

The Effect of Communication Channel on Mobile Banking Adoption in Yaounde I Municipality, Cameroon

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ABSTRACT

The study examine the effect of communication channels on mobile banking adoption in Yaounde I Municipality, Cameroon. The study adopted a quantitative research design, the main source of data was primary data, the questionnaires was main data instrument collection, target population was customers of financial institution, sample size was 150 customers selected to participated using convenient sampling technique, the estimation technique was ordinary least square (OLS). The finding revealed that mass media has a positive and statistically significant effect on mobile money adoption ($\beta=0.1403751$, $P=0.020$), this implies that there is likelihood that an increase in the exposure to mass media campaigns. The finding also shows that, SMS notification has a positive and significant effect on the adoption mobile banking and the result was statistically significant at 1% level of significance, and SMS notification emerges as the most influential variable ($\beta=0.5398391$, $P=0.000$). The finding further revealed that, word of mouth had a negative and significant impact ($\beta = -0.1255$, $p = 0.019$) revealing that informal communication discourage use, perhaps through the dissemination of unfavourable attitudes or disinformation. To concur, the substantial positive and very significant association of SMS shows that the timely, direct and targeted communication has considerable effect on the customer behaviour. the findings indicate that financial institutions should pay attention to the SMS-based communication techniques because of their substantial role in adoption. The study recommends that, to counteract the negative effects of word-of-mouth, institutions can also proactively monitor and manage customer experience by improving service quality and addressing customer issues in a timely manner

Keywords: Communication Channel, Mobile Banking Adoptioon, Yaounde I Municipality, Cameroon.

INTRODUCTION

In today's fast pace of technology advancement and competition in the financial sector, every financial institution looks for accessible ways to reach and communicate with its customers. Mobile devices are among the tools used by these financial institutions because the availability of mobile phones is on the rise in both developed and developing countries, where at least 8 out of 10 customers own a mobile phone (Manduva, 2024; Vărzaru & Bocean, 2024; Satar et al., 2025; Sanusi & Fionita, 2023; Hidayansyah et al., 2023). Despite the proliferation these mobile phones by customers the adoption of mobile banking remains very low specifically in developing countries such as Cameroon and even worse when you move towards the rural areas of Cameroon (Louaa et al., 2023; Huboh et al., 2024; Cisagara, 2025). These countries are faced with shortage of electric power combine with poor network connectivity and high-level usage illiteracy these challenges have resulted bad experience as well as resistance to adopt new technologies (Jibril et al., 2024; Hassan, 2025; Ngau, 2025).

Effective communication channels techniques have a major impact on user perceptions and adoption rates (Hidayat-ur-Rehman et al., 2026; Addula, 2025; Aslam et al., 2025). The adoption of mobile banking has been heavily influenced by numerous communication channels which serve as critical conduits for information transmission and user interaction (Addula, 2025; Winata et al., 2025). Mass media enable peer-to-peer contact, which increases trust and reduces perceived risk associated with mobile banking adoption (Maduku & Dlamini, 2026). According to Harun et al. (2025), customers using mobile banking applications, SMS alerts dramatically raise user awareness and encourages adoption among these consumers since they continue to received personalize and direct messages from their affiliated banks how reliable, accessible, convenient and cheap in doing transactions using your mobile phones. However, introducing chatbots into customer service channels not only improves user experience but also provides immediate support, instilling a sense of security and reliability in mobile banking applications (Wahyuni et al., 2025; Nguyen & Le, 2025; Rohit et al., 2025).

Recently, mobile banking has been used as a mechanism for transactions and debt settlement in both developed and developing countries especially in the latter. Mobile banking, the latest channel introduced by retail and financial institutions in many countries, is expected to make a significant impact on the market (Safeena *et al.*, 2012), despite this expectation on the usage turnover is still very low due to Inadequate use of right communication channels to persuade the customers on the advantage enjoy of using mobile banking over traditional banking products. It is revealed that there is proliferation of smart phones which is more reason expected each every customers to see the need to carry out transaction through but these is not case in some urban and rural communities due to low awareness on the mobile banking in these communities, these implies financial institutions have failed to seize the opportunity of the increase of usability of smart mobile by its customers to convert them to see the essence of adopting mobile banking as it convenient, reliable and ease of usage, however these could be as result poor disseminating of information to the customers on the mobile banking services.

