

“ROLE OF CUSTOMER SATISFACTION IN CONTINUANCE INTENTION OF MOBILE BANKING USERS”

*Dissertation Submitted to Mahatma Gandhi University, Kottayam in Partial
Fulfillment of the Requirement for the Degree of*

MASTER OF COMMERCE

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DECLARATION

I hereby declare that the project work titled “**ROLE OF CUSTOMER SATISFACTION IN CONTINUANCE INTENTION OF MOBILE BANKING USERS**” is a bonafide record of the project work done by me under the supervision of Dr. Ponny Joseph, Assistant Professor, Head of the P.G Department of Commerce, Bharata Mata College Thrikkakara for the partial fulfillment of the requirement for the award of Master of Commerce. This project report has not been submitted previously by me for the award of any degree, diploma, fellowship, or other similar titles of any other University or Board.

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CERTIFICATE

I hereby declare that the Dissertation entitled “**ROLE OF CUSTOMER SATISFACTION IN CONTINUANCE INTENTION OF MOBILE BANKING USERS**” is a bonafide piece of research work done by AISHWARYA M in partial fulfillment of the Master of Commerce in Mahatma Gandhi University under my supervision.

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ABSTRACT

In today's era dominated by smartphones, mobile banking applications have emerged as essential tools for financial activities. These apps offer the convenience of conducting tasks like checking account balances, transferring funds, and bill payments right from users' mobile devices. This shift has substantially elevated both user satisfaction and engagement. The pivotal determinant here is the quality of these applications. Banks must ensure that their mobile banking apps are not only user-friendly and secure but also compatible with the latest operating systems. Swiftly addressing any technical glitches is vital to maintain the users' trust and confidence.

Furthermore, the findings of this study demonstrate that taking an additional stride involves providing personalized services to further enrich the user experience. This can be achieved by giving prominence to elements such as security, responsiveness, user-friendliness, convenience, and usefulness. By doing so, not only will customers find satisfaction, but they will also be inclined to continuance intention of mobile banking applications in the long term.

The information for the study was collected using a structured questionnaire with a sample of 106 respondents.

Keywords: Mobile banking, customer satisfaction, continuance intention

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This is the smartphone era, and most people are interested in doing all their work through their smartphones. Since everything is accessible through a smartphone, people are no longer willing to physically go to the bank for transactions. They prefer to do financial transactions through their smartphones. Mobile banking applications have been specifically designed to offer customers a convenient and accessible way to access financial services using their smartphones or mobile devices. These applications provide a range of features that enable users to perform various financial and non-financial transactions. They can easily check their account balance, transfer funds, pay bills, apply for loans, request cheques, and more, all without the need to physically visit a bank branch or on third-party services. The key benefit of mobile banking applications is that they allow customers to conduct these transactions at their convenience, without being limited by factors like time, location, or additional costs.

Mobile banking applications have become an essential tool for customers, enabling them to conduct transactions with greater ease. This feature has significantly increased customer satisfaction and continuance intention of mobile banking applications. Therefore, customer satisfaction and continuance intention are dependent on the quality of their mobile banking applications. The banking industry needs to be creative and innovative to make loyal customers one way to do that is by updating the mobile banking applications frequently. Customers expect their banks to provide them with user-friendly, secure, and reliable mobile applications. Ensure that the mobile banking applications are available on all new operating systems, any bugs or issues with the applications should be resolved promptly to avoid customer dissatisfaction and loss of trust in the bank. Moreover, the applications should be easy to use with a simple navigation bar and user-friendly language. Customers should be able to access all the necessary features easily without any struggle, the updates are made in favor of the customer to enhance their experience. By continuously improving the app and addressing customer feedback, the bank can increase customer satisfaction and continuance intention of mobile banking applications. To optimize customer satisfaction and promote long-term usage of mobile banking applications, it is essential to prioritize the delivery of a personalized and top-notch user experience. This entails offering value-added services that effectively address individual customer needs and go beyond their expectations.

1.2 STATEMENT OF THE PROBLEM

Customers now use mobile banking applications daily to conduct both financial and non-financial transactions. To ensure customer satisfaction, banks must thoroughly understand the factors influencing customer satisfaction and the effect of customer satisfaction on the continuance intention of mobile banking applications.

By identifying the factors affecting customer satisfaction, banks can enhance their mobile banking services to boost customer satisfaction. Additionally, it's critical to fully understand the link between customer satisfaction with mobile banking and their intention to use the service. Customers are more likely to keep using and recommending a service if they are happy with it. Customers may, however, change banks if they are unhappy and unsatisfied. The role of customer satisfaction in the continuance intention of mobile banking applications can be understood by analysing the effect of customer satisfaction on the intention of mobile banking applications.

1.3 SCOPE OF THE STUDY

The scope of the study has been carried out to evaluate the Role of customer satisfaction in the continuance intention of mobile banking users. This data was collected from mobile banking users in Ernakulam district.

1.4 SIGNIFICANCE OF THE STUDY

The study assessing the role of customer satisfaction in the continuance intention of mobile banking applications is important for several reasons. First of all, there is an increasing trend towards mobile banking as more customers use smartphones and favour the convenience and adaptability of online banking services. Therefore, Banks need to ensure that their mobile banking applications effectively cater to the evolving expectations and requirements of customers. By assessing customer satisfaction, banks can identify areas for improvement and make necessary adjustments to enhance the overall user experience. Customer satisfaction increases it could result in a higher level of continuance intention of mobile banking.

The findings of the study might be useful for mobile banking users, app developers, banks, and academicians being input for doing similar nature in the future.

1.5 OBJECTIVES OF THE STUDY

The study “Role of customer satisfaction in continuance intention of mobile banking users” is carried out with the following objectives.

1. To explore the factors that lead to the choice of Mobile Banking Apps.
2. To evaluate the factors that create customer satisfaction among Mobile banking users.
3. To examine the effect of customer satisfaction on the continuance intention of mobile banking apps.

1.6 HYPOTHESIS OF THE STUDY

The following are the alternative hypothesis for the study:

Ha1: There is a significant relationship between security and customer satisfaction.

Ha2: There is a significant relationship between usefulness and customer satisfaction.

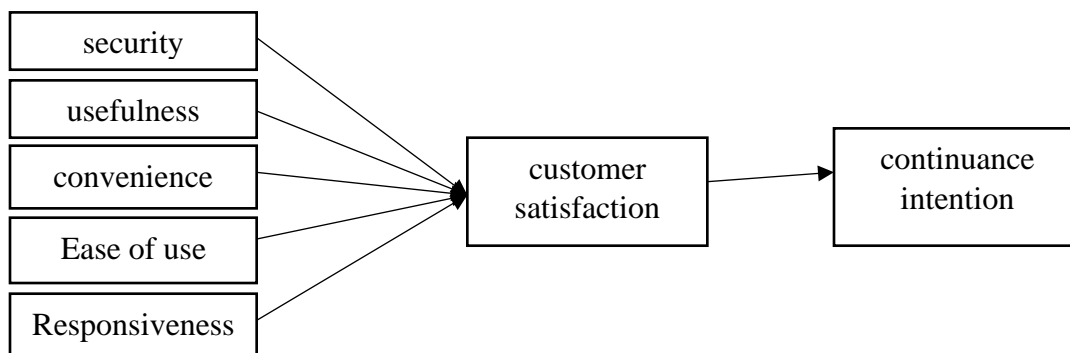
Ha3: There is a significant relationship between convenience and customer satisfaction.

Ha4: There is a significant relationship between Ease of use and customer satisfaction.

Ha5: There is a significant relationship between Responsiveness and customer satisfaction

Ha6: There is a significant relationship between customer satisfaction and continuance intention

Figure 1.1 Hypothesized Model



Source: Compiled by the researcher based on extensive review.

1.7 RESEARCH METHODOLOGY OF THE STUDY

Research methodology is the science of studying how research is carried out. This study tries to look at the Role of customer satisfaction in the continuance intention of mobile banking users. During this study, five independent variables, one mediating variable, and one dependent variable were tested. The independent variables are security, usefulness, convenience, ease of use, and responsiveness. Mediating variable is customer satisfaction, and the dependent variable is continuance intention.

1.7.1 SAMPLE

A sample is a finite subset of the population, selected from it to investigate its properties. A sample of Mobile banking users in the Ernakulam district is taken for the study.

1.7.2 SAMPLE DESIGN

A sampling design is a design that specifies the sample frame, sample size, sample selection, and estimation method in detail. For this study, 106 samples were selected by using the convenience sampling method from the Mobile banking users of the Ernakulam district.

1.7.3 METHOD OF DATA COLLECTION

Data was collected from the respondents irrespective of gender and occupation using a structured questionnaire prepared digitally in Google Forms. Google Forms Questionnaires were sent to the respondents and responses were taken from the Google response sheet.

1.7.4 SOURCES OF DATA

Data is a collection of discrete values that convey information, describing the quantity, quality, fact, statistics, other basic units of meaning, or simply sequences of symbols that may be further interpreted. Sources of information are mainly classified into two.

1.7.4.1. primary data

Primary data are the first-hand information collected specifically for a purpose through surveys, questionnaires, and direct interviews. In this study, the primary data was collected using a structured Google form questionnaire. Validated questionnaires are selected and adapted to measure the variables. Responses on various measures used in the study were obtained on 5- point scale based on agreements as strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1).

