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How consumer satisfaction within mobile eco-systems works? A review from mobile banking services

C M Bhuvaneswari[1*], K Maruthamuthu[2]
[1] Research Scholar, Department of Commerce, Government arts and science college, Mettur, Tamilnadu, India
[2] Assistant professor in Commerce, Periyar University, Salem, India

Abstract
However, research suggests that there can still be issues with customer satisfaction when it comes to adopting mobile eco-systems for e-banking, especially in developing countries. The purpose of this study is to determine consumer satisfaction levels with mobile eco-banks. The study discovers how this novel idea functions. Numerous reviews are gathered in order to observe the study's goal. The conceptual structure of this paper consists of the three MB quality elements, task characteristics, structural assurance, and their effect on customer satisfaction. It offers bankers a helpful check list of the crucial elements to take into account while assessing their MB services. We suggest that task characteristics, structural assurance, and the three MB quality dimensions be utilized by bank policymakers to systematically evaluate customer satisfaction as a proxy for MB performance. To find any possible weaknesses or strengths in these areas, MB clients might be surveyed using the same techniques used in this study. By handling this, banks could have a competitive advantage.

Keywords: Mobile eco-systems, technology, banks, service, quality, assurance

Introduction

Over the past 10 years, there has been a tremendous disruption in the financial sector, resulting in new technology, altered consumer behavior, and new products and services offered to customers (Baptista & Oliveira, 2016 [5]; Malaquias & Hwang, 2016). As a result of this shift, customers are beginning to use e-banking for routine financial transactions and account functions. Research, however, indicates that there may still be problems with consumer satisfaction when it comes to using e-banking services within mobile eco-systems, particularly in developing nations (Al-Otaibi, Aljohani, Hoque, & Alotaibi, 2018; Baabdullah, Alalwan, Rana, Kizgin, & Patil, 2019 [4]; Sampaio, Ladeira, & Santini, 2017; Tam & Oliveira, 2016b).

Therefore, we examine the process of improving customer satisfaction in mobile banking (MB) in this research, with a particular emphasis on the function of trust. This is mostly talked about in relation to mobile ecosystems. To be clear, we define MB as using a mobile phone device to remotely access banking networks, conduct transactions, and access other banking services (Tam & Oliveira, 2016b). We contend that this is an increasingly important field that has received little attention in the literature. We note a notable gap in the literature whereby most studies have concentrated on adoption and behavioral intentions toward mental health behaviors (Alalwan, Dwivedi, & Rana, 2017; Choudrie, Junior, McKenna, & Richter, 2018; Oliveira, Faria, Thomas, & Popovič, 2014), with relatively little research done in the post-adoption phase behaviours like satisfaction.

It is often acknowledged that in the domains of information systems and e-commerce, satisfaction is a crucial indicator of ongoing use and success. The information system success model (DeLone & McLean, 2003) has been applied in several research (Baabdullah, Alalwan, Rana, Kizgin, *et al*., 2019 [4]; Motiwalla, Albashrawi, & Kartal, 2019; Tam & Oliveira, 2016b) to study customer satisfaction with MB. In contrast to earlier research that focused on trust as an independent variable or outcome, we plan to use this model to broaden the conversation in this area and examine the mediating effect of trust on customer satisfaction.

Furthermore, we refine the research domain by include job features and structural assurance in addition to the quality criteria found in the DeLone and McLean (2003) model. This was done in order to incorporate all facets of customer pleasure and trust, building off the suggestions made by Petter, DeLone, and McLean (2013), who highlight the necessity of incorporating additional numerous components into the model. According to our research, the links between customer happiness and structural assurance and service quality are totally mediated by trust. Our research also reveals that the links between system quality, information quality, task characteristics, and customer happiness are partially mediated by trust. Our findings add significantly to the body of research and improve our comprehension of the factors of trust that must be considered in order to improve MB customer satisfaction.