A successful usage of communication channels educating customers on mobile banking services led to customers retention, improve operational efficiency, increase market share and generate new employment opportunities (Shaikh, 2013). Despite these benefits, many research and media sources suggest that the use of mobile phones or tablets for banking transactions or accessing financial information is not as widespread as predicted but it is growing rapidly in well developed countries and many countries such as China is moving towards a cashless transaction economy. Sharma and Al-Muharrami (2018) estimated that by 2017 there will be over 1 billion people globally using mobile banking. This would represent only 15% of the global mobile subscriber base, which covers around 96% of the world's population (Sharma &

Al-Muharrami, 2018), and close to 50 percent of mobile users are unbanked, with limited access to traditional financial services (Gross *et al.*, 2012; Pénicaud & Katakam, 2019).

In Cameroon, Mobile banking is expanding particularly in urban areas such as since the need for financial inclusion has been a primary objective of the government for the expansion of mobile banking services, since a significant segment of the region remains unbanked, mobile banking has continued to faced significant challenges into conventional banking services. In Yaoundé, mobile banking services are promoted through several channels, including social media, radio, and television. Older individuals with little digital awareness will continue to be influenced by traditional media. Ngange and Beng (2017), assert that community engagement programs and radio advertising have been pivotal in enhancing knowledge of the advantages of mobile banking. Furthermore, mass media SMS notification from the banks and word of mouth advert have emerged as vital instruments for engaging younger demographics in accepting the advantage of adopting mobile banking services.

Different communication channels used by banks and mobile service providers to disseminate information, respond to client inquiries, and provide instructional content to bolster customer confidence and trust in mobile banking services, due to the several communication channels that banks are able to facilitate information sharing, gain customer engagement, and trust development among prospective users. Kimah (2020) found that the efficacy of communication tactics used by microfinance institutions significantly affects consumers' perceptions and attitudes about mobile banking solutions. Mobile banking in the metropolitan center of Yaoundé, Cameroon, is closely linked to the digitization of financial services (Kimah, 2020). Notwithstanding the rapid proliferation of mobile technology and enhanced internet accessibility, the prevalence of mobile banking in Yaoundé remains far below its anticipated potential (Kere, 2024). The gap indicates the need for focused study to tackle the following challenges in order to comprehend the interaction between communication channels and their influence on mobile banking adoption in Yaoundé I Municipality, Cameroon. It is against that backdrop that the paper seeks to investigate the effect of communication channels on mobile banking adoption in Yaoundé I Municipality, Cameroon.

LITERATURE REVIEW

➤ Communication Channels

The advancement of technology has undeniably been influenced by the development of communication channels. In the early 20th century, the telephone and radio revolutionized interpersonal communication by facilitating real-time conversations across extensive distances (McLuhan, 1964). Instant messaging, emails, and social media platforms essential to modern communication were facilitated by the internet, which emerged as a transformative technology in the 1990s (Castells, 2013). Mobile technology has significantly facilitated the acquisition of information and interaction while traveling (Katz and Aakhus, 2002). Baym (2015) asserts that social ties have been transformed by the immediacy and convenience of digital communication, establishing a new paradigm for the rapid worldwide distribution of information.

The advancement of digital technology has profoundly influenced communication routes. Castells (2013) asserts that the internet has established new communication channels enabling real-time interactions worldwide. Social media platforms have emerged as significant channels for communication that foster community engagement and discourse (Barker et al., 2013). The digital gap remains an issue, since not all individuals have equitable access to these platforms (Warschauer, 2011). Efficient communication channels are essential for collaboration and productivity. Daft and Lengel (2010) assert that firms must choose appropriate channels, such as rich or lean media, contingent upon the complexity and depth of the information to be conveyed. Email is effective for simple updates, however in-person meetings may provide more

productivity for complex talks (Richards and Schmidt, 2013). The chosen communication medium may significantly influence employee engagement and business culture.

