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**ASSESSING THE ADOPTION OF MOBILE BANKING AMONG BANK CUSTOMERS
IN KAMPALA: A CASE STUDY OF DFCU BANK**

BY

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ABSTRACT

This study assessed the adoption of mobile banking among bank customers in Kampala, Uganda. The main objective of this study was to assess the extent of adoption and usage of mobile banking as a financial service in Kampala. The study was conducted through a cross-sectional survey; data was collected in July 2014, using questionnaires. The entire sample comprised a total of 811 respondents from the accessible population of which 620 respondents gave valid responses. Out of the 620 respondents, 484 (78%) indicated that they had never used mobile banking before whereas 136 (22%) of the respondents indicated that they had used the service before. Data entry was done using EPI INFO and analyzed using STATA from which it was presented in tables for interpretation. The study established that the bank needed to play a leading role in influencing the perception, attitude and behaviors of the current and potential mobile banking users. The study recommends that the bank should do more sensitization through massive advertisement both on radio and television as well as in the print media so as to appeal to the entire population and especially to those who are unbanked.