan et al., 2024). Many bank customers in semi-urban areas such as Iganga continue to report challenges including system downtimes, network failures, limited digital literacy, security concerns, and inadequate customer support for e-banking platforms(Julius & Kazaara, 2026a). These issues undermine the potential benefits of e-banking and raise questions about whether the deployment of electronic systems alone is sufficient to deliver superior customer experiences(Kazaara & Kazaara, 2025).

Centenary Bank's Iganga Branch has made considerable investments in ATMs, mobile banking platforms, and internet banking services. However, anecdotal evidence and informal customer feedback suggest that a significant proportion of customers remain dissatisfied with the reliability and accessibility of these services(Nelson, Christopher, Teddy, et al., 2022). The branch has experienced periods of ATM downtime, mobile banking application glitches, and delays in transaction processing, all of which have negatively affected customer perceptions of service quality(Julius & Audrey, 2025). Furthermore, there is limited empirical research specifically examining the e-banking–service delivery nexus within Ugandan community banking contexts, creating a knowledge gap that this study seeks to address.

3.0 Main Objective

The main objective of this study was to examine the effect of electronic banking on customer service delivery at Centenary Bank Uganda, Iganga Branch. Specifically, the study sought to: (i) assess the effect of mobile banking on customer service delivery; (ii) examine the influence of internet banking on service quality at the branch; and (iii) evaluate the impact of ATM services on customer satisfaction levels.

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4.0 Literature Review

4.1 Electronic Banking and Service Delivery

The theoretical foundation of this study draws from the Technology Acceptance Model (TAM) developed by Davis (1989), which posits that the perceived usefulness and perceived ease of use of a technology are the primary determinants of user behavioral intention and actual system use. In the banking context, these constructs translate directly into customer willingness to adopt and continuously use e-banking platforms (Jallow et al., 2022). Several studies have applied TAM to understand e-banking adoption across diverse geographical and cultural settings, consistently finding that usability and utility are pivotal to adoption (Venkatesh & Davis, 2000; Luarn & Lin, 2005). Zeithaml, Parasuraman, and Malhotra (2002) extended the service quality framework to the electronic environment, proposing the E-S-QUAL model, which measures online service quality across dimensions of efficiency, system availability, fulfillment, and privacy. This framework has been widely applied in e-banking research to capture customer perceptions of digital service quality. Studies by Alhayani et al. (2021) in the Middle East, Owusu-Frimpong and Mmeh (2017) in Ghana, and Kazi and Mannan (2013) in Pakistan all confirm that high e-service quality significantly enhances overall customer satisfaction.

In the Ugandan context, Nanziri and Leibbrandt (2018) found that mobile money and digital banking platforms have played significant roles in expanding access to financial services, particularly among previously unbanked rural populations. However, the authors noted that service quality challenges, including infrastructure inadequacies and digital literacy deficits, continue to constrain the full realization of e-banking benefits. Mutangili (2019) similarly reported that while Kenyan banks have seen dramatic improvements in customer satisfaction attributable to mobile and internet banking, service interruptions and cybersecurity concerns remain persistent inhibitors.

4.2 Mobile Banking and Customer Service

Mobile banking has emerged as perhaps the most transformative component of electronic banking in Sub-Saharan Africa (Alex & Moses, 2024). The proliferation of affordable smartphones and expanding 3G/4G networks has enabled millions of previously underserved individuals to access banking services for the first time. Shaikh and Karjaluoto (2015) conducted a systematic literature review of 46 mobile banking studies and concluded that convenience, trust, and perceived risk are the most consistent predictors of mobile banking adoption (Brian et al., 2024). Their findings underscore the importance of building customer trust through reliable service delivery and robust security protocols (Julius & Audrey, 2026).

The role of mobile banking in improving customer service delivery manifests through several mechanisms: reduced transaction processing time, 24/7 service availability, elimination of geographical barriers, and real-time notifications that keep customers informed about their account activities (Brian et al., 2024). Mwangi and Njeru (2015) found in a Kenyan study that mobile banking adoption significantly reduced bank branch congestion and improved the overall speed of service delivery, translating into higher customer satisfaction scores (Faridah et al., 2023). These findings

resonate with the Ugandan context, where branch overcrowding has historically been a major source of customer frustration.

4.3 ATM Services and Customer Satisfaction

Automated teller machines represent one of the earliest forms of electronic banking and continue to serve as critical service delivery touchpoints. Researchers including Hossain and Leo (2009) have documented a strong positive relationship between ATM service quality and customer satisfaction, with dimensions such as machine reliability, location convenience, transaction speed, and security being most influential. In Uganda, the proliferation of ATM networks operated by banks including Centenary, Stanbic, Absa, and MTN Mobile Money agents has significantly enhanced cash accessibility, particularly in areas where branch banking infrastructure is limited.