1.7.4.2. Secondary data

Secondary data are the information that are already collected by and readily available from other sources. Such data are more quickly obtainable than primary data. Secondary data for the study was collected from various books, various articles published in online journals, Magazines, and websites.

1.7.5. Tools of analysis

In this study table and statistical results were derived with the help of the software called Statistical Package for Social Science (SPSS). Descriptive analysis, regression, correlation, etc. are conducted in the study.

1.8 LIMITATIONS OF THE STUDY

- Time and resources factors are the most limiting ones for the study.
- The sample size was limited to 106 respondents only.
- Reliability of the study depends on the reliability of the information given by the respondents.
- As the sampling used is convenience sampling, it might not necessarily be the representation of the actual population of Ernakulam.
- Inherent limitations of sampling have affected the study to a certain extent.

1.9 CHAPTERISATION

For the convenience of the study and the analysis, the work is divided into four different chapters.

1st chapter – Introduction

This gives an introduction to the study. It gives details including the statement of the problem, relevance, scope, objectives, hypothesis, research methodology, limitations, method of analysing of data of the study, and scheme of chapter presentation.

2nd chapter – Review of Literature and Theoretical Framework

It includes various previous studies related to the topic and also includes the concept, definition, and meaning of mobile banking which has been obtained from various published sources and acts as secondary data for the study.

3rd chapter – Data Analysis and Interpretation

This explains the examination and analysis of the data to obtain the objectives of the study. Analysis of the study is carried out with the help of a software called Statistical Package for Social Science (SPSS).

4th chapter – Findings, suggestions, and conclusion

It is the final chapter which gives findings, suggestions, and conclusions derived from the study

CHAPTER II
REVIEW OF LITERATURE
AND
THEORETICAL FRAMEWORK

THEORETICAL FRAMEWORK & REVIEW OF LITERATURE

2.1 THEORETICAL FRAMEWORK

2.1.1 MOBILE BANKING- CONCEPT & MEANING

The concept of basic mobile banking has been around since the late 1990s when it was introduced in Germany in collaboration with Deutsche Bank, with basic features accessible through mobile phones (Shaikh & Karjaluo, 2015). However, the concept of app-based mobile banking as we know it today is the latest technological delivery channel for banking customers, and it was first launched in the Nordic countries in 2009 (Tieto, 2016). The development of app-based mobile banking can be traced back to the introduction of the iPhone, which introduced app-based programs and disrupted the field of handheld devices and how people accessed the internet (Christensen et al, 2015).

Mobile banking is a new technology that allows customers to make financial transactions and access banking services remotely using mobile devices like smartphones or tablets. This concept emerged in reaction to the advancement of mobile technology and the escalating desire for convenient and useful banking services.

Mobile banking applications provided by banks and financial institutions offer users a range of convenient features. These include accessing account information, checking balances, viewing transaction histories, transferring funds between accounts, paying bills, and even depositing checks. The flexibility of mobile banking enables customers to perform these tasks at their convenience, anytime and anywhere, if they have a mobile device and internet connectivity.

As a result, mobile banking has gained popularity as a preferred method of account management, surpassing traditional visits to physical bank branches. The continuous advancement of mobile technology further enhances the capabilities of mobile banking, with additional services such as mobile payments, loan applications, and investment management tools being offered by some institutions.

Overall, mobile banking provides users with a convenient means of financial management and enables them to stay connected with their banks or financial institutions without the need for physical visits.

2.1.2 TYPES OF MOBILE BANKING:

YONO LITE SBI:

The State Bank of India offers a mobile banking application known as SBI Anywhere. This app is designed to provide a secure and convenient banking experience for customers on the go. It is available for download from the Windows Store, iOS App Store, and Google Play Store. SBI Anywhere enables users to manage their accounts, transfer funds, pay bills, and access other banking services, making it a comprehensive solution for their banking needs.

FEDMOBILE APP:

The mobile banking app is provided by Federal Bank. To meet your banking needs, Fed Mobile offers more than 100 different banking products and services. Everything from paying utility bills, school fees, mobile/DTH recharges, mutual fund/insurance investments, and much more can be done easily from anywhere, at any time, using your smartphone.

AXIS OK:

The Axis OK mobile banking app from Axis Bank offers several features to enhance the user experience. One unique feature is the ability to conduct transactions on any Android smartphone, even without an internet connection. The app also boasts an intuitive interface that is easy to navigate and is available in 11 regional languages. Additionally, the app ensures enhanced security for financial transactions through second-level authentication. Users can also conveniently locate the nearest branch and ATM using the PIN code and use the app to send instructions for FD renewal.

I MOBILE:

ICICI Bank's I Mobile app is a feature-rich mobile banking app that offers customers convenient access to over 250 services. With a user-friendly design and compatibility with modern devices, users can manage their bank accounts easily from anywhere and at any time. The app offers a range of secure banking services, including bill payments and exclusive deals and discounts. Additionally, I Mobile provides unique services such as SMS banking and the National Unified USSD Platform (NUUP) that allow customers to use banking products even without an internet

connection. Overall, I Mobile is a comprehensive and convenient mobile banking solution for ICICI Bank customers.

HDFC BANK MOBILE APP:

The mobile banking app provided by HDFC Bank enables customers to access their accounts securely and carry out over 120 financial operations with ease. The app offers several features, including Face ID unlocking, fast payments, and receipts designed like social media posts for financial transfers. HDFC Bank prioritizes security and utilizes advanced encryption and security technology. The app also provides recommendations for responsible mobile phone usage and encourages customers to protect their passwords, regularly monitor account statements, and report lost or stolen phones immediately. Overall, the HDFC Bank Mobile Banking app is a safe and user-friendly tool for managing banking needs on the go.

KOTAK-811 MOBILE APP:

The Kotak-811 mobile app is an exceptional mobile banking app that offers customers fast access to essential services such as account updates, online product applications, and debit card management. The app also facilitates secure and swift money transfers using UPI payments and bill payment options. Kotak-811 places a strong emphasis on security, ensuring that all data is encrypted and implementing multiple layers of security to prevent fraudulent activities. Overall, Kotak-811 is a reliable and user-friendly mobile banking app that provides customers with a range of convenient banking services.

CANDI:

Canara Bank offers its clients a convenient and easy-to-use mobile banking app called CANDI. The app offers a range of financial services such as fund transfers, bill payments, account statements, debit and credit card control, chequebook requests, and ATM and branch location services. With CANDI, users can effortlessly carry out various financial tasks and manage their accounts while on the go. Canara Bank's CANDI app is a reliable and efficient solution for customers who value convenience and accessibility.

SOUTH INDIAN BANK:

South Indian Bank provides mobile banking services that can be accessed easily using a secure internet connection and a smartphone. The mobile banking app comes with various features, including E-statements, ATM card blocking, IMPS and cheque transaction status checking, a customized user interface, and UPI. Customers using this app receive a secure and risk-free banking experience at no cost. Overall, South Indian Bank's mobile banking app is a reliable and efficient solution for customers who value convenience and security.

2.1.3 CHARACTERISTICS AND ADVANTAGES

Biometric authentication as well as two-factor authentication:

The banking app should only be accessible to you. If you lose your phone, you can still prevent unauthorised users from accessing your account by using two-factor authentication and, even better, biometric authentication using your fingerprint or facial recognition.

Basic Banking Procedures:

The entire purpose of having a mobile app is to have access to your money so it can perform the tasks you need it to. This entails the capability to deposit cheques, settle accounts, pay loans, and pay bills from any location.

Alerts for Account Usage:

Applications always will be in control of your finances; you should be able to customise alerts to suit your needs. The app should keep you informed about any significant purchases or low balances.

Advanced Financial Management Instruments:

From handwritten budgets and simple spreadsheets, we've gone a long way. Smart mobile banking software should be able to feed information into a dashboard that improves your understanding of your cash flow, spending patterns, and balances.

Make Mobile Banking and Use It:

There are numerous benefits to using Mobile banking, and excellent mobile banking software ought to make things even simpler. This eliminates the need for cash or credit cards and places all of the power of payment in your phone.

Convenience of Click-to-Pay:

One of the toughest aspects of making purchases online is having to fill out (and refill) card information each time you use it. Click-to-Pay takes care of the hassle, allowing you to quickly and easily make payments.

Advanced Card Management:

Advanced card management refers to advanced tools and features offered by financial institutions for efficient control and management of payment cards, enhancing customer control and security.

Access to Bank Representatives:

You can ask a question and receive a response via a chat feature without going to or calling a branch location.

2.1.4 IMPORTANCE OF MOBILE BANKING**Fast, Flexible, and Convenient:**

In today's technologically evolved world, mobile banking is the ideal option for going cashless because they have made spending money simpler than conventional payment methods. Using your smartphone, tablet, desktop, laptop, or other comparable devices, you may complete transactions from anywhere and check out in a matter of seconds.

Accountable:

The use of mobile banking makes it simple to fully trace transactions. You can check your statement at any time to see every penny that is spent or received.

Instant transaction:

Mobile banking applications are convenient and transferring money is simple and takes less time.

Safer:

Mobile banking is a secure option compared to carrying cash or using traditional banking methods.

Better customer response:

You may need to take some time out of your day to visit the bank to resolve some significant difficulties. You won't lag with mobile banking. They provide a smooth communication line that can keep you in touch and provide solutions to your questions.