➤ **Mobile Banking Adoption**

Financial institutions throughout the world are becoming more interested in mobile banking; as a result of technology advancements, a number of creative channels have entered the retail banking market to connect with their customers. M-banking is one of the easiest ways to provide financial services with more ubiquity and localization when compared to other banking platforms (Shankar et al., 2020). Customers use mobile phones to access financial services via mbanking systems (Shankar et al., 2020). Due to its benefits over the conventional method of conducting transactions in the past, m-banking has become a vital mobile service in recent years (Tiwari, 2007).

➤ **Theoretical literature**

The adoption of technology in mobile banking has been explained using a variety of theoretical frameworks (Ha et al., 2012). Numerous models are grounded in cognitive and social theories (Liu et al., 2008; Pedersen, 2005), including: the Theory of Reasoned Decision (TRC), the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), the Diffusion of Innovation Theory (IDT), the Social Cognitive Theory (SCT), and the Unified Theory of Acceptance and Use of Technology (UTAUT). The Technology Acceptance Model (TAM) is among the most often used frameworks (Dauda & Lee, 2015; Shaikh & Karjaluoto, 2015).

The TAM model has just two components: perceived utility (PU) and perceived ease of use (PEOU), excluding external factors, which constrains its explanatory power regarding behavior (Venkatesh et al., 2003). To address these challenges, Venkatesh et al. (2003) established a comprehensive model including eight principal elements, known as the Unified Theory of Acceptance and Use of Technology (UTAUT). Song et al. (2015) categorized these eight characteristics into three categories that affect customers' intents to use mobile device-based technology. The categories include Logical Perception, Behavioral Control, and Social Impact. Conversely, cross-cultural research indicates that the factors influencing the adoption of mobile technology (e.g., M-banking) are contingent upon context (Malaquias & Hwang, 2019).

➤ **Empirical Literature**

Tran and Corner (2016) examine the unique impacts of several communication channels, including interpersonal networks, social media, and mass media, on consumer perceptions and use intentions within the mobile banking scenario. The primary determinant of use intention was perceived utility, followed by perceived credibility and felt expenses. Direct connection with bank personnel and trusted associates was seen as the most credible and compelling source of financial information. Furthermore, mass channels were seen more significant and reliable than social media in the MB industry.

Gharaibeh and Arshad (2018) investigate the factors that may influence the inclination to use mobile banking services among residents in northern Jordan's suburbs. This research empirically demonstrates that the desire to use mobile banking was favorably and substantially affected by mass media, trust, effort expectation, performance expectancy, enabling circumstances, social influence, and hedonic incentive. Multiple variables significantly influence the inclination to use mobile banking.

Ruwini and Pushpika (2024) indicate that respondents were informed about MBS via interpersonal communication channels, including bank officials and acquaintances. Conversely, banks often use social media and television advertising to market mortgage-backed securities (MBS). A limited number of respondents used television and Facebook commercials to enhance

awareness of MBS. The research revealed a notable disparity between the respondents' knowledge and their use of MBS. The majority of respondents had a fundamental understanding of MBS; nevertheless, only a limited number of consumers used it. The results indicate that only informing clients about a financial service is insufficient to persuade them to use it. The research indicates that establishing credibility is crucial for persuading clients, with interpersonal communication channels being the most effective technique.

Zhu et al. (2022) examine the influence of three information dissemination channels and the accessibility of financial services on the adoption of mobile banking among rural inhabitants in six provinces of China. Results reveal that mass and interpersonal communication channels have a more significant influence than organizational channels. Individuals having access to a local financial institution, users of a state-owned bank, females, younger and more educated individuals, those adept with mobile technology, employed outside the agricultural sector, and residing at a greater distance from the closest road have an increased likelihood of adoption. Adoption is negatively correlated with the degree of regional financial growth. Mehrad and Mohammadi (2017) examine the influence of word of mouth on the adoption of mobile banking in Iran. This research elucidates the determinants influencing the adoption of mobile banking in Iran. Structural equation modeling and route analysis were used to evaluate the study model based on consumer data gathered from a survey. The findings indicated that "Word of Mouth" was the primary influence on consumers' sentiments toward mobile banking use. The favorable influence of "Word of Mouth" on other parameters impacting mobile banking usage was also confirmed.

