

**Effect of Customer Attitude on Behavioural Intention to Continue Using Mobile Banking
A Case of CRDB Bank, Morogoro Branch
By**

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Customers' preference towards mobility and convenient services constitute their attitudes, which in turn, tend to influence the way people behave in a given situation. Therefore, in order to predict the behaviour of customers, it is necessary to study their attitude towards that service. However, there has been very few researches done on customer's attitude and virtually no research has examined the effect of attitudes on continued usage behaviour concerning mobile banking services. Therefore, this study aimed to examine the effect of customer attitude on intention to continue using mobile banking. Specifically, the study intended to; determine factors that influence the formation of customers' attitude; examine the difference in customers' attitude among socio demographic variables; ascertain the effect of customers' attitude on intention to continue using mobile banking. Questionnaire was used to collect data from a systematically random sample of 119 selected mobile banking users through a case study design. The ordinal regression analysis, ANOVA and the independent-sample tests were used to analyse data. The findings revealed that customer attitude has a significant effect on intention. Attitude, in turn, was determined by usefulness, facilitating conditions, satisfaction, and past behaviour. However, the direct effect of ease of use and social influence on attitude were not significant. Further, the magnitude of the effects of customers' attitudes depends on socio demographic characteristics. The effects are stronger among customers who are men, young, employed, and educated. Therefore, in order to increase customers' intention, marketers should focus on enhancing the usefulness. This is to ensure that the target customers develop positive attitudes which would accordingly influence their behaviours over time. Marketers can increase usefulness by providing features that would be of benefit to the customers, for example improving the speed of the mobile banking transaction.