Good discounts:

These days, the majority of mobile banking applications provide good discounts. This indicates that using such Mobile banking to pay bills or recharge your mobile service makes it simple to save a few dollars.

Enhance security: It might be exciting to lose your wallet or have it stolen. After that, you must sequentially cancel each of your cards and have new ones issued. With Mobile banking, your phone is secured with passcodes and fingerprint scanners to prevent unauthorized access, and the financial information you store in your Mobile banking is encrypted in and of itself.

2.1.5 CHALLENGES OF MOBILE BANKING

• Lack of trust:

In our society, there is still a lack of trust in digital payments. Some people don't appreciate the Internet and don't feel secure using digital payment techniques. People think that digital transactions pose a security risk. People in this group might be unfamiliar with or under-experienced with the online economy and its operations.

• Transparency:

In our society, people don't always choose to be open and honest about their financial dealings. They don't want to be traced because that could lead to problems with taxes or inspections. Some people want to lead financially independent lifestyles. And they may easily accomplish that with money.

• Lack of acceptance:

Electronic payments face a lack of acceptance compared to cash, as cash is widely accepted while digital payments are not yet as prevalent due to the early stages of digitalization in society. Thus, people may prefer to use cash transactions over cashless ones.

- **Habit:**

Cash is widely accepted. But not with electronic payments. Digital payments are still not widely accepted because society is still in the early stages of digitalization. Therefore, people choose cash transactions over cashless ones.

- **Lack of digital literacy:**

Many people are still illiterate when it comes to online and digital payments. As a result, fewer people use online platforms to make payments.

- **Internet connectivity:**

Without internet access, transactions cannot be conducted. As a result, using the Internet to facilitate digital payments may become difficult.

2.1.6 CUSTOMER SATISFACTION- MEANING

The phrase "customer satisfaction" refers to how content and pleased customers are with a product, service, or brand. In order to quantify it, reviews, comments, and polls are used. Customers who are satisfied with a business are more likely to remain loyal and recommend it. To attain high satisfaction, businesses must meet customer expectations, provide superior products and services, and ensure a pleasurable experience. Customer satisfaction leads to higher retention intentions, profitability, and positive word-of-mouth. The ability to keep satisfaction levels high and increase them calls for ongoing improvement and prompt feedback.

2.1.7 FACTORS AFFECTING CUSTOMER SATISFACTION

Security

Mobile banking users prioritize the security of their financial information and transactions. A secure mobile banking platform that utilizes robust encryption, authentication measures, and fraud prevention techniques instills confidence and trust in users. When users feel that their financial data is protected, they are more likely to continue using the mobile banking service.

Convenience

Mobile banking offers users the convenience of accessing financial services anytime and anywhere, without the need to visit a physical branch. Features such as mobile check deposits, fund transfers, and bill payments simplify banking tasks and save time. When mobile banking is convenient and seamlessly integrated into users' lifestyles, it enhances their satisfaction and encourages them to continue using the service.

Customer Service

Responsive and efficient customer service is crucial for maintaining user satisfaction. Promptly addressing user inquiries, resolving issues, and providing personalized assistance can greatly influence the continuance intention of mobile banking users. Positive interactions with customer service representatives can enhance user satisfaction and loyalty.

Perceived Ease of Use:

The individual's perception of how easy it is to use the product or service. If they find it simple and convenient to use, they are more likely to continue using it.

Rewards and Incentives

Offering rewards and incentives, such as cashback on transactions, loyalty points, or exclusive discounts, can incentivize users to continue using mobile banking services. These rewards create a sense of value and can positively impact user satisfaction and their intention to stick with the mobile banking platform.

Speed of Transactions

Mobile banking users expect fast and efficient transactions. Slow processing times, delays in fund transfers, or technical glitches can frustrate users and negatively impact their satisfaction. Mobile banking platforms that prioritize quick and seamless transactions are more likely to retain satisfied users.

Perceived Usefulness:

The individual's perception of how useful the product or service is in meeting their needs or achieving their goals. If they perceive it as valuable and beneficial, they are more likely to continue using it.

Service Quality:

For users to be satisfied and want to continue using mobile banking, they must believe the service is of high quality. A positive view of service quality is influenced by elements including prompt response times, accessibility to customer support, accurate transaction records, and effective problem-solving. Customers are more inclined to stick with mobile banking when they are happy with the level of service.

Responsiveness

Responsiveness is influenced by several key factors. Promptness in addressing customer needs, availability across various communication channels, clarity and accuracy of responses, personalization of interactions, empathy and understanding towards customer concerns, effective resolution of issues, proactive communication, and consistency in responsiveness all play crucial roles. By prioritizing these factors, businesses can enhance customer satisfaction, build strong customer relationships, and establish a reputation for outstanding responsiveness and customer service.

2.1.8 CONTINUANCE INTENTION- MEANING

Continuance intention plays a vital role for businesses and organizations as it allows them to gauge user satisfaction and understand the factors that contribute to ongoing usage. By identifying these influential factors, companies can make well-informed decisions to enhance their products or services, improve user experiences, and ultimately boost customer retention. The study of continuance intention empowers organizations to proactively address customer needs and preferences, leading to long-term customer loyalty and sustained business success.

2.1.9 STAGES FOR THE CONTINUANCE INTENTION

Stage 1 Awareness:

In this stage, users become aware of the availability and benefits of mobile banking services. They may learn about mobile banking through advertisements, recommendations from friends or family, or promotions from their bank. This stage involves creating initial interest and curiosity about mobile banking.

Stage 2 Adoption:

Once users become aware of mobile banking, they move to the adoption stage. Here, they actively sign up for mobile banking services and download the mobile banking application provided by their bank. This stage involves the process of account registration, verification, and setting up security features.

Stage 3 Initial Usage:

After adopting mobile banking, users start using the application for basic banking tasks such as checking account balances, viewing transaction history, and making simple transfers. They may explore the features and functionalities of the app, familiarizing themselves with its layout and navigation.

Stage 4 Expanded Usage:

In this stage, users begin to utilize more advanced features of mobile banking, such as bill payments, fund transfers to external accounts, mobile check deposits, or accessing additional banking services like loan applications or investment management. Users become more comfortable and confident in their mobile banking usage during this stage.

Stage 5 Satisfaction and Continuance Intention:

Positive experiences with security, convenience, customer service, rewards, and transaction speed contribute to their overall satisfaction. Satisfied users are more likely to develop a strong intention to continue using mobile banking.

2.2 REVIEW OF VARIABLES

2.2.1 Security

Security is defined as the level of confidence and trust in the web channel to transmit sensitive information. Even a security breach is considered to significantly prevent consumers from accessing sensitive information online. (Merhi et al., 2019). Security is the main concern when conducting transactions through electronic channels; therefore, security can be one of the main obstacles to the adoption of mobile banking because personal or monetary information can be exposed and can be used for fraud crimes (Singh, 2018). The protection of customer information, as well as an adequate level of security, will increase customer loyalty when using mobile banking services. It's necessary to develop the level of customer data security, personal transaction information, and customer data privacy in the future to continue to increase customer loyalty (Lelasari et al., 2023)

HO1: There is a significant relationship between security and customer satisfaction.

Table 2.2.1
Measures of security

SI.NO	Measure	Reference
1	I am confident that mobile banking provides adequate security	(Albashrawi 2019)
2	I feel that mobile banking is a safe environment for conducting my financial transactions	
3	I am concerned that other people may steal my account information when using mobile banking.	
4	I think that there is a higher security risk associated with mobile banking compared to branch banking.	
5	Overall, I find mobile banking to be secure.	

2.2.2 Usefulness

The subjective opinion of a potential customer that utilising a specific technology will improve his or her job performance in an organisational context is known as perceived usefulness (Davis, 1989). One of the variables influencing the intention to use new information technology, such as mobile commerce, mobile payment, social media games, mobile catering apps, mobile banking, etc., is perceived utility, according to many researchers who have conducted past studies (Gupta et al., 2020; Koenig-Lewis et al., 2015; Ariffin and Lim, 2020). According to data from earlier studies, perceived utility has a favorable and substantial impact on consumers' attitudes. Consequently, the following theory is put forth.

HO2: There is a significant relationship between usefulness and customer satisfaction.

Table 2.2.2

Measures of Usefulness

SI.N O	Measure	Reference
1	Using mobile banking enables me to process financial transactions quickly.	(Albashrawi 2019)
2	Using mobile banking enhances my productivity with financial transactions.	
3	Mobile banking improves convenience in managing my finances.	(Bhattacharjee 2001)
4	Mobile banking improves efficiency in managing my finances.	
5	Overall, I find mobile banking to be useful.	(Albashrawi 2019)

2.2.3 Convenience

The construct ‘Convenience’ has been generally treated as a concept of anything that can be done with ease and minimal effort. Service convenience has an impact on customer satisfaction and repeats purchases from a service organization (Seiders et al., 2007). In the use of mobile banking, transaction convenience is defined as the ease with which users can perform and modify transactions (Hung et al., 2019). The higher the perceived service convenience level, the greater the impact on customer satisfaction. This study, therefore, proposes that the various aspects of convenience concerning service (Such as decision convenience, access convenience, transaction convenience, benefit convenience, and post-benefit convenience) have a positive impact on customer satisfaction (Aagja et al., 2011).

HO3: There is a significant relationship between convenience and customer satisfaction.