Rahman et al. (2022) delineate the main factors affecting the adoption of mobile payment services in a developing country and assess the mediating influence of word of mouth on this platform. Our methodology synthesizes several attributes of trust and risk, together with word of mouth, to predict the target population's desire to use and actual usage behavior. We use structural equation modeling to analyze data collected from an online survey of 392 participants using mobile payment services in Bangladesh. The study results demonstrate that confidence in service providers, trust in the service, privacy risk, and security risk substantially affect the intention to use. The findings indicate that word of mouth influences the direct impacts of confidence in service providers, trust in apps, and security risk on the desire to use. Moreover, importance-performance map analysis reveals that word of mouth is the most critical factor, although its performance is rather inadequate.

METHODS

Research design

The study employed a quantitative research design as it involves the collection of numerical data to analyzed statistically to determine the effect of communication channels on mobile banking adoption. Quantitative design is suitable because it enables the researcher to measure variables such as mass media, SMS notification and word of mouth in a structured way, providing objective and reliable results (Creswell, 2014). It also enables the employment of statistical tools to test hypotheses and to quantify the magnitude of effects that is required to answer the research questions.

Method and Procedure of Data Collection

The primary data was collected by using structured questionnaire from the respondents in the study. The use of a structured questionnaire was considered appropriate as it allows to get a large sample of data that is necessary to achieve the desired level of data precision, accuracy and reliability in survey research (Saunders, Lewis & Thornhill, 2003). The structured format enabled respondents to give more relevant information.

Targeted Population

Leedy and Ormrod (2001) describe the population as the group of interest to the researcher in terms of getting information and making conclusions. The study population comprised of all customers of financial institutions in Yaoundé, Cameroon. This included users of mobile banking, given that a customer might have the banking app in the phone but not using it, makes it difficult to know the target population therefore the current study was based on unknown population in selecting its sample size from large unknown population.

Sample Size

Sample size was calculated using the formula of Cochran's (1977) sample size technique for an unknown population. The determination of sample size is a very important issue because samples of too large size are uneconomical while too small samples may lead to inaccurate results. Cochran's formula is used to calculate the sample size when the size of the population is unknown. This formula is considered to be particularly suitable in the case of large unknown populations (Cochran, 1977).

$$\text{Sampling Size } n_0 = \frac{Z^2 pq}{e^2} \dots\dots\dots (1)$$

Where, $z = 1.96$ (at type 1 error of 5%), $p = 7\%$, $e = 5\%$, and $q = 1 - p$

$$\text{Sample size} = \frac{(1.96)^2 (0.07) (1-0.07)}{(0.05)^2} = 100 \text{ Customers}$$

Therefore, a random minimum sample size of 100 customers, this sample size was just the minimum which implies the researcher could exceed the number. The sampling technique employed for the current study was a convenient sampling technique since the frame and accessibility is difficult, therefore selection was based on the willingness and availability of respondents to achieved a significant number of participants within short period of time and among those who conveniently who participated, a total of 150 customers answered questionnaires were returned.

Reliability of the instruments

Table 1 below shows the cutoff value for internal consistency and reliability of the multiple item scales, which was set at an alpha coefficient of 0.70.

Table 1 Reliability Statistics Test

Reliability Statistics		
Variables	Cronbach's Alpha	N of Items
Mobile banking adoption	.723	4
Mass media	.771	5
SMS notification	.760	5
Word of mouth	.804	5

Author computation, 2026 Using SPSS V 22

Table 1: Reliability Test of Cronbach's coefficient alpha the result shows that all the coefficients exceeded the threshold of .70 revealed that the items use for the questionnaires maintain some internal consistency, meaning the items within each construct are fairly consistent for measurement. Therefore, the results proved the reliability of the survey instruments for further analysis

Specification of the Model

The study intends to find out the effect of communication channel on mobile banking adoption. The study specifically looks at the effects of mass media (MM), SMS notifications (SMS) and word of mouth (WM).

$$\text{Mobile Banking Adoption (MBA)} = f(\text{Communication Channels}) \dots \dots \dots \text{eq1}$$

Consequently, the linear association between the variables in the model has the following form:

$$MBA = f(MM, SMS, WM) \dots \dots \dots \text{eq. 2}$$

Therefore, the linear association between the variables in the model is given by:

