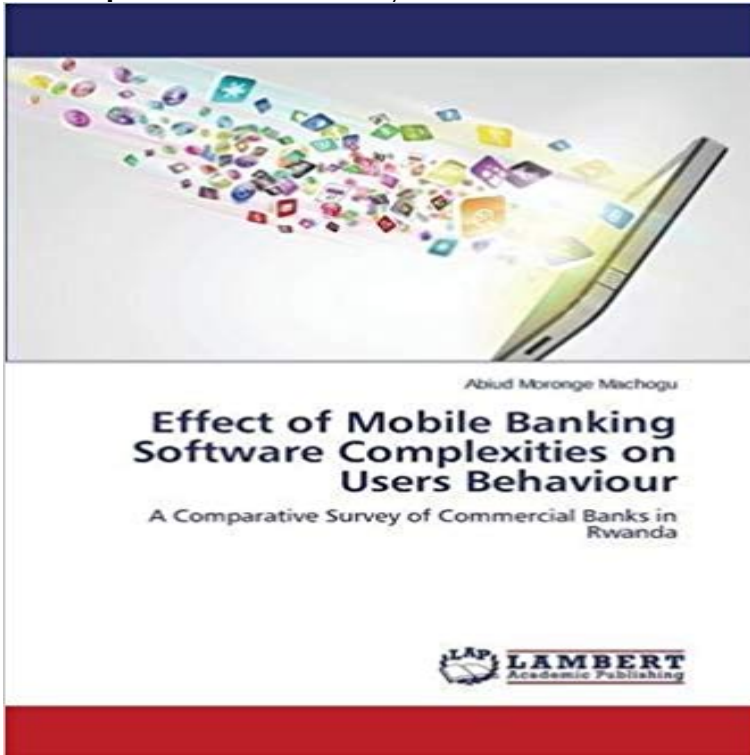


# Effect of Mobile Banking Software Complexities on Users Behaviour: A Comparative Survey of Commercial Banks in Rwanda



Mobile banking is one in an array of ICT tools that financial institutions are using to extend financial services to current customers and reduce transaction costs. The objective of the study was to determine mobile banking software complexities and their influence on users behavior among the customers in the commercial banking industry in Rwanda. A comparative survey research design, Convenience and purposive sampling method in selecting the four banks to be used in the study was used. The respondents were users currently registered and using mobile banking services. Data was collected from 353 respondents, from the four banks, through a self-constructed and statistically validated questionnaire. Data was analyzed using SPSS (21),-frequency, weighted mean standard deviation ANOVA and multiple regression analysis. Comparatively, results indicated :ease of use, mobility, result demonstrability, perceived security, authentication, speed of access, reliability, and site aesthetics as influencing customer commitment, while mobility, result demonstrability, perceived risk, authentication, speed of access, reliability and site aesthetics do not have any influence on customer trust

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