Table 2.2.3
Measures of convenience

SI.N O	Measure	Reference
1	I can take advantage of mobile banking services whenever I want	(Shankar et al., 2020).
2	I can easily find what I need through mobile banking without having to look elsewhere	
3	Mobile Banking is available all the time	(Kumar et al., 2014)
4	Using mobile banking saves time compared to going to a branch, ATM, or using computer	
5	Using mobile banking, it is easy and convenient to log in and out.	(Jie Yu et al., 2022)

2.2.4 Ease of use

A person's perception of how easy it is to utilise a certain system is known as ease of use (Davis, 1989). Because of this, it is seen as having one of the biggest effects on how new technology is accepted (Gupta et al., 2020). Numerous studies on users' perceived ease of use and intention to use technology have been conducted, and the results, for the most part, have shown that perceived ease of use significantly and favourably affects consumers' attitudes (Ariffin and Lim, 2020). Perceived Ease of Use has a positive effect on behavioral intention it can increase customer interest in continuing to use mobile banking services. It is hoped that the banking management will simplify how to use the mobile banking system provided to increase the intention to use mobile banking. (Pakpahan et al., 2021)

HO4: There is a significant relationship between Ease of use and customer satisfaction.

Table 2.2.4
Measures of ease of use

SI.N O	Measure	Reference
1	Mobile banking is easy for doing what I want to do.	(Albashrawi 2019)
2	Learning to operate m-banking is easy for me.	(Davis (1989); Lin (2011))
3	It is easy to use m-banking to accomplish banking transactions.	
4	Interaction with m-banking does not require a lot of mental effort	
5	Overall, I find mobile banking to be easy to use	(Albashrawi 2019)

2.2.5 Responsiveness

It can be defined as a willingness to help customers and the ability to provide fast service (Rahman, 2017). In mobile banking services, the responsiveness factor is very important because if the system can provide the services needed by customers and assistance appropriately and quickly, the customer will reach the point of satisfaction. It has been shown that responsiveness and employee dedication have a big and positive effect on customer satisfaction and that customer happiness has a significant and positive association with customer loyalty (Aldiabat et al, 2019). The elements that determine client loyalty include a company's responsiveness, reliability, customer happiness, and how well it builds confidence in its customers. Feedback and response encourage any activities. An immediate response from mobile operators and banks or agents can be an important influencing factor in customer satisfaction. (Kavitha, 2019)

HO5: There is a significant relationship between Responsiveness and customer satisfaction

Table 2.2.5
Measures of responsiveness

SI.N O	Measure	Reference
1	My mobile banking provides prompt responses if my transaction is not processed.	(Kumar et al., 2014)
2	All my mobile banking relevant transaction confirmation details are sent by SMS or e-mail within 24 hours	
3	I think the mobile banking application gives prompt service	
4	Never too busy to respond to customer requests	
5	The bank quickly resolves mobile banking-related problems	

2.2.6 Customer satisfaction

Satisfaction, according to Albashrawi et al., (2017), refers to the degree to which an individual feels satisfied with using Mobile Banking services. Bhattacharjee (2001) empirically validated the role Satisfaction performs in impacting continuous intention. Existing literature further indicated Satisfaction as a major predictive factor that influences continuous intention (Lin et al., 2005) Satisfaction is a general evaluation of a product whether that product meets the customer's needs and wants or not. It works as a primary requisite to future purchases and directly affects consumer attitude. Customer satisfaction holds the concept that satisfying customers' needs and wants to generate customer loyalty. (Bowen et al., 2015). Ram and Wu (2016) originate that customer satisfaction has a positive impact on customer loyalty. In addition, satisfaction creates a loyal customer base, which is an important building block of customer retention (Aghdaie et al., 2015)

Table 2.2.6
Measures of Customer satisfaction

SI.N O	Measure	Reference
1	my choice to use mobile banking was a wise one	(Maeyer2019)
2	I think I did the right thing by deciding to use mobile banking.	
3	I find the mobile banking App is very useful.	(Hsu et al. 2015)
4	Mobile banking experience meets my expectations	(Albashrawi 2019)
5	Overall, I am satisfied with my mobile banking experience	

2.2.7 Continuance intention

Users' continuance intention is important for the further and full success of an m-banking system (Foroughi et al., 2019). Understanding the predictors of mobile banking can provide mobile banking service providers and researchers with some insights about improving user satisfaction and continuance intention. mobile banking Apps would have positive effects on customer satisfaction, which in turn would have a positive influence on customers' continuance intention of mobile banking Apps (Lin et al., 2020).

Ho6: There is a significant relationship between customer satisfaction and continuance intention

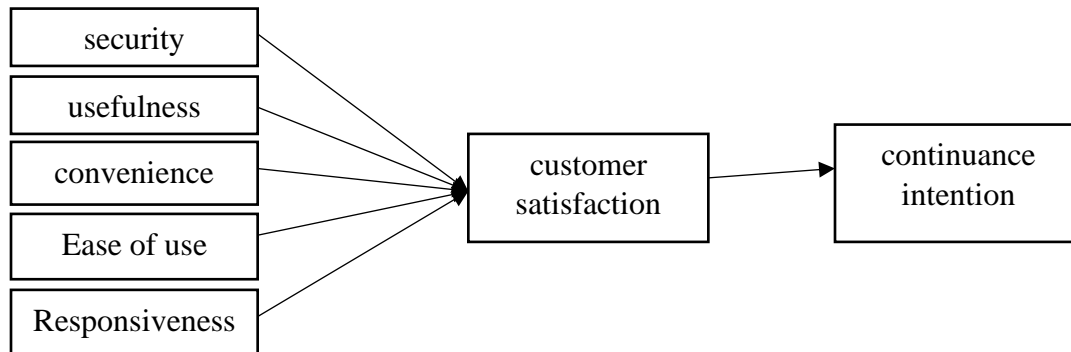
Table 2.2.7
Measures of continuance intention

SI.N O	Measure	Reference
1	I intend to continue using mobile banking services.	(Albashrawi 2019)
2	I intend to increase my time spent using mobile banking in the future.	
3	I intend to increase my use of various services provided by mobile banking in the future	
4	I will do my transaction with this mobile banking app the very next time	(Cheng et al. 2006)
5	I plan to use the mobile banking app in the future	

2.3 Model for validation

Based on the above-identified variables and review, the following Model was developed for Validation.

Figure 2.1 Model for validation



Source: Compiled by the researcher based on extensive review.

2.4 SUMMARY

In this chapter, we dealt with a literature review and theoretical framework. This chapter was mainly divided into three sections Theoretical framework, Literature Review and Model Development. In theoretical framework the theory related to the the topic of study were identified from secondary data related to the topic. After that lots of previous study were reviewed from various sources and measures used for the study were identified. Then the model development was made according to the review regarding the constructs used in the study. This provides a comprehensive idea and structure to accomplish the objectives of the project. Exploring the literature has helped in developing the questionnaire in tune with objectives. The variables or construct mentioned here were measured using items identified in the previous review itself. To conclude, all the available previous studies were reviewed to make a meaning full hypothesized model and to bridge the void in literature.

CHAPTER III
DATA ANALYSIS AND INTERPRETATION

DATA ANALYSIS AND INTERPRETATION

This chapter deals with the analysis of the data collected. The data is analysed in three different stages. The first section is the profile analysis which includes a brief analysis of the Demographic profile of the sample respondents. In the second section the descriptive analysis and reliability test of the measure of the measures are done. In the third section the hypothesis formed at the outset were tested and model validation.

Section I

3.1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

In this section we deal with demographic profile of respondents and demographic factors such as gender, and occupation.

3.1.1. Gender

Table 3.1.1 presents the gender-wise composition of respondents

Table 3.1.1
Gender of respondents

Gender	Frequency	Percentage
Male	43	40.6
Female	63	59.4
Total	106	100

Source: primary data

Table 3.1.1 presents the gender of respondents. Out of 106 respondents, 40.6 percent are distributed by male and 59.4 percent by female. It is evident that majority of respondents are female.

3.1.2. Occupation

Table 3.1.2 presents the occupation of respondents.

Table 3.1.2

Occupation

Occupation	Frequency	Percentage
Student	53	50.0
Self employed	12	11.3
Professional	25	23.6
Others	16	15.1
Total	106	100

Source: primary data

Table 3.1.2 presents the occupation of respondents. Out of 106 respondent's 50 percent are students, 11.3 percent are self-employed, 23.6 percent are professional, and 15.1 percent are other occupations. Most of the respondents are students.

3.1.3. Familiarity with mobile banking Apps

Table 3.1.3 presents the familiarity with mobile banking of respondents.

Table 3.1.3

Familiarity with mobile banking

Familiarity	Frequency	Percentage
No	7	6.6
Yes	99	93.4
Total	106	100

Source: primary data

Table 3.1.3 presents the familiarity towards mobile banking of respondents. Out of 106 respondent's 93.4 percent are familiar with mobile banking and 6.6 percent are not familiar with mobile banking. Most of the respondents are familiar with mobile banking.

Section II

3.2. RELIABILITY ANALYSIS

A Reliability test was carried out using Cronbach's Alpha, which measures the internal consistency of research constructs, and the result is exhibited in Table 3.2.1. The Alpha value for the seven factors is above 0.70, the threshold suggested by Nunnally (1978). Thus, it can be concluded that the Scale has internal consistency and reliability. In other words, the items that are used in it measure what are intended to measure.