In Equation (3.2) mass media (MM), SMS notifications (SMS) and word of mouth (WM). The model suggests that the adoption of mobile banking by banks customers it enhanced by increased mass media, SMS notification to customers and word of mouth. This framework provides the foundation for the investigation of direct effect of communication channels on mobile banking adoption in Yaounde, Cameroon.

$$IRMBA_i = \beta_0 + \beta_1 Mm + \beta_2 SMS_i + \beta_3 WM_i + \mu_t \dots \dots \dots \text{eq. 3}$$

In relation to the literature, the purpose of this study is to add to the existing knowledge and contribute to a better understanding of the effect of communication channels on mobile banking adoption in Yaoundé, Cameroon. is an error term. The β_0 is a constant term and β_1 to β_3 are the estimated parameters in the model.

Estimation Technique and Validation of the Technique

The analytical technique which is the Ordinary Least Squares (OLS) technique. OLS regression was used because it is a well-known and robust method to study linear relationships between the dependent variable (mobile banking adoption) and independent variables communication channels). This approach enabled estimation of the direction and strength of the relations, giving useful information about the research hypothesis.

Test for Multicollinearity

Multicollinearity is the correlation between independent variables when a high correlation is found between two or more predictor variables and this was validated as the variables did not experience any collinearity among them with a variance Inflation Factor (VIF) of 1.15 which was well below the acceptable threshold of 5 to 10

Heteroscedasticity test

The presence of heteroscedasticity violates the unbiased property of OLS, jeopardizing the consistency of the computed parameter. The consequence is that the existence of the heteroscedasticity in the OLS estimation would lead to a false and unreliable success. Heteroscedasticity test The Breusch-Pagan/Cook-Weisberg (Eldomiaty et al., 2020) test is used in this study to test for heteroscedasticity and the current study revealed the absent of heteroscedasticity.

RESULTS

Remember that the 4 indices are constructed based on the weighted average of primary indicators, which are categorical. Average facilitates the simplification of multiple categorical variables into continuous composite scores that reflect the underlying patterns and relationships among the indicators. The conversion of these categorical responses to numerical values allows for the summary of complex multidimensional information in single indices. The resultant average scores for each index represent a meaningful measure of the overall level of each relationship marketing practices as assessed by respondents. This makes it easier for interpretation and incorporation in regression analysis for the assessment of their effect on

mobile banking adoption in Yaoundé, Cameroon. This allows for a systematic quantification of categorical data without losing the perception of the respondents, and makes the indices robust and comparable across the study population.

After creating the indexes, we normalise them to range between 0 and 1 using the min-max formula follows:

$$\text{Normalised index} = \frac{\text{Unnormalised index} - \text{Minimum}}{\text{Maximum} - \text{Minimum}}$$

Table 1 presents a summary of the descriptive analysis of the variables used in this study.

Table 1 Summary of Descriptive Statistics

Variable	Obs	Mean	Std. dev.	Min	Max
Mobile Banking Adoption	150	.6261111	.2234685	0	1
Mass media	150	.6558974	.2584034	0	1
SMS Notifications	150	.6808889	.2156566	0	1
Word of Mouths	150	.6055556	.2706199	0	1

The descriptive statistics of the variables used in the study based on 150 observations are summarized in Table 1. The results showed that the mean value of mobile banking adoption was 0.6261, and the standard deviation was 0.2235 which indicated a moderate level of adoption among respondents with some level of variation. Mass media has a mean of 0.6559 and a standard deviation of 0.2584, implying a relatively high exposure to media campaigns with a noticeable dispersion across respondents. Similarly, SMS notifications have the highest mean value of 0.6809 and standard deviation of 0.2157, indicating that the respondents are highly exposed to communication through SMS with relatively lower variability. On the other hand, word of mouth has a mean of 0.6056 and the highest standard deviation of 0.2706, which indicates comparatively lower influence and higher variability in the way respondents perceive or are affected by informal communication. The descriptive statistics show that all variables in general are fairly distributed between 0 and 1, and SMS notifications are the most prominent communication channel among the respondents.