Therefore, in order to set this paper apart from earlier research, we do the following: first, we expand on the DeLone and McLean (2003) model, which advocates for continuous resting and refinement, by adding task characteristics and structural assurance (Malaquias & Hwang, 2016; Zhou, 2012) to the list of factors in addition to the three quality factors. Second, we broaden the scope of the study by introducing trust as a mediator. This helps us comprehend customer happiness in MB satisfaction as a measure of MB success. Thus, we have made several contributions to this field of study. Initially, developing and conceptualizing the idea of how trust affects MB post-adoption behaviors, specifically with regard to customer happiness. The second is looking into how task features, structural assurance, and MB quality aspects indirectly affect customer pleasure through trust.

The format we used to construct this paper is as follows: we begin by going over the study problem and setting the scene for the investigation. The research on satisfaction and trust

in MB is next reviewed, and the function of the (DeLone & McLean, 2003) model in MB is further investigated. Following the presentation of our hypotheses and an overview of the data gathering process, the authors are able to talk about and offer some management implications, limitations, and suggestions for future study directions.

Context of the research within mobile eco systems

As a disruptive tool, MB has the ability to significantly increase the efficiency of typical customer chores, saving money, time, and customer service time. This will free up resources to assure the quality of their mobile service networks, according to Malaquias and Hwang (2016). Furthermore, as compared to other traditional banking channels, the placement of MB within mobile eco-systems, notably mobile devices, can lower the amount of financial costs (Baabdullah, Alalwan, Rana, Kizgin, *et al*., 2019) [4]. Thus, a key component of many banks' future growth strategies is their shift to specialized services like MB that are part of larger mobile eco systems (Albashrawi, Kartal, Oztekin, & Motiwalla, 2019) [1]. Nevertheless, the implementation of such a plan necessitates a substantial financial outlay; according to certain studies (Baabdullah, Alalwan, Rana, Kizgin, *et al*., 2019) [4], banks have made global investments totaling $115 billion. This investment makes it abundantly evident that banks only make money when customers use their services continuously, thus for many of them, the motivation is to get customers to use the internet services more frequently. Therefore, MB's trust-building problem is essential to long-term efficiency and strategy.

Even though data indicates that MB adoption is broad and ordinary, recent trends and statistics on MB services indicate that MB users typically employ a limited number of MB's services, which may lead them to perceive MB as inadequate. This may be summed up quite well as follows:

"Use must precede user satisfaction in a process sense, but positive experience with use will lead to greater user satisfaction in a causal sense" (DeLone & McLean, 2003, p. 23).

From a business standpoint Even among MB users, Deloitte's worldwide digital banking survey, which was conducted in 17 countries, on e-banking behaviors and channel usage, indicated that online banking might continue to be the primary electronic channel for client interactions for the foreseeable future. Compared to 59% of users who use MB, 73% of customers worldwide use internet banking at least once a month (Deloitte, 2019). Furthermore, even though Juniper (2017) projects that there will be over 2 billion MB users by 2021, the majority of MB users only use the service for very simple, fast transactions, ignoring many of the more sophisticated features that are accessible. Just 29% of customers worldwide made payments with MB in 2017, and only 22% of customers remitted money using MB (Applause, 2017). In 2017, 44% of customers worldwide used MB for balance inquiries. Additionally, only 24% of users utilize MB for international money transfers, but 53% of people use internet banking. Furthermore, just 26% of consumers use MB to update their account details, compared to 47% who use internet banking (Deloitte, 2019).

Libya, which has a population density of 4 per Km2 and an area of 1,759,540 square kilometers (index mundi, 2019a), ranks as the 17th country in the world in terms of size, is the subject of this paper's sample size (worldometers, 2019). Owing to its vast expanse and topography, banks have established branches in every area, including cities and isolated villages. This has proven to be an expensive endeavor, with many of the branches being unprofitable. These considerations have led to a notable expansion in the development of MB offering, with the private bank Bank of Commerce and Development spearheading the marketing effort to launch e-banking services in 2006 (CBL, 2019).