Table 3.2.1

Cronbach's Co-efficient Alpha – CI, CS, SE, US, CO, EU, RE

Factors	Item Acronym	Number of items	Cronbach's alpha
Security	SE	5	.868
Usefulness	US	5	.886
Convenience	CO	5	.869
Ease of use	EU	5	.876
Responsiveness	RE	5	.824
Customer satisfaction	CS	5	.894
Continuance intention	CI	5	.864

Source: Author's calculation

3.3 DESCRIPTIVE ANALYSIS I

3.3.1 Security

Security is defined as the level of confidence and trust in the web channel to transmit sensitive information. Even a security breach is considered to significantly prevent consumers from accessing sensitive information online. (Merhi et al., 2019). Security is the main concern when conducting transactions through electronic channels; therefore, security can be one of the main obstacles to the adoption of mobile banking because personal or monetary information can be exposed and can be used for fraud crimes (Singh, 2018).

Table 3.3.1

Measures of Security

Statements	Item Acronym	Mean	Mode	SD
I am confident that mobile banking provides adequate security	SE1	4.39	4	.698
I feel that mobile banking is a safe environment for conducting my financial transactions	SE2	4.25	4	.731
I am concerned that other people may steal my account information when using mobile banking	SE3	4.16	4	.806
I think that there is a higher security risk associated with mobile banking compared to branch banking	SE4	4.34	4	.716
Overall, I find mobile banking to be secure	SE5	4.24	4	.684

Source: Primary Data

The mean, mode and SD for SE1, SE2, SE3, SE4, SE5 are given in Table 3.3.1. Mean for SE1 is the highest 4.39 and SE3 has the lowest mean 4.16. Mode of every item is four. The SD is highest at SE3 with a value .806 . Based on the mean scores, it is evident that a significant majority of respondents have a strong belief in the security of mobile banking applications. They expressed a high level of confidence and feel secure when using these applications.

3.3.2 Usefulness

The subjective opinion of a potential customer that utilising a specific technology will improve his or her job performance in an organisational context is known as perceived usefulness (Davis, 1989). One of the variables influencing the intention to use new information technology, such as mobile commerce, mobile payment, social media games, mobile catering apps, mobile banking, etc., is perceived utility, according to many researchers who have conducted past studies (Gupta et al., 2020; Koenig-Lewis et al., 2015; Ariffin and Lim, 2020).

Table 3.3.2
Measures of Usefulness

Statements	Item Acronym	Mean	Mode	SD
Using mobile banking enables me to process financial transactions quickly.	US1	4.39	4	.698
Using mobile banking enhances my productivity with financial transactions	US2	4.25	4	.731
Mobile banking improves convenience in managing my finances.	US3	4.16	4	.806
Mobile banking improves efficiency in managing my finances	US4	4.13	4	.794
Overall, I find mobile banking to be useful.	US5	4.34	5	.767

Source: Primary Data

The mean, mode and SD for US1, US2, US3, US4 and US5 are given in the table 3.3.2. The mean for US1 is highest with a value 4.39 and for US4 mean is lowest with a value 4.13. Mode for US1, US2, US3, US4 is four and for US5 is five. Standard Deviation is lowest for US1 with a value .698 and highest for US3 with a value .806. This leads us to the conclusion that mobile banking applications prove highly advantageous in expediting financial transactions.

3.3.3 Convenience

The construct ‘Convenience’ has been generally treated as a concept of anything that can be done with ease and minimal effort. Service convenience has an impact on customer satisfaction and repeats purchases from a service organization (Seiders et al., 2007). In the use of mobile banking, transaction convenience is defined as the ease with which users can perform and modify transactions (Hung et al., 2019). The higher the perceived service convenience level, the greater the impact on customer satisfaction.

Table 3.3.3

Measures of Convenience

Statements	Item Acronym	Mean	Mode	SD
I can take advantage of mobile banking services whenever I want	CO1	4.39	4	.698
I can easily find what I need through mobile banking without having to look elsewhere	CO2	4.39	4	.698
Mobile Banking is available all the time.	CO3	4.27	4	.684
Using mobile banking saves time compared to going to a branch, ATM, or using computer.	CO4	3.97	4	.810
Using mobile banking, it is easy and convenient to log in and out.	CO5	4.12	4	.801

Source: Primary Data

The mean, mode and standard deviation of the measure of the variable. Convenience are displayed in the table 3.3.3. Mean stands the highest for CO1 and CO2 with a value of 4.39. Mode value is same for all the five measures. Standard deviation is lowest for the measure CO3 with a value of .684. Standard deviation is highest for the measure CO4 with a value .810. The data clearly suggests that the respondents find mobile banking applications convenient to use, as all the mean values are above four.

3.3.4 Ease of use

A person's perception of how easy it is to utilise a certain system is known as ease of use (Davis, 1989). Because of this, it is seen as having one of the biggest effects on how new technology is accepted (Gupta et al., 2020). Numerous studies on users' perceived ease of use and intention to use technology have been conducted, and the results, for the most part, have shown that perceived ease of use significantly and favourably affects consumers' attitudes (Ariffin and Lim, 2020).

Table 3.3.4

Measures of Ease of use

Statements	Item Acronym	Mean	Mode	SD
Mobile banking is easy for doing what I want to do.	EU1	4.34	4	.716
Learning to operate m-banking is easy for me.	EU2	4.24	4	.684
It is easy to use m-banking to accomplish banking transactions.	EU3	4.27	4	.684
Interaction with m-banking does not require a lot of mental effort	EU4	4.12	4	.891
Overall, I find mobile banking to be easy to use	EU5	4.29	5	.768

Source: Primary Data

Mean, mode and SD of EU1, EU2, EU3, EU4 and EU5 are given in table 3.3.4. From this table it is understood that majority of participants agree that mobile banking applications are easy to use as all the items have mean nearing four. The highest mean was reported for EU1 with a value 4.34 and lowest mean is reported for EU 4 with a value 4.12. Mode of EU1, EU2, EU3, EU4 is 4 and EU5 is 5. Standard deviation is least for EU2 and EU3 with value .684 and highest for EU4 with a value .891.

3.3.5 Responsiveness

It can be defined as a willingness to help customers and the ability to provide fast service (Rahman, 2017). In mobile banking services, the responsiveness factor is very important because if the system can provide the services needed by customers and assistance appropriately and quickly, the customer will reach the point of satisfaction. It has been shown that responsiveness and employee dedication have a big and positive effect on customer satisfaction and that customer happiness has a significant and positive association with customer loyalty (Aldiabat et al, 2019).

Table 3.3.5

Measures of Responsiveness

Statements	Item Acronym	Mean	Mode	SD
My mobile banking provides prompt responses if my transaction is not processed.	RE1	3.97	4	.810
All my mobile banking relevant transaction confirmation details are sent by SMS or e-mail within 24 hours	RE2	4.23	4	.721
I think the mobile banking application gives prompt service	RE3	4.08	4	.732
Never too busy to respond to customer requests	RE4	3.83	4	.899
The bank quickly resolves mobile banking related problems	RE5	3.94	4	.903

Source: Primary Data

Table 3.3.5 shows the mean, mode and standard deviation of RE1, RE2, RE3, RE4 and RE5. Highest mean is reported for RE2 which indicate transaction confirmation details are sent by SMS or e-mail within 24 hours .and the least mean is reported for RE4 with value 3.83. The mode of every item is four. SD is lower for RE2 with a value .721 and highest for RE5 with a value .903. The evidence strongly supports the idea that mobile banking applications offer highly relevant transaction confirmation details and efficient services.

3.3.6 Customer satisfaction

Satisfaction, according to Albashrawi et al., (2017), refers to the degree to which an individual feels satisfied with using Mobile Banking services. Bhattacharjee (2001) empirically validated the role Satisfaction performs in impacting continuous intention. Existing literature further indicated Satisfaction as a major predictive factor that influences continuous intention (Lin et al., 2005) Satisfaction is a general evaluation of a product whether that product meets the customer’s needs and wants or not. It works as a primary requisite to future purchases and directly affects consumer attitude. Customer satisfaction holds the concept that satisfying customers’ needs and wants to generate customer loyalty.

Table 3.3.6

Measures of Customer Satisfaction

Statements	Item Acronym	Mean	Mode	SD
my choice to use mobile banking was a wise one	CS1	4.12	4	.801
I think I did the right thing by deciding to use mobile banking.	CS2	4.12	4	.813
I find the mobile banking App is very useful.	CS3	4.28	4	.753
Mobile banking experience meets my expectations	CS4	4.09	4	.750
Overall, I am satisfied with my mobile banking experience	CS5	4.28	4	.714

Source: Primary Data

Table 3.3.6 shows the mean, mode and standard deviation of CS1, CS2, CS3, CS4 and CS5. Highest mean is reported for C3 and C5 which indicate mobile banking applications are very useful and satisfied with the mobile banking experience .and the least mean is reported for CS4 with a value 4.09. The mode of every item is four. SD is lower for CS5 with a value .714 and highest for CS2 with a value .813. The available evidence overwhelmingly confirms that respondents express a high level of satisfaction with mobile banking applications.

3.3.7 Continuance intention

Users' continuance intention is important for the further and full success of an m-banking system (Foroughi et al., 2019). Understanding the predictors of mobile banking can provide mobile banking service providers and researchers with some insights about improving user satisfaction and continuance intention. mobile banking Apps would have positive effects on customer satisfaction, which in turn would have a positive influence on customers' continuance intention of mobile banking Apps (Lin et al., 2020).

