

ABSTRACT

Existing literature indicates that the massive adoption of mobile devices such as cell phones has enabled nearly every business to connect via mobile devices. In other words, the expansion of digital and technological innovation especially in the banking sector has stirred concurrence and competition. Due to these modifications in business practices, mobile banking has become widely used in Burundi. After examining the extent of current variables thought to affect Burundian consumers' adoption of mobile banking, this research study was conducted. Also, to see whether national cultures, trust, and perceived risk are determinants that would be used to emphasize the reception of innovations in a given country. Eventually, to determine if mobile banking services offered in Burundi fit the needs of the population or if it's a strategic necessity. To achieve that, survey research has been appointed as the type of research with a quantitative approach. Following that, a questionnaire was created, developed, and then sent to Burundians who used the country's top mobile banking service providers. 100 respondents were chosen as the source of the information needed for this study and as the sample size using primary data collected during data collection. By using Google Forms as a suitable means to collect data, data were extracted from excel software and then imported to SPSS 26th edition for treatment and analysis. Then, descriptive statistics (mean and standard deviation) along with multiple regression analysis outputs were the gist of the analysis. Four main variables were involved in this study and each of them was appraised using a 5-point Likert scale. After addressing all data, our findings partially denied the assumption that mobile banking acceptance is influenced merely by perceived risk, trust, and relative advantage. Instead, the convenience factor was the only construct that justified it with showing a positive correlation in mobile banking acceptance in Burundi. Banks in Burundi, in particular, are being encouraged to invest heavily in mobile banking and other information technology innovations to further raise interest rates in the country.

Key words: *Mobile Banking in Burundi, Perceived Risk, Trust, Relative Advantage, Convenience.*