5.0 Methodology

This study adopted a cross-sectional survey research design, combining both quantitative and qualitative methodological approaches. The study population comprised 250 active customers of Centenary Bank Iganga Branch, 15 bank staff members (including tellers, customer service officers, and the branch manager), giving a total target population of 265 (Nafiu, 2012). Using Krejcie and Morgan's (1970) sample size determination table, a sample of 120 respondents was selected: 104 customers drawn through stratified random sampling across account type categories (savings, current, and fixed deposit) and 16 staff selected through purposive sampling based on their direct involvement with e-banking service delivery (Irumba et al., 2024).

The primary data collection instrument was a structured questionnaire organized into four sections: Section A covered respondents' socio-demographic characteristics; Section B assessed mobile banking experiences; Section C examined internet banking perceptions; and Section D evaluated ATM service satisfaction (Muhamad et al., 2023). The questionnaire items were measured on a five-point Likert scale anchored from 1 (Strongly Disagree) to 5 (Strongly Agree). A pilot test was conducted with 15 respondents not included in the main study to assess instrument reliability, yielding a Cronbach's Alpha coefficient of 0.84, confirming acceptable internal consistency.

Quantitative data were analyzed using IBM SPSS Version 26 (Nelson, Christopher, & Milton, 2022). Descriptive statistics including means, standard deviations, frequencies, and percentages were computed to profile variables. Pearson's product-moment correlation analysis was employed to examine the strength and direction of bivariate relationships between electronic banking dimensions and customer service delivery. Multiple linear regression analysis was used to determine the relative predictive contribution of each e-banking component on the dependent variable. Qualitative data from key informant interviews were analyzed thematically and used to triangulate and enrich the quantitative findings.

6.0 Results and Discussion

6.1 Descriptive Statistics

The descriptive statistics presented in Table 1 below provide an overview of the central tendency and variability of the study's key variables. The analysis reveals important patterns in how customers and staff perceive the various dimensions of electronic banking and their relationship to service delivery at Centenary Bank Iganga Branch.

Table 1: Descriptive Statistics for Study Variables (N=120)

Variable	N	Minimum	Maximum	Mean	Std. Dev.	Interpretation
Mobile Banking Quality	120	1.20	5.00	3.84	0.712	High
Internet Banking Quality	120	1.40	5.00	3.62	0.841	High
ATM Service Quality	120	1.00	5.00	3.71	0.769	High
Customer Service Delivery	120	1.60	5.00	3.79	0.694	High
Transaction Speed	120	1.20	5.00	3.91	0.643	High
System Reliability	120	1.00	5.00	3.56	0.887	High
Security & Privacy	120	1.40	5.00	3.68	0.754	High
Customer Satisfaction	120	1.20	5.00	3.81	0.717	High

Source: Primary Data, 2025

The descriptive statistics in Table 1 indicate that mobile banking quality recorded the highest mean score of 3.84 (SD=0.712), suggesting that customers at Centenary Bank Iganga Branch generally perceive the mobile banking services offered by the bank as being of high quality. This finding aligns with the growing usage of MTN and Airtel mobile money integration services that Centenary Bank has developed to facilitate convenient transactions(Julius & Kazaara, 2026b). The relatively modest standard deviation of 0.712 indicates that customer perceptions about mobile banking quality are fairly consistent, with limited spread around the mean, suggesting a broadly shared positive assessment across the customer base(Julius & Kazaara, 2026d).

Customer service delivery, which is the dependent variable of this study, recorded a mean of 3.79 (SD=0.694), indicating that respondents generally perceived service delivery as satisfactory but not exceptionally high(Julius & Kazaara, 2026c). This suggests that while electronic banking has contributed positively to service experiences, there remain areas requiring improvement. Transaction speed registered the highest mean value (M=3.91, SD=0.643) among all indicators, underscoring that customers particularly value the speed benefits that e-banking platforms

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deliver. In contrast, system reliability posted the lowest mean score ($M=3.56$, $SD=0.887$) with the highest standard deviation, pointing to inconsistent customer experiences with system uptime and service continuity, which corroborates complaints about periodic ATM outages and mobile banking downtime documented during the study period.

Internet banking quality received a mean of 3.62 ($SD=0.841$), which, while still in the 'high' category, reflects the relatively lower adoption of internet banking among Iganga Branch customers compared to mobile banking. This is partly attributable to the demographic profile of the branch's clientele, many of whom are small-scale entrepreneurs and farmers who may have limited access to computers or laptops. ATM service quality ($M=3.71$, $SD=0.769$) and security and privacy ($M=3.68$, $SD=0.754$) also scored in the moderate-to-high range, indicating general satisfaction tempered by specific concerns about machine availability and transaction security.