Table 3.3.7

Measures of Continuance intention

Statements	Item Acronym	Mean	Mode	SD
I intend to continue using mobile banking services.	CI1	4.21	4	.686
I intend to increase my time spent using mobile banking in the future.	CI2	4.17	4	.786
I intend to increase my use of various services provided by mobile banking in the future	CI3	4.08	4	.765
I will do my transaction at this mobile banking app the very next time	CI4	4.07	4	.808
I plan to use the mobile banking app in the future	CI5	4.17	4	.822

Source: Primary Data

Mean, mode and SD for CI1, CI2, CI3, CI4 and CI5 are given in table 3.3.7 The highest mean was reported for CI1 with a value 4.21 and lowest mean is reported for CI4 with a value 4.07. Mode of every item is four. Standard deviation is least for CI1 with value .686 and highest for CI5 with a value .822. The data analysis indicates a strong inclination among respondents towards maintaining their usage of mobile banking services, as evidenced by all mean values surpassing four. This suggests a high level of positive sentiment and a clear intention to persist with the adoption of mobile banking services among the participants.

3.3.8 Measure of variables

Table 3.3.8

Measure of variables

Measures	Item Acronym	Mean	SD
Security	SE	4.2755	.58908
Usefulness	US	4.2547	.63036
Convenience	CO	4.2283	.59933
Ease of use	EU	4.2528	.61555
Responsiveness	RE	4.0113	.62569
Customer satisfaction	CS	4.1811	.64293
Continuance intention	CI	4.1377	.62358

Source: Primary Data

The mean and standard deviation of independent, mediating and dependent variables are given in Table 3.3.8. Mean is highest for Security with a value 4.2755 followed by usefulness with mean of 4.2547. The mean is lowest for responsiveness with a value 4.0113. The standard deviation is highest for customer satisfaction with a value of .64293 and lowest for security with a value of .58908.

3.4 DESCRIPTIVE ANALYSIS II

3.4.1 ONE SAMPLE T TEST FOR INDEPENDENT, MEDIATING AND DEPENDENT VARIABLES

The mean scores of the 7 main variables are calculated and compared with the second quartile (i.e, Central value or Q2). The opinion of the respondents is treated as poor or very poor when the mean is less than the second quartile. It is treated as average when the mean score is equal to the second quartile. The responses of the respondents are treated as good or very good when the mean score is above the second quartile (Jojo,2008). The table below shows the criteria fixed in this regard.

Table 3.4.1 Criteria for comparison – Mean score and central value

Mean score	Opinion
Less than (Q1) (<2)	Very low
In between (Q1) and (Q2) (2-3)	Low
Equal to (Q2) (3)	Moderate
In between (Q2) and (Q3) (3-4)	High
More than (Q3) (>4)	Very high

To check whether the response of the respondents significantly differ from the moderate or neutral state of response, one sample T test was carried out (second quartile).

Table 3.4.2 One Sample T test

Measure	Item Acronym	DF	Mean value	SD	Q2	t value	P value	Inference
Security	SE	105	4.2755	.58908	3	22.292	.000	Very high
Usefulness	US	105	4.2547	.63036	3	20.493	.000	Very high
Convenience	CO	105	4.2283	.59933	3	21.101	.000	Very high
Ease of use	EU	105	4.2528	.61555	3	20.955	.000	Very high
Responsiveness	RE	105	4.0113	.62569	3	16.641	.000	Very high
Customer satisfaction	CS	105	4.1811	.64293	3	18.914	.000	Very high
Continuance intention	CI	105	4.1377	.62358	3	18.785	.000	Very high

Source: Field survey

- From the above table, the mean score of Security is 4.2755. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The data presented in the table strongly suggests that mobile banking applications offers a high level of security.
- From the above table, the mean score of usefulness is 4.2547. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The table data strongly supports the notion that mobile banking applications offer a high level of usefulness.
- From the above table, the mean score of Convenience is 4.2283 It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The table's data strongly indicates that mobile banking applications offers a significantly high level of convenience.
- From the above table, the mean score of Ease of use is 4.2528. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The data from the table strongly indicates that mobile banking applications offer a high level of ease of use.
- From the above table, the mean score of Responsiveness is 4.0113. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. It can be concluded from table that there exists high level of responsiveness in mobile banking applications.
- From the above table, the mean score of Customer satisfaction is 4.1811. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The data presented in the table strongly indicates a significant level of customer satisfaction in mobile banking application services.
- From the above table, the mean score of Continuance intention is 4.1377. It is statistically significant from Q2 (3). Based on the developed scale, the value lies more than Q3 (Q3) (>4). It is denoted as very high. The table clearly indicates a strong inclination towards continued usage of mobile banking applications.

SECTION III

3.5 HYPOTHESIS TESTING AND MODEL VALIDATION

3.5.1 CORRELATION ANALYSIS

Correlation analysis is carried out before conducting regression analysis to quantify the strength of the relationship between the variables. It tests the linear relationship between the variables. Each correlation appears twice: above and below the main diagonal. The correlations on the main diagonal are the correlations between each variable itself.

Table 3.5.1

Correlation between independent, mediating and dependent variables.

Measure	SE	US	CO	EU	RE	CS	CI
Security	1						
Usefulness	.937**	1					
Convenience	.840**	.793**	1				
Ease of use	.886**	.802**	.863**	1			
Responsiveness	.652**	.641**	.776**	.747**	1		
Customer satisfaction	.758**	.716**	.836**	.798**	.701**	1	
Continuance intention	.717**	.697**	.716**	.747**	.647**	.745**	1

Source: Compiled by the researcher

**Correlation is significant at the 0.01 level

The correlation coefficients between the independent variables like Security, Usefulness, Convenience, Ease of use, and Responsiveness, mediating variable customer satisfaction and dependent variable Continuance intention are reported on the table 3.5.1. The correlation coefficient are always in the range -1 to 1. A correlation is statistically significant if its P value < 0.005 and P value < 0.01. From the above table we can understand that there exists a high positive correlation between all variables.

The correlation between various variables are as follows:

- The correlation between Security and Usefulness is 93.7 percent
- The correlation between Security and Convenience is 84 percent
- The correlation between Security and Ease of use is 88.6 percent
- The correlation between Security and Responsiveness is 65.2 percent
- The correlation between Security and customer satisfaction is 75.8 percent
- The correlation between Security and Continuance intention is 71.7 percent
- The correlation between Usefulness and Convenience is 79.3 percent
- The correlation between Usefulness and Ease of use is 80.2 percent
- The correlation between Usefulness and Responsiveness is 64.1 percent
- The correlation between Usefulness and customer satisfaction is 71.6 percent
- The correlation between Usefulness and Continuance intention is 69.7 percent
- The correlation between Convenience and Ease of use is 86.3 percent
- The correlation between Convenience and Responsiveness is 77.6 percent
- The correlation between Convenience and customer satisfaction is 83.6 percent
- The correlation between Convenience and Continuance intention is 71.6 percent
- The correlation between Ease of use and Responsiveness is 74.7 percent
- The correlation between Ease of use and customer satisfaction is 79.8 percent
- The correlation between Ease of use and Continuance intention is 74.7 percent

- The correlation between Responsiveness and customer satisfaction is 70.1 percent
- The correlation between Responsiveness and Continuance intention is 64.7 percent
- The correlation between customer satisfaction and Continuance intention is 74.5 percent

3.5.2 REGRESSION ANALYSIS

3.5.2.1 REGRESSION ANALYSIS BETWEEN SE, US, CO, EU, RE AND CS

Regression analysis was conducted to measure the influence of SE, US, CO, EU and RE on CS. The independent variables are SE, US, CO, EU, RE and dependent variable is CS. The main objective of regression analysis is to explain the variation in one variable(dependent) based on the variation in one or more other variables (independent variables.) If multiple independent variables are used to explain variation in a dependent variable, it is called a multiple regression model. The output of linear regression was used to test the hypothesis.

Table 3.5.2.1

Model summary

Method	Model	R	R Square	Adjusted R Square	Standard error of the estimate	Durbin Watson
Enter	1	.851	.725	.711	.34564	1.784

a. Predictors: (Constant), SE, US, CO, EU and RE

b. Dependent Variable: CS

R square is the percent of the variance in the dependent explained uniquely or jointly by the independents. The R square and adjusted R square will be same when used for the case of few independents. The R square and adjusted R square shown in Table 3.5.2 is almost the same. Hence, adjusted R square value is used for interpreting the results. Table 3.5.2 shows that .34564 variation in CS is explained by SE, US, CO, EU and RE.

Table 3.5.2.2 ANOVA of regression model

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	31.456	5	6.291	52.660	.000**
	Residual	11.947	100	.119		
	Total	43.402	105			

a. Predictors: (Constant), SE, US, CO, EU and RE b. Dependent Variable: CS

**Significant at .01 level

ANOVA table showing the regression model fit presented in Table shows that the model is statistically significant at 1 percent significance level.