Furthermore, internet users in Libya have increased significantly during the past five years, from 21.1% in 2016 (internet live data, 2016) to 74.2% in 2020 (Internet World data, 2020). In the MENA area, Egypt has the highest adoption rate at 48.1%, followed by Morocco at 64.3% and Tunisia at 66.8% (Internet World Stats, 2020). It's interesting to note that adoption of mobile phones has increased similarly from 1% in 2001 (Jones, Kennedy, Kerr, Mitchell, & Safayeni, 2012) [17] to 172% in 2019 (Freedom House, 2019), indicating notable increases when compared to 95% in Egypt, 124% in Morocco, and 128% in Tunisia (index mundi, 2019b).

Thus, MB services are being implemented by many banks as a crucial component of their organizational growth strategies in order to maintain their competitiveness and boost efficiency (CBL, 2019). In order to encourage acceptance in this sector, the Libyan government and central bank have made large investments in IT infrastructure and payment systems that rely on mobile devices (CBL, 2019). This report is the first of its type to examine how MB is used in Libya and what factors affect MB device usage.

Literature Review

Trust in MB

It is commonly acknowledged that trust is an essential component of human social relationships (Liu, Zhou, Ding, Palomares, & Herrera, 2019) and that trust as a concept plays a critical role in shaping consumer behavior (Dang, Nguyen, & Pervan, 2020). According to other studies (Santa, MacDonald, & Ferrer, 2019; Stouthuysen, 2020), building trust in the online world is a risky process that is hard to achieve but easy to lose. Accordingly, previous research on e-commerce has shown that trust influences consumer behavior in a variety of favorable ways (Guo, Bao, Stuart, & Le-Nguyen, 2018; Lin, Wang, & Hajli, 2019; Oliveira, Alhinho, Rita, & Dhillon, 2017). Diverse viewpoints and ideas underlie trust, which is supported by the fields of psychology, sociology, organizational behavior, economics, strategy, marketing, decision-making, and information systems (Mayer, Davis, & Schoorman, 1995).

Three primary types of trust can be identified as a consequence of extensive study and literature on trust in e-commerce: personality-based, institutional, and interpersonal (Mayer & Davis, 1999 [25]; McKnight, Choudhury, & Kacmar, 2002; Moorman, Deshpandé, & Zaltman, 1993). Firstly, trust according to personality-based trust theory is seen as a belief that develops psychologically in a person's early years (Rotter & Rotter, 1967). According to Mayer *et al*. (1995), people vary in how ready they are to trust based on their characteristics. Therefore, it can be challenging to predict certain actions based on personality in the online business environment (Yousafzai, Pallister, & Foxall, 2009). In the second instance, institutional trust resolves the uncertainty around the trading process (Yousafzai *et al*., 2009). This idea has been explored in the

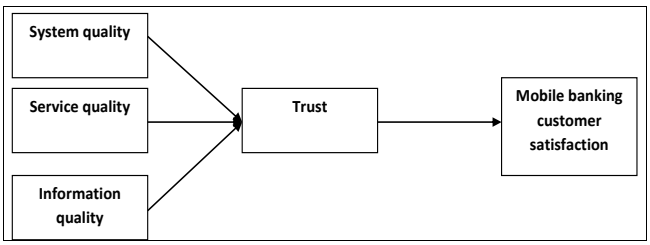
context of online business, primarily with regard to structural assurance in e-finance services (Wang, Guan, Hou, Li, & Zhou, 2019; Wingreen, Mazey, Baglione, & Storholm, 2019; Yu, Li, Li, Zhao, & Zhao, 2018). Customers' perception of institutional structures— "like guarantees, regulations, promises, legal recourse, or other procedures are in place to promote success"—is referred to as their structural assurance (McKnight *et al*., 2002, p. 393). The third type of trust is commonly referred to as interpersonal-based trust, which views trust as a social relationship between a particular trustor and the trustee (Mayer *et al*., 1995). Ability, honesty, and generosity comprise this (Chari, Christodoulides, Presi, Wenhold, & Casaletto, 2016; Choi & Cho, 2019). While ability and integrity are more about the characteristics of the MB, Benevolence reflects the specific relationship between the bank and customers (Choudrie *et al*., 2018; Zhou, 2012).

Therefore, we conclude from our research that initial trust has been the focus of most trust studies in MB. It makes sense to build initial trust during the adoption stage, but as MB increasers gain traction, it will become more important to understand how trust affects consumer behavior in the post-adoption stage in order to assess how effective these systems are.