6.2 Correlation Analysis

Table 2: Pearson Correlation Matrix between Electronic Banking and Customer Service Delivery

Variable	Mobile Banking	Internet Banking	ATM Services	Cust. Service Delivery
Mobile Banking	1.000			
Internet Banking	0.623**	1.000		
ATM Services	0.541**	0.489**	1.000	
Cust. Service Delivery	0.681**	0.574**	0.523**	1.000

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

Source: Primary Data, 2025

The Pearson correlation matrix presented in Table 2 reveals the bivariate relationships between the three electronic banking dimensions (mobile banking, internet banking, and ATM services) and the dependent variable of customer service delivery. The results demonstrate statistically significant positive correlations between all three electronic banking dimensions and customer service delivery, lending initial empirical support to the study's hypotheses (Christopher et al., 2022).

Mobile banking exhibited the strongest positive correlation with customer service delivery ($r=0.681$, $p<0.01$), indicating a strong and statistically significant relationship. This finding suggests that improvements in the quality, reliability, and accessibility of mobile banking services are closely associated with enhanced customer service delivery outcomes. The magnitude of this correlation (0.681) places it in the moderate-to-strong range, which is consistent with the growing literature emphasizing mobile banking as a primary driver of customer satisfaction in African banking contexts. The fact that this relationship is significant at the 1% level underscores its robustness.

Internet banking demonstrated a moderate positive correlation with customer service delivery ($r=0.574$, $p<0.01$). While weaker than the mobile banking relationship, this correlation remains statistically significant and practically meaningful, suggesting that customers who actively use internet banking services tend to report higher levels of satisfaction with overall service delivery. The comparatively lower correlation coefficient for internet banking (relative to mobile banking) may reflect the lower adoption rates of internet banking at Iganga Branch, where many customers still prefer mobile-based channels due to convenience and greater accessibility.

ATM services showed the weakest but still statistically significant correlation with customer service delivery ($r=0.523$, $p<0.01$). This finding indicates that ATM service quality, encompassing machine availability, transaction reliability, cash availability, and physical security of ATM booths, contributes meaningfully to customer service perceptions. However, the lower correlation coefficient relative to mobile and internet banking may reflect the specific challenges associated with ATM service delivery at the Iganga Branch, including reported machine downtimes and cash-out incidents during peak periods. A positive and significant inter-variable correlation was also observed between mobile banking and internet banking ($r=0.623$, $p<0.01$) and between mobile banking and ATM services ($r=0.541$, $p<0.01$), suggesting that these e-banking dimensions are not independent of each other but rather tend to co-vary in their quality levels, which makes operational sense since they share common technological infrastructure.

6.3 Regression Analysis

Table 3: Multiple Linear Regression on Predictors of Customer Service Delivery

Predictor Variable	B	Std. Error	Beta (β)	t-value	Sig.	VIF
(Constant)	0.847	0.231		3.667	0.000	
Mobile Banking	0.421	0.089	0.412	4.730	0.000	1.623
Internet Banking	0.318	0.097	0.276	3.278	0.001	1.541
ATM Services	0.289	0.104	0.231	2.779	0.006	1.487

Model Summary: $R=0.751$, $R^2=0.564$, Adjusted $R^2=0.553$, $F(3,116)=49.87$, $p<0.001$; Durbin-Watson=1.94

Source: Primary Data, 2025

The multiple linear regression results presented in Table 3 provide a comprehensive assessment of the relative predictive contributions of the three electronic banking dimensions on customer service delivery at Centenary Bank Iganga Branch. The overall regression model was statistically significant ($F(3,116)=49.87$, $p<0.001$), confirming that the combined set of predictors significantly explains variation in customer service delivery outcomes. The model's coefficient of determination ($R^2=0.564$) indicates that approximately 56.4% of the variance in customer service delivery can be explained by the three electronic banking dimensions included in the model. The adjusted R^2 of 0.553 accounts for the number of predictors relative to the sample size and remains high, confirming that the model has

strong explanatory power. The Durbin-Watson statistic of 1.94 falls within the acceptable range of 1.5 to 2.5, confirming that the residuals are not significantly autocorrelated. Variance Inflation Factor (VIF) values for all predictors ranged from 1.487 to 1.623, all well below the commonly used threshold of 10, indicating that multicollinearity is not a concern in this model.