Table 3.5.2.3 Coefficients of Regression Analysis

Factors(constructs)	Item Acronym	Standardized Beta coefficient (β)	P Value
Security	SE	.008	.020*
Usefulness	US	.054	.030*
Convenience	CO	.512	.000**
Ease of use	EU	.244	.041*
Responsiveness	RE	.081	.036*

**Regression Coefficient Significant at 0.01 level, * Regression Coefficient Significant at 0.05 level, Dependent Variable: CS

Table 3.5.4 present the standardized Beta coefficient values and the significant values of independent variables Security, Usefulness, Convenience, Ease of use and responsiveness. The independent variable Security (SE), Usefulness (US), Convenience (CO), Ease of use (EU and Responsiveness (RE) are statistically significant at 1 and 5 per cent significance level. Therefore, these five independent variables have significant effect on customer satisfaction. **Hence, Ha1, Ha2, Ha3, Ha4, Ha5** are accepted from the standard Beta coefficient values of the independent variables, we can understand that all independent variables have positive effect on customer satisfaction. The beta coefficient give a measure of the contribution of each variable to the model. Higher the beta value, greater the effect of independent variable on the dependent variable. Among the independent variables convenience (CO) has the greatest effect.

3.5.2.2 REGRESSION ANALYSIS BETWEEN CS AND CI

Regression analysis was conducted to measure the influence of CS on CI. The independent variable is CS and dependent variable is CI. The main objective of regression analysis is to explain the variation in one variable(dependent) based on the variation in one or more other variables (independent variable.) The output of linear regression was used to test the hypothesis.

Table 3.5.2.2.1 Model summary

Method	Model	R	R Square	Adjusted R Square	Standard error of the estimate	Durbin Watson
Enter	1	.745	.555	.551	.41806	2.181

a. Predictors: (Constant), CS b. Dependent Variable: CI

R square is the percent of the variance in the dependent explained uniquely or jointly by the independents. The R square and adjusted R square will be same when used for the case of few independents. The R square and adjusted R square shown in Table 3.5.2.2.1 is almost the same. Hence, adjusted R square value is used for interpreting the results. Table 3.5.2.2.1 shows that .41806 variation in CI is explained by CS.

Table 3.5.2.2.2 ANOVA of regression model

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	22.652	1	22.652	129.609	.000**
	Residual	18.177	104	.175		
	Total	40.829	105			

a. Predictors: (Constant), CS b. Dependent Variable: CI **Significant at .01 level

ANOVA table showing the regression model fit presented in Table shows that the model is statistically significant at 1 percent significance level.

Table 3.5.2.2.3 Coefficients of Regression Analysis

Factors(constructs)	Item Acronym	Standardized Beta coefficient (β)	T Value	P Value
Customer satisfaction	CS	.745	11.385	.000**

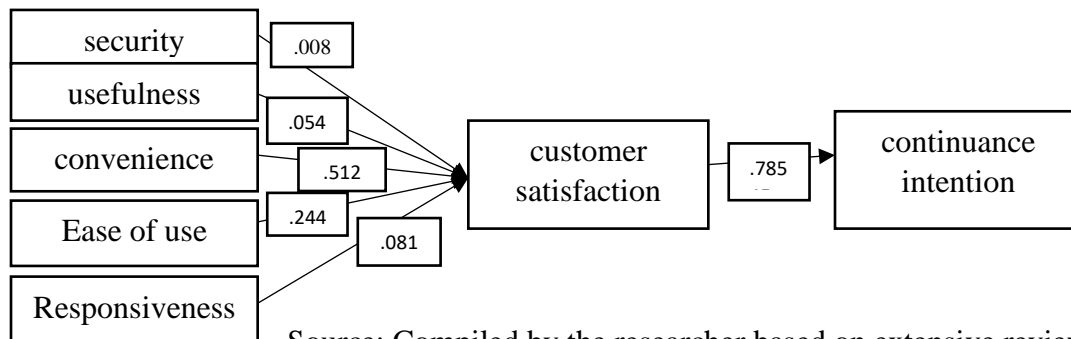
**Regression Coefficient Significant at 0.01 level

Dependent variable: CI

Table 3.5.2.2.3 presents the standardized Beta coefficient values, and the significant values of independent variable customer satisfaction. The independent variable customer satisfaction (CS) is statistically at 1 percent significance level. Therefore, independent variable has significant effect on continuance intention. Hence, Ha6 is accepted from the standard Beta coefficient values of the independent variables. We can understand that independent variable has positive effect on continuance intention. The beta coefficient gives a measure of the contribution of variable to the model.

3.5.5 VALIDATED MODEL

Figure 3.1 Validated Model



Source: Compiled by the researcher based on extensive review.

Empirically validated model in figure 3.1 convenient ($\beta = .512$) has the highest beta coefficient followed by ease of use ($\beta = .244$), responsiveness ($\beta = .081$), usefulness ($\beta = .054$) and security ($\beta = .008$). The beta coefficient of independent variables are statistically significant at 5 percent significance level ($P < 0.05$) and 1 percent significance level ($P < 0.01$). Based on the above model it is understood that 5 alternative hypotheses are accepted and their strong relation between variables. Based on the standardised beta coefficient given in the above table following interpretations can be made:

- Ha1: security – Customer satisfaction: Since the P value is 0.020, the beta coefficient of the variable is significant and the coefficient (0.008) being positive proves there exist positive relation between security and customer satisfaction.
- Ha2: usefulness – Customer satisfaction: Since the P value is .030, the beta coefficient of the variable is significant and the coefficient (.054) being positive proves there exist positive relation

between usefulness and customer satisfaction. In short usefulness has positive relationship of 5.2 percent over customer satisfaction.

➤ Ha3: convenience – Customer satisfaction: Since the P value is .000, the beta coefficient of the variable is significant and the coefficient (.512) being positive proves there exist positive relation between convenience and customer satisfaction. In short convenience has positive relationship of 51.2 percent over customer satisfaction.

➤ Ha4: Ease of use – Customer satisfaction: Since the P value is .041, the beta coefficient of the variable is significant and the coefficient (.244) being positive proves there exist positive relation between ease of use and customer satisfaction. In short ease of use has positive relationship of 24.4 percent over customer satisfaction.

➤ Ha5: Responsiveness – Customer satisfaction: Since the P value is .036, the beta coefficient of the variable is significant and the coefficient (.081) being positive proves there exist positive relation between responsiveness and customer satisfaction. In short responsiveness has positive relationship of 8.1 percent over customer satisfaction.

➤ Ha6: Customer Satisfaction-Continuance intention: Since the P value is .000, the beta coefficient of the variable is significant and the coefficient (.745) being positive proves there exist positive relation between customer satisfaction and continuance intention. In short customer satisfaction has positive relationship of 74.5 percent over continuance intention.

3.6 Summary

This chapter deals with the analyses of the data collected. The data was analysed in three different stages. The first section displays the profile analysis which includes a brief analysis of the Demographic profile of the respondents. In the second section the reliability of the measures was tested and found satisfactory. Descriptive analysis of the measures was done. as two sections: Descriptive analysis I and Descriptive analysis II. Descriptive analysis I includes analysis of each measure belong to the particular variable whereas in Descriptive analysis II one sample T test were carried to check whether the responses of the respondents significantly differ from the moderate or neutral state of responses. The Linear regression analysis of the measures was done in the third section and hypothesis formed at the outset were tested.

CHAPTER IV
FINDINGS, SUGGESTIONS
AND CONCLUSIONS

4.1 INTRODUCTION

The financial system of any country is one of the most crucial ones since it comprises of banking and non-banking financial institutes that offer customers a variety of financial services. A country has several systems to manage its growth and development efficiently and effectively. Financial clearing and fund transfer services are more crucial than other services in the financial sector. Payment systems increase financial understanding, promoting economic growth and consumer spending. It is crucial to many business transactions. The effectiveness of the clearing system used by the industry will determine how successful the banking system is. Banks deal with thousands of crores of rupees every day.

If we look at the entire world, we can see how radically technology has changed this system. To increase their business efficiency and service speed, most banks and financial institutions in India are now delivering ICT-based financial products and services, such as e-banking, internet banking, electronic cash transfers, electronic clearing, and mobile banking. Therefore, it is crucial for service providers to comprehend the elements that influence consumers' attitudes about internet and mobile banking to capitalise on them by focusing on them and offering clients value-added services.

The reduction of overall costs for the institutions is a significant advantage of using this study, as manual banking is more expensive than mobile banking in terms of rising labour costs, fixed overhead costs, maintenance costs, and other costs related to operating a brick-and-mortar infrastructure. The increased convenience and time savings achieved through mobile banking also contribute to customer satisfaction and foster long-lasting relationships between users and service providers. This improved customer experience enhances the institution's profitability and competitiveness in the market.

Additionally, a mobile banking provides customers with flexibility, usefulness that increase customer satisfaction, which in turn ensures a long-lasting good relationship between the users and service providers and contributes to the profitability of the institution.

4.2 OBJECTIVES

The study “Role of customer satisfaction in continuance intention of mobile banking users” is carried out with the following objectives.

1. To explore the factors that lead to the choice of Mobile Banking Apps.
2. To evaluate the factors that create customer satisfaction among Mobile banking users.
3. To examine the effect of customer satisfaction on the continuance intention of mobile banking apps

4.3 METHODOLOGY OF THE STUDY

The project “ROLE OF CUSTOMER SATISFACTION IN CONTINUANCE INTENTION OF MOBILE BANKING USERS” is a study based on the information collected from both primary and secondary data. Google form questionnaire were send to the respondents, out of these only responded back and after sorting the incomplete and incorrect questionnaire forms were selected for conducting research.