Table 2: Pairwise Correlation Analysis

Variables	Mobile banking adoption	Mass media	SMS notification	Word of mouth
Mobile Banking Adoption	1.0000			
Mass media	0.3810	1.0000		
SMS Notifications	0.6124	0.4028	1.0000	
Word of Mouths	-0.2509	-0.0585	-0.1716	1.0000

Table 2 displays the results of the pairwise correlation analysis among the study variables. Correlation analysis shows the direction and the size of the linear relationships. The results suggest that there is a positive link between mobile banking usage and mass media ($r=0.3810$) and SMS alerts ($r=0.6124$). The existence of several communication channels is associated with greater mobile banking use, with SMS notifications showing the strongest association. However, adoption of mobile banking is negatively correlated with word-of-mouth ($r = -0.2509$). This suggests that informal communication may be a barrier to adoption. Furthermore, SMS alerts is positively and significantly related to mass media ($r = 0.4028$) demonstrating the joint effect of the two channels on consumers. On the other hand, word-of-mouth has a weak association with these structured channels of communication. It has a weak negative association with mass

media ($r = -0.0585$) and SMS alerts ($r = -0.1716$). Generally, the correlation coefficients are low and do not surpass the multicollinearity limit. It shows that the variables are independent enough to be employed in the regression analysis.

Table 3: Variance Inflation Factor (VIF) for Homoskedasticity

Variable	VIF	1/VIF
SMS Notifications	1.23	0.815792
Mass media	1.19	0.837656
Word of mouth	1.03	0.970433
Mean VIF	1.15	

The Variance Inflation Factor (VIF) results indicate that there is no serious multicollinearity problem among the explanatory variables, as all VIF values are below the acceptable threshold of 5 and the mean VIF of 1.15 is relatively low

Table 4: Breusch-Pagan/Cook-Weisberg test for heteroskedasticity

Breusch-Pagan/Cook-Weisberg test for heteroskedasticity
Assumption: Normal error terms
Variable: Fitted values of Mobile banking adoption
H0: Constant variance
chi2(1) = 0.17
Prob > chi2 = 0.6814

The Breusch-Pagan/Cook-Weisberg test in Table 4. evaluates whether the variance of the error terms in the regression model is constant, which is an assumption of homoskedasticity. The null hypothesis assumes constant variance across all observations. The test results show a statistically insignificant chi-square value, indicating that the variance of the residuals is constant. This suggests the absent of heteroskedasticity in the model.

Table 5: OLS results on the effects of various communication channels on mobile banking adoption among financial institution clients in Yaounde

Source	SS	df	MS	obs	=	150
				F(3, 146)	=	35.10
Model	3.11800281	3	1.03933427	Prob > F	=	0.0000
Residual	4.32278422	146	.029608111	R-squared	=	0.4190
				Adj R-squared	=	0.4071
Total	7.44078704	149	.049938168	Root MSE	=	.17207
Mobile banking adoption	Coefficient	Std. err.	t	P>t	[95% conf.	interval]
Mass media	.1403751	.0596048	2.36	0.020	.0225754	.2581748
SMS notification	.5398391	.0723702	7.46	0.000	.3968106	.6828677
Word of mouth	-.1255259	.0528774	-2.37	0.019	-.2300298	-.021022
_cons	.2424819	.0642051	3.78	0.000	.1155905	.3693733

$$MBA = 0.2424819 + 0.1403751MM + 0.5398391SMS - 0.1255259WM + \mu_t$$

The finding revealed that mass media has a positive and statistically significant effect on mobile banking adoption ($\beta=0.1403751$, $P=0.020$), this implies that there is likelihood that an increase in the exposure to mass media campaigns about mobile money adoption increase the likelihood of mobile banking adoption with financial institutions in Yaoundé, Cameroon by 0.1403751 points all things being equal. Since the p value of 0.020 is less than critical threshold value of 0.05 ($P<0.05$), the null hypothesis (H_{01}) is rejected in favour of the alternative hypothesis (H_1) leading to the conclusion that mass media significant affect the adoption of mobile banking in Yaoundé, Cameroon, therefore policy recommendations mass media should be given special consideration.