Mobile banking emerged as the strongest and most statistically significant predictor of customer service delivery ($\beta=0.412$, $B=0.421$, $t=4.730$, $p<0.001$). This means that for every one-unit increase in mobile banking quality, customer service delivery improves by 0.421 units, holding all other variables constant. The standardized beta coefficient of 0.412 indicates that mobile banking has the greatest relative influence on service delivery among the three predictors examined. This result is consistent with the growing body of evidence documenting mobile banking as a primary vehicle for transforming customer service experiences in African banking, particularly given the high penetration of mobile phones and the convenience of transacting without visiting a physical branch.

Internet banking was also a significant predictor of customer service delivery ($\beta=0.276$, $B=0.318$, $t=3.278$, $p=0.001$). Although its predictive power is lower than mobile banking, the significant positive effect confirms that internet banking contributes independently and meaningfully to service delivery outcomes. Customers who regularly use the bank's internet banking portal for account inquiries, fund transfers, and bill payments tend to report higher satisfaction with overall service delivery, partly because internet banking eliminates the need for branch visits for routine transactions and provides a comprehensive and feature-rich self-service environment. ATM services were also a significant predictor of customer service delivery ($\beta=0.231$, $B=0.289$, $t=2.779$, $p=0.006$). The positive beta coefficient confirms that higher ATM service quality translates into better customer service delivery experiences. The relatively lower beta value compared to mobile and internet banking reflects the challenges associated with consistent ATM service provision, including network connectivity issues and periodic cash replenishment lapses, which constrain the full service delivery potential of the ATM network.

7.0 Discussion of Results

The findings of this study collectively establish that electronic banking has a significant and positive effect on customer service delivery at Centenary Bank Uganda, Iganga Branch. The regression model's explanatory power of 56.4% is noteworthy and indicates that more than half of the variation in customer service delivery is accounted for by the three e-banking dimensions studied, with the remaining variance likely attributable to other factors such as staff behavior, physical branch environment, and branch management practices. This result aligns closely with findings from comparable studies in the region. Tumelo et al. (2020) found in a Botswana banking study that electronic service channels collectively explained 54.2% of customer satisfaction variance, while Nwosu et al. (2021) reported an R^2 of 0.589 in a Nigerian banking context, suggesting that the explanatory power of e-banking in predicting service outcomes is relatively consistent across Sub-Saharan African banking environments.

The dominance of mobile banking as the strongest predictor ($\beta=0.412$) corroborates the broader African narrative of mobile-first banking adoption. In Uganda, the convergence of mobile money platforms such as MTN Mobile Money

and Airtel Money with formal banking services has created a unique ecosystem where the boundary between banking and telecommunications is increasingly blurred. Centenary Bank's integration with these mobile money platforms has evidently enhanced service delivery by providing customers with a familiar and accessible interface for conducting financial transactions. The finding that mobile banking is the most powerful predictor also has significant strategic implications, suggesting that the bank should prioritize continued investment in mobile banking platform development, reliability enhancement, and customer education to maximize service delivery outcomes.

The significant contribution of internet banking ($\beta=0.276$), while lower than mobile banking, underscores the value of maintaining a robust internet banking infrastructure even in branches where many customers primarily use mobile channels. Internet banking provides a higher-feature platform for complex transactions such as bulk payments, salary processing, and detailed statement inquiries, making it particularly valuable for business account holders and corporate clients. The relatively lower beta for ATM services ($\beta=0.231$) in this context reflects the specific operational challenges faced by the Iganga Branch in maintaining uninterrupted ATM services, suggesting that addressing ATM reliability is a priority area for improving service delivery.

8.0 Conclusions and Recommendations

This study has demonstrated that electronic banking is a significant driver of customer service delivery at Centenary Bank Uganda, Iganga Branch. All three dimensions of electronic banking examined mobile banking, internet banking, and ATM services exert statistically significant positive effects on service delivery, with mobile banking being the most influential predictor. The findings are consistent with theoretical predictions from the Technology Acceptance Model and empirical evidence from the African banking literature.

Based on these findings, several recommendations are advanced. First, Centenary Bank Uganda should continue to invest strategically in mobile banking infrastructure, including system capacity upgrades, application user experience improvements, and mobile data partnership agreements that reduce the data costs of accessing banking applications for customers in lower-income segments. Second, the bank should develop targeted digital literacy programs for customers in the Iganga catchment area, particularly targeting smallholder farmers, market traders, and elderly customers who may face challenges navigating e-banking platforms. Third, a dedicated ATM monitoring and rapid-response maintenance team should be established to minimize downtime and ensure consistent cash availability at ATMs serving the Iganga Branch area. Fourth, the bank should implement a regular customer feedback mechanism specifically focused on e-banking service quality, enabling management to identify and address emerging service delivery challenges in a timely manner. Future research should explore the moderating role of digital literacy and demographic factors on the e-banking–service delivery relationship, and should consider longitudinal designs to track changes in customer perceptions as e-banking infrastructure continues to evolve.

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