Model

We use the information system success model (DeLone & McLean, 2003) as a model of inspiration for our conceptual model, which is depicted in Fig. 2. In order to investigate the mediating function of trust in improving customer happiness, we have gathered five pertinent criteria (system quality, information quality, services quality, task characteristics, and structural assurance). There are two reasons why these five elements should be taken into account. First, we conceptualize trust by taking into account two categories of trust: interpersonal-based trust (type 1) and institutional-based trust (type 2), which we contend are crucial to understanding consumer happiness in MB. We use system quality, information quality, services quality, and task characteristics to study interpersonally based trust.

Furthermore, we investigate institutional-based trust through the use of structural assurance. Additionally, we employ structural assurance to study confidence that is dependent on institutions. Second, to improve our understanding of information systems success, notable academics like Petter *et al*. (2013) contend that more independent variables should be included in addition to the three quality elements in the DeLone & McLean (2003) model. Therefore, we believe it is wise to include task characteristics in response to this research in order to emphasize the impact of information systems on user happiness as well as their use and success. In addition, we increased structural assurance to allay clients' worries about security in MB.



Source: Author

Fig 1: Conceptual framework

Trust and Customer Satisfaction

In the online world, and especially in e-commerce contexts, trust has long been seen as a catalyst for creating fulfilling business connections (Cao, Yu, Liu, Gong, & Adeel, 2018; Chen, Hsiao, & Hsieh, 2019). According to McKnight and Chervany (2001), trust is based on a party's expectation of particular acts taken by another party and the risk involved in those actions. Similar to this, clients anticipate that the bank will offer them appropriate and convenient services in the context of MB. Customers will therefore prefer to develop trust in MB services if they live up to their expectations (Malaquias & Hwang, 2016). Building MB's credibility should result in great client satisfaction, which is necessary to ensure the success of these services (Baabdullah, Alalwan, Rana, Kizgin, *et al*., 2019 [4]; Tam & Oliveira, 2016b). Therefore, in an e-business environment, MB services may cause clients to have concerns about the necessary ability, integrity, and kindness of such a system in addition to the security risks related to online transactions. Therefore, in order to understand how trust acts as a mediator in determining consumer pleasure, our research takes into account all aspects of overall trust. We contend that the impact of trust on customer satisfaction has not received much attention in the present literature on MB (Berraies, Ben Yahia, & Hannachi, 2017; Lee & Chung, 2009; Sharma & Sharma, 2019). Furthermore, a thorough conceptualization of trust in MB and a thorough examination of the mediating role of trust on customer satisfaction have not been thoroughly established in these studies.

System Quality

According to DeLone and McLean (1992), the concept of system quality refers to how people evaluate the overall effectiveness of a particular system. Because service providers are anonymous in the context of e-commerce, system quality is particularly crucial (Choudrie *et al*., 2018). System quality in this study measures MB's capabilities, in line with the topic of trust conceptualization in the MB context in section 3.1. Customers will be more likely to have high levels of trust in the bank's abilities and be prepared to transact using such a system if they believe that MB is of good quality, for example, easy to use, easy to browse, and beautiful (Choudrie *et al*., 2018). Numerous earlier studies (Baabdullah, Alalwan, Rana, Kizgin, *et al*., 2019 [4]; Motiwalla *et al*., 2019; Tam & Oliveira, 2017) that contend that systems quality has a major impact on customer satisfaction lend credence to this viewpoint. However, Sharma and Sharma (2019) discovered no connection between the two factors. By examining the mediating effect of trust in the relationship between system quality and customer satisfaction—a factor that hasn't been taken into account in the MB research we contribute to the body of prior study.