4.4 SUMMARISED FINDINGS

- Customer satisfaction for usage of mobile banking is affect by many factors.
- Security, Usefulness, Convenience, Ease of use and Responsiveness is identified factors affecting customer satisfaction.
- Convenience is the most affected factor.
- Security, Usefulness, Convenience, Ease of use and Responsiveness has significant effect on customer satisfaction.
- Security, Usefulness, Convenience, Ease of use and Responsiveness has a positive effect on customer satisfaction.
- Customer satisfaction has significant effect on continuance intention of mobile banking users.
- Customer satisfaction has a positive effect on continuance intention mobile banking users.

4.4.1. Demographic Findings

- Most of the respondents are female
- Majority of mobile banking users are students
- Reliability test was carried out and it shows the Alpha values for seven factors, and it shows that the scale has internal consistency and reliability.

4.4.2 Security

- Majority of the respondents have a high level of confidence and feel secure when using these applications.
- Based on the mean scores, it is evident that a significant majority of respondents have a strong belief in the security of mobile banking applications.

4.4.3 Usefulness

- Mobile banking applications prove highly advantageous in expediting financial transactions.
- All the mean values are above 4 which clearly indicates that mobile banking applications are useful.

4.4.4 Convenience

- Respondents find mobile banking applications convenient to use, as all the mean values are above four.
- They are also of the opinion that they can use the mobile banking applications all the time.

4.4.5 Ease of use

- Majority of participants agree that mobile banking applications are ease to use as all the items have mean nearing four.
- They are also of the opinion that it is easy to use mobile banking to accomplish banking transactions.

4.4.6 Responsiveness

- Respondents are strongly supporting that mobile banking applications offer highly relevant transaction confirmation details.

- They are also of the opinion that mobile banking applications gives prompt services.

4.4.7 Customer satisfaction

- Respondents are overwhelmingly confirming that respondents express a high level of satisfaction with mobile banking applications.
- The mobile banking applications have achieved neutrality in opinions, meeting the expectations of users.

4.4.8 Continuance Intention

- Strong inclination among respondents towards maintaining their usage of mobile banking services, as evidenced by all mean values surpassing four.
- The majority of the respondents are intended to continue using mobile banking services in future.

4.4.9 T-test

The findings related to T test are as follows:

- It was found that there exist very high effect of security and convenience on customer satisfaction.
- There exists a high effect of usefulness and ease of use on customer satisfaction.
- There exists a high effect of responsiveness on customer satisfaction.
- There exists a high effect of customer satisfaction on continuance intention.

4.4.10 Regression Analysis I

Linear regression analysis was conducted to measure the influence of independent variable security, usefulness, convenience, ease of use and responsiveness, on customer satisfaction.

Following are the results and findings:

- The correlation coefficient between the independent variable and the dependent variable exhibits a positive correlation.
- The R square adjusted R square were almost the same. The adjusted R square shows that 34.56 percent variation in customer satisfaction is explained by security, usefulness, convenience, ease of use and responsiveness
- The model is statistically significant at 1 percent significance level with F value at 52.66

- Convenience is found to be strong positive impact on purchase customer satisfaction. It is evident from the beta coefficient of 51 percent.

4.4.11 Regression Analysis II

Linear regression analysis was conducted to measure the influence of independent variable customer satisfaction on continuance intention. Following are the results and findings:

- The correlation coefficient between the independent variable and the dependent variable exhibits a positive correlation.
- The R square adjusted R square were almost the same. The adjusted R square shows that 41.80 percent variation in continuance intention is explained by customer satisfaction.
- The model is statistically significant at 1 percent significance level with F value at 129.60.
- Customer satisfaction is found to be strong positive impact on continuance intention. It is evident from the beta coefficient of 74 percent.

4.5 THEORETICAL CONTRIBUTION

Through the validation of a theoretical model, this study investigates the role of customer satisfaction in continuance intention of mobile banking users. To increase the model's validity, other measures and constructs need to be looked for in future study. The study's findings may be helpful to academics and students as a starting point for future academic research projects of a similar sort.

4.6. SUGGESTIONS

With the continuous advancement in technology, the utilization of mobile banking applications has witnessed a remarkable surge daily although some people are still not using them. To underline the value of mobile banking applications banks should run more customer awareness campaigns. It is important to identify the issues that users encounter while using a mobile banking applications and to act by alerting the appropriate authorities. Since the survey only includes Ernakulam respondents, expanding the scope of the research might lead to more conclusive findings.

4.7 SCOPE OF FURTHER STUDY

The scope of the investigation is restricted to a few variables. It simply looks at the connection between one of the short-listed factors affecting the customer satisfaction. The experiment's scope can be increased still more. The study can be upgraded as a standardised research instrument by adding some extraneous factors that were excluded in the current study. Other than those listed in the report, there are other elements that influence the intention to use an mobile banking applications.

4.8 CONCLUSIONS

The environment is changing rapidly in India; in this world, "change" is the only constant. For survival, it is advisable to accept it and adjust accordingly. The most recent innovation is the mobile banking applications, mobile banking applications are gradually overtaking traditional online payment methods as the norm. This essay aims to investigate how well-known this new method of processing payments is among young people. The results of the survey show that due to their useful usability and value-added services, mobile banking applications are increasingly growing in popularity. Mobile banking application adoption by consumers is happening remarkably quickly, partly because they are convenient and simple to use.

The study is mainly conducted as four chapters namely Introduction, Theoretical Framework and Literature Review, Analysis and finally Findings, suggestion and conclusion. First chapter is the introduction part which mainly dealt with overall view of the topic of study, and it includes objectives of the study, statement of the problem, scope, methodology, hypothesis and Chapterisation. Second chapter gives the theoretical aspects related to this study and include review of identified variables.

Third chapter deals the analysis of the collected data and its interpretations. The data Was analyzed in three different stages. The first section displays the profile analysis which includes a brief analysis of the demographic profile of the respondents. In the second section the reliability of the measures was tested and found satisfactory. Descriptive analysis of the measures was done as two sections. – Descriptive analysis 1 and 2. Descriptive analysis 1 include analysis of each measure belonging to particular to the variable. Whereas in Descriptive analysis 2, one sample T test were carried to check whether the responses of the respondents significantly differ from moderate or neutral state of responses. The Linear regression analysis of the measures was done in the third

section and hypothesis formed at the outset were tested. It was found that the independent variables security, usefulness, convenience, ease of use and responsiveness have effect on dependent variable customer satisfaction and the independent variable customer satisfaction have effect on continuance intention.

Fourth chapter deals with findings, suggestions, and conclusions of this study. Findings include demographic findings, descriptive findings and regression analysis Findings. The study makes significant contribution to the existing literature by examining the factors contributing to customer satisfaction. It was found that majority of respondents are satisfied due to the influence of security, usefulness, convenience, ease of use and responsiveness.

Today majority of the people choosing mobile banking applications over conventional payment methods. Most respondents expressed high levels of satisfaction and positive experiences with using mobile banking applications. All mobile banking application users continue to express interest in utilizing them for upcoming payments in future.

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APPENDIX

ROLE OF CUSTOMER SATISFACTION IN CONTINUANCE INTENTION OF MOBILE BANKING USERS

GENDER

- Male
- Female
- Others

OCCUPATION:

- Student
- Self-employed
- Professional
- Others

Are you familiar with mobile banking

Yes No

KINDLY GIVE YOUR RESPONSE TO THE FOLLOWING STATEMENTS

Security

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I am confident that mobile banking provides adequate security					
I feel that mobile banking is a safe environment for conducting my financial transactions					
I am concerned that other people may steal my account information when using mobile banking					
I think that there is a higher security risk associated with mobile banking compared to branch banking					
Overall, I find mobile banking to be secure.					

Usefulness

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Using mobile banking enables me to process financial transactions quickly.					
Using mobile banking enhances my productivity with financial transactions					
Mobile banking improves convenience in managing my finances.					
Mobile banking improves efficiency in managing my finances					
Overall, I find mobile banking to be useful.					

Convenience

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I can take advantage of mobile banking services whenever I want					
I can easily find what I need through mobile banking without having to look elsewhere					
Mobile Banking is available all the time.					
Using mobile banking saves time compared to going to a branch, ATM, or using computer.					
Using mobile banking, it is easy and convenient to log in and out.					

Ease of use

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Mobile banking is easy for doing what I want to do.					
Learning to operate m-banking is easy for me.					
It is easy to use m-banking to accomplish banking transactions.					
Interaction with m-banking does not require a lot of mental effort					
Overall, I find mobile banking to be easy to use					

Responsiveness

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
My mobile banking provides prompt responses if my transaction is not processed.					
All my mobile banking relevant transaction confirmation details are sent by SMS or e-mail within 24 hours					
I think the mobile banking application gives prompt service					
Never too busy to respond to customer requests					
The bank quickly resolves mobile banking related problems					

Customer satisfaction

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
my choice to use mobile banking was a wise one					
I think I did the right thing by deciding to use mobile banking.					
I find the mobile banking App is very useful.					
Mobile banking experience meets my expectations					
Overall, I am satisfied with my mobile banking experience					

Continuance intention

Statements	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I intend to continue using mobile banking services.					
I intend to increase my time spent using mobile banking in the future.					
I intend to increase my use of various services provided by mobile banking in the future					
I will do my transaction at this mobile banking app the very next time					
I plan to use the mobile banking app in the future					