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**Mobile Banking and its Perceived Customer Satisfaction: A Case Study of Centenary Bank, Mbale Branch**

Centenary bank has made an effort to satisfy its customers by providing the best financial services which include mobile banking so as to retain customers and also increase its profits. Banks in Uganda provide mobile banking facilities to their customers and the mobile banking facilities offered by banks are based on different functions. The aim of this research was to examine the factors affecting the value held by Centenary bank customers towards the use of mobile banking services. The specific objectives were; to determine the relationship between mobile banking and customer satisfaction, to establish the level of customer satisfaction with mobile banking and to determine the level of funds transfer using mobile banking among customers so as to develop a marketing strategic plan based on perceived value from the customer's point of view. Based on the previous literature, a conceptual framework was developed to determine mobile banking and its perceived customer satisfaction in Centenary bank. The conceptual framework had three main parts featuring funds transfer, customer satisfaction (effectiveness and efficiency) and intervening variables such as network, internet services and mobile banking software. The study adopted both qualitative and quantitative approaches to ensure valid collection of data from 60 respondents who are active users of mobile banking service. These respondents were got using purposive and simple random sampling and structured questionnaires were administered to them as a method of data collection. The study presented and analysed data using the Statistical Package for the Social Sciences (SPSS), Pearson correlation and regression. The results show that 70% of the respondents were satisfied with Cente-mobile, 26.6% dissatisfied and 3.3% not sure and this was reflected by 81.7% of the respondents being regular users and only 18.3% not regular users. However, there were some challenges discovered about the service such as, poor network on weekends and utility bills being cleared after 24hours which is an inconvenience. Therefore, in conclusion, mobile banking services generally contribute to customer satisfaction and as long as excellent mobile banking services are provided, customer satisfaction would have been achieved. The researcher recommended that management of centenary bank should improve on the network especially on weekends so that customers are able to access the service at any day of the week; and also increase transaction limit amount so as to carter for customers who transact huge sums of money.

Key words: Banking, Customer, Satisfaction