Information Quality

In the context of information systems and e-business, it has been established that one of the key elements influencing trust, satisfaction, and utilization is information quality (Motiwalla *et al*., 2019; Oliveira *et al*., 2017). Ghasemaghaei and Hassanein (2016) [14] contend that accurate, relevant, timely, complete, and accessible information are all components of high-quality information. Customers' online experiences are greatly influenced by the

quality of the information they receive in a non-physical setting. As a result, in many cases, MB customers must rely on their judgments of the information supplied by the MB system (Gao & Waechter, 2017) [11]. From the standpoint of the customer, poor quality information can lead to serious problems. Inaccurate, outdated, and irrelevant information can cast doubt on MB's competence and integrity in a low degree of confidence among clients (Zhou, 2011). As a result, customers may become less trusting of MB services. Consequently, a lack of trust may make it difficult to satisfy customers to a great degree (Lee & Chung, 2009; Sharma & Sharma, 2019). As a result, we contend that the quality of the information influences consumer happiness and trust. As an independent variable that affects customer happiness, trust, and use, information quality has been studied in the MB study (Lee & Chung, 2009; Sharma & Sharma, 2019; Tam & Oliveira, 2017; Trabelsi-Zoghlami *et al*., 2018; Zhou, 2011, 2012).

However, from our research we found no clear studies that have considered the influence of information quality on customer satisfaction indirectly through trust.

Service Quality

As previously mentioned, the updated information system success model (DeLone & McLean, 2003) includes service quality as a means of measuring the services rendered by a particular system. Service quality assesses the services' dependability, timeliness, personalization, and professionalism (Gefen, 2002) [13]. According to Choudrie *et al*. (2018), in the context of MB, this component is important for customer quality. Consequently, the enhancement of service quality turns into a competitive factor that influences the allocation of resources and tactics aimed at improving the caliber of those services. Zhou (2013) contends that low customer satisfaction and trust can result from subpar service provided by MB. Studies in this field have looked into using service quality as a gauge for overall the effect of MB quality on customer satisfaction and initial trust (Gao & Waechter, 2017 [11]; Sharma & Sharma, 2019; Zhou, 2012). Even if this might be the case, we contend that there is currently a lack of information in the MB literature regarding the indirect relationship between service quality and customer satisfaction through the use of trust as a major predictor of satisfaction.

According to Khan & Chaipoopirutana, 2020; Kumar & Shenbagaraman, 2017 [21]; Uddin, 2022; Yuan*et al*., 2016, mobile financial services refer to the system that enables clients of mobile financial service providers to conduct financial and non-financial services at any time and anywhere through an electronic device. Consumers can easily complete non-financial tasks like checking balances and bank statements as well as financial transactions like withdrawals, deposits, transfers, bill payments, and merchant payments (Gupta & Dhingra, 2022 [15]; Lan & Giang, 2021; Zhou *et al*., 2021). People's lives are now faster, easier, and more progressive in the banking sector thanks to mobile financial services.

The last ten to fifteen years have seen an increase in rivalry within the banking sector. Because the services that banks and other financial service providers offer their clients are so comparable, they are up against fierce competition (Alwi *et al*., 2019) [2]. Therefore, by offering their clients higher-quality services and perceived benefits that help them achieve the organization's objectives, service providers may obtain a comparative advantage. To keep consumers, it is important to focus on and enhance their satisfaction with mobile financial services (Le*et al*., 2020). Customer satisfaction has been identified as a critical indicator of mobile financial services' success and intention to use them continuously (Geebren *et al*., 2021) [12].

Researchers have expressed interest in the mobile financial services (MFS) industry in order to accelerate its growth. They have focused on a variety of issues, including factors influencing customers' adoption and behavior regarding MFS (Akhter*et al*., 2020; Baptista & Oliveira, 2017; De Leon, 2019; Gupta & Dhingra, 2022 [15]; Merhi*et al*., 2019; Sharma, 2019) at the pre-adoption stage and customer satisfaction, experience, perception, and intention to use MFS (AL-Zubi & Al-Gasawneh, 2022 [3]; Alkhawaldeh*et al*., 2022; Asnakew, 2020; Baabdullah *et al*., 2019 [4]; Foroughi*et al*., 2019; Geebren *et al*., 2021 [12]; Metlo *et al*., 2021). Few research conducted a thorough assessment of the literature in order to examine and synthesis data on consumer satisfaction and usage intention of mobile financial services (Kelly & Palaniappan, 2019 [18]; Khadim & Islam, 2022; Shaikh *et al*., 2022) [27]. Studies that thoroughly examine and analyze the body of existing literature and concentrate on consumer satisfaction and intention to use mobile financial services are scarce. Therefore, the primary goals of this research are to add to the body of knowledge already available on customer satisfaction and the intention to use mobile financial services by doing a thorough assessment of the literature, performing weight analysis, and conducting research. The study also attempts to determine the limitations of previous studies and to provide guidance for future research, all based on a thorough evaluation. Academics and researchers will be able to determine the most successful and promising factors of customer satisfaction and intention to use MFS with the aid of the study's results. It will also establish the direction of further study. By considering the most and least effective aspects when formulating strategies, this study will also offer practical advice to practitioners based on a complete examination of consumer satisfaction and usage intention.