The finding also shows that, SMS notification has a positive and significant effect on the adoption mobile banking and the result was statistically significant at 1% level of significance, and SMS notification emerges as the most influential variable ($\beta=0.5398391$, $P=0.000$), this implies direct and personalized communication through SMS significantly drives customers adoption of mobile banking services all things being equal. Since the p value was less than critical value of 0.01 ($P<0.01$), the null hypothesis (H_{02}) was rejected in favour of the alternative hypothesis (H_2) leading to the conclusion that SMS notification significantly influence customers adoptions of mobile banking services and for policy recommendations SMS notification should special treatment.

The finding further revealed that, word of mouth had a negative and significant impact ($\beta = -0.1255$, $p = 0.019$) revealing that informal communication discourage use, perhaps through the dissemination of unfavourable attitudes or disinformation. The p values were less than critical value of 0.05 therefore the study rejected the null hypothesis (H_{03}) in favour of the alternative hypothesis (H_3) leading to conclusion that word of mouth statistical and significantly affect customer mobile banking adoption services.

DISCUSSION

The finding shows that mass media favorably and substantially affects mobile banking uptake. This suggests that exposure to advertisements on television, radio and other media channels has an impact on consumers awareness and acceptance of mobile banking services. The finding was consistent with work of Zhu *et al.* (2022), results reveal that mass and interpersonal communication channels have a more significant influence than organizational channels. The findings of the current study support prior studies indicating that mass media helps disseminate information, decreases uncertainty about new technologies, and so facilitates adoption.

The result found that SMS notification is the most significant factor affecting the adoption of mobile banking. The substantial positive and very significant association shows that the timely, direct and targeted communication has considerable effect on the customer behaviour. This is consistent with the finding of Zhu *et al.* (2022) they reveal that interpersonal communication channels have a more significant influence than organizational channels. The finding was supported by the work of Ruwini and Pushpika (2024) indicate that respondents were informed about mobile banking adoptions through interpersonal communication channels, including bank officials and acquaintances, their findings show that establishing credibility is crucial for persuading clients, with interpersonal communication channels being the most effective technique.

On the contrary, word of mouth has been proven to have a statistically significant negative effect on the uptake of mobile banking. This indicates that negative attitudes, misinformation or fears about mobile banking offerings may be transmitted via informal customer interaction, which may hinder the adoption process. This finding is contrary to some earlier research that

emphasizes the positive role of word-of-mouth. Mehrad and Mohammadi (2017), the findings indicated that "Word of Mouth" was the primary influence on consumers' sentiments toward mobile banking use. The favorable influence of "Word of Mouth" on other parameters impacting mobile banking usage was also confirmed. Rahman et al. (2022), the results also demonstrate that word of mouth modulates the direct effects of confidence in service providers, trust in applications, and security risk on the intention to use mobile banking services.

CONCLUSION

To concur, this study was conducted to examine the effect of communication channels on the adoption of mobile banking by customers of financial institutions in Yaoundé, Cameroon. The results show that communication strategies have a strong effect on consumer adoption behavior. The results indicated that mass media and SMS alerts have a positive and significant effect on the adoption of mobile banking. SMS notification is the best medium because of its direct, timely and customized nature. However, it was found that word of mouth had a negative but significant effect which signifies that informal communication may hinder adoption through false information or negative feelings. The findings of the study contribute to the existing knowledge by empirically proving the effect of media, SMS alerts and word of mouth in the adoption of mobile banking in a developing country. These results have important implications for practitioners and policy makers. Financial Institutions must focus on SMS based communication channels, whilst continuing to invest in mainstream media for awareness and acceptance. It is also important to proactively manage client experiences and perceptions to mitigate the negative consequences of word of mouth and to counteract the negative effects of word-of-mouth, institutions can also proactively monitor and manage customer experience by improving service quality and addressing customer issues in a timely manner. However, the current study limited based on the fact that the study was carried out in a particular geographic setting (Yaoundé) that may affect the external validity and the generalizability of the results to other locations. Also, the model only explains 41.9% of the variance in mobile banking adoption leaving room for additional important variables such as trust, perceived risk and digital literacy to have been omitted leading to possible specification bias. Future research should aim to overcome these limitations by extending the study to other areas to promote generalizability, including more explanatory variables to improve the robustness of the model and using longitudinal designs to better capture causality. However, the current study makes a useful contribution to knowledge of the effect of communication channels on mobile banking adoption and provides a platform for further study and practical intervention.

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