Materials and methods

Data collection

According to Churchill and Lacobucci (2009) [8], secondary data refers to information that has been collected by other researchers. The researchers could be an individual working on behalf of an organization or a group. Promotional materials, yearly reports, magazine articles, parent business documents, media reports, published case summaries, printed government sources, and journal articles are all examples of secondary data. The study of secondary data is a common first step in research projects. Whether or not the researcher does primary research depends on the analysis's findings. In order to address information needs, secondary data is mostly utilized to recommend data types and procedures (Churchill G A and Lacobucci D, 2009) [8]. Afterwards, assessing an organization's external environment, wherein the economy, the organization's customers, technology, rivals, and suppliers are all important considerations. Furthermore, the secondary data provides the foundation for determining decision-making. Along with formulating the decision-making problems, the secondary data also assesses and interprets the information. Lastly, the secondary data established patterns in larger study projects.

Discussion and conclusion

Measuring client satisfaction with mobile banking and/or financial services was the focus of just 13 studies carried out between 2010 and 2022. Few studies were conducted in developed regions, with the majority taking place in developing countries (Al-Zubi & Al-Gasawneh, 2022 [3]; Alkhazaleh & Haddad, 2021; Alwi *et al*., 2019 [2]; Jahan & Shahria, 2021; Metlo *et al*., 2021; Saadilah *et al*., 2020; Sagib & Zapan, 2014). Only a small number of studies were conducted in developed countries. The D&M IS Success Model (Al-Otaibi *et al*.,2018; Baabdullah *et al*., 2019 [4]; Geebren *et al*.,2021 [12]; Saadilah *et al*.,2020); SSTQUAL (De Leon *et al*.,2020); and ACSI (Boujaddaine & Taqi, 2021) [6] were the theories or models utilized in measuring the customer satisfaction. SEM and PLS-SEM were the statistical techniques that were commonly applied while examining consumer satisfaction. However, employing correlation and regression analysis, Al-Otaibi *et al*. (2018), Alkhazaleh and Haddad (2021), Alwi *et al*. (2019) [2], and Metlo *et al*. (2021) have demonstrated that perceived usefulness, perceived ease of use, security and privacy, transaction costs, perceived credibility, availability, accessibility, and attitude have a substantial relationship and impact on customers' satisfaction.

Customer satisfaction is significantly impacted by perceived ease of use, according to research by Alwi *et al*. (2019) [2]. In a Bangladeshi context, Sagib and Zapan (2014) investigated the relationship between service quality and customer satisfaction and loyalty. They discovered that convenience, responsiveness, efficiency, and dependability all positively impacted satisfaction. Jahan and Shahria (2021) find that while security and convenience have little bearing on satisfaction, cost, responsiveness, and relative advantage have a considerable impact. This research was also carried out in the Bangladeshi environment. In their investigation, no particular research paradigm or theory was used. Perceived utility, confirmation of expectations, trust, service quality, system quality, information quality, perceived cost, and perceived security and simplicity of use are revealed to be the top predictors from the weight analysis are the least reliable indicators of client satisfaction. The promising predictors of customer satisfaction in mobile financial services include perceived credibility, facilitating conditions, accessibility, responsiveness, interface design quality, attitude, perceived self-efficacy, brand image, availability, convenience, autonomy, and hedonic motivation. Goal to Make Use of Mobile Finance Services44 publications in all were published on customers' intentions to use mobile banking and/or financial services between 2010 and 2022, according to the thorough review study. Of these, the majority of studies looked at customers' intention to continue using MFS; 12 looked into customers' behavioral intention to use MFS; 9 looked at customers' intention to use MFS; 2 looked at customers' intention to reuse; and 2 looked at sustained use are the least reliable indicators of client satisfaction.

The promising predictors of customer satisfaction in mobile financial services include perceived credibility, facilitating conditions, accessibility, responsiveness, interface design quality, attitude, perceived self-efficacy, brand image, availability, convenience, autonomy, and hedonic motivation. Goal to Make Use of Mobile Finance Services44 publications in all were published on customers' intentions to use mobile banking and/or financial services between 2010 and 2022, according to the thorough review study. Of these, the majority of studies looked at customers' intention to continue using MFS; 12 looked into customers' behavioral intention to use MFS; 9 looked at customers' intention to use MFS; 2 looked at customers' intention to reuse; and 2 looked at sustained use (Alkhawaldeh *et al*.,2022; Asnakew, 2020; Azam, 2015; Bhuvana & Vasantha, 2019; De Leon, 2019; Hassan & Wood, 2020; Kang *et al*.,2012; Kumar & Ravindran, 2012 [20]; Munir & Ilyas,2017; Sharma & Sharma, 2019; Talukder *et al*.,2014); Gamification, Trust, perceived ubiquity, security, autonomy, customer support with UTATUT(Hidayat-ur-Rehman *et al*.,2021; Samsudeen *et al*.,2020; Singh & Srivastava, 2020); Fintech knowledge, security and privacy, trust, self-efficacy with ECT & PAM(Lim *et al*., 2019; Susanto *et al*.,2016); trust with D&M IS Success(Sharma & Sharma, 2019); Perceived risks, brand image, brand awareness with DOI (Chen, 2013). A bulk of studies (more than 90%) used SEM, PLS, and PLS-SEM as a tool of analyzing statistical data.

Managerial Implications

The three MB quality factors, task characteristics, structural assurance, and their impact on customer satisfaction make up the conceptual framework of this article. It provides bankers with a useful checklist of the essential features to consider when evaluating their MB services. We propose that bank policymakers use task characteristics, structural assurance, and the three MB quality dimensions to systematically assess customer satisfaction as a measure of MB performance. The methods employed in this study can also be utilized to survey MB clients in order to identify any potential flaws or strengths in these aspects. Banks may gain a competitive edge by handling this.

Because MB features—like keypads and small screens—are different from those of internet banking, MB quality characteristics are variables that can be controlled and have an impact on MB consumer behavior. Consequently, banks must to consistently assess and enhance their MB quality in order to effectively fulfill the demands of both present and prospective MB clients.

Customer satisfaction is significantly impacted by work characteristics both directly and indirectly, as previously indicated. This demonstrated the necessity for clients to believe that their banks act in their best interests by giving them the assistance they need to complete their financial operations via MB, which can help them carry out their daily tasks. Banks must so make sure that clients may conduct banking in a proper and friendly manner. Lastly, banks ought to bolster their clients' sense of security in addition to giving significant consideration to MB traits and assisting with their actions. By ensuring transactional secrecy and information protection, this can be accomplished (Zhou, 2012). This is especially crucial because MB operates on wireless networks, which users may view as being susceptible to hacker attacks and data interception. Reaching this goal will increase people's faith in MB, which will lead to excellent customer satisfaction.

Limitations and future research

Three restrictions apply to this study. To improve the generalizability of the results, additional longitudinal research is required to assess our model, as the data for this study were acquired using a cross-sectional research approach. Second, because the study was carried out in a

developing nation, more research is necessary to extrapolate our findings to other nations, especially developed ones. Another helpful strategy is to use the concept in two industrialized and developing nations and compare the outcomes. Thirdly, the study population's observed and unobserved heterogeneity, including factors like gender, age, and experience, was not taken into account in this article. The moderating impacts of one or more of these variables on our model can be investigated in future studies.

Conflict of Interest
None

Funding for the study
Not applicable

Ethics considerations
The research was carried out ethically by the author.

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