Understanding Quality, Satisfaction and Trust toward Intention to Use Mobile Banking

Habila Nuhu, Abubakar Yusuf Dutse and Tijjani Abubakar

Department of Management and Information Technology, Abubakar Tafawa Balewa University, Bauchi, Bauchi State

Abstract: *Using an information system success model, this study assessed consumer intent to use mobile banking. Because of the widespread availability and use of mobile devices, mobile banking has evolved. Every bank customer has always been concerned about the issue of trust in terms of security and privacy when it comes to financial transactions. The major goal of this study was to determine how likely people were to use mobile banking. The data was acquired using a questionnaire in quantitative research based on a cross-sectional survey approach. Descriptive and inferential statistics were used to analyze the data obtained in the field. Software named SPSS V25 was used for data coding and cleaning. The following methods were used: reliability, validity, descriptive statistics, and linear regression analysis. According to the study's finding, Trust, the quality of information and system all have a significant impact on the intention to use mobile banking. However, the quality Service and User Satisfaction have no Significant Impact on Mobile Banking Use Intention. As a result, it is advised that mobile banking information on platforms be up-to-date, simple to grasp, and thorough. The mobile banking system should be simple to use, navigate, and structure. Customers should be supported by mobile banking services, which should pay personal attention to them and respond to their questions. Mobile banking should suit the needs of users and be both effective and efficient. Finally, mobile banking should provide a safe and secure financial experience.*

Keywords: *Mobile Banking, Quality, Satisfaction, Trust and Intention to Use*

1. Introduction

Advancement of Information Technology and the increased usage of the cellular phone, smartphone, and tablet-based devices, mobile banking and its features enable clients to interact more comprehensively across the full bank life cycle. With this scenario, mobile banking's aims of building relationships, lowering costs, and generating new revenue would enhance and restructure banks, allowing them to pursue new goals such as establishing a new banking brand (Pathak, 2018). Information technology advancements, smart phones, smart technologies, and mobile application software have all become a large and important part of daily life (Alalwan, 2020). With an increasing number of users using mobile applications, bank operations have evolved from traditional bank hall methods of offering client services to electronic and mobile

banking. Previously, practically every financial transaction was completed manually in a banking hall via the counter, where bank clients waited in lengthy lines to make deposits or withdraw cash. However, with the introduction of mobile banking, banking services have improved thanks to electronic and mobile banking, and bank rivalry has skyrocketed (Inegbedion et al., 2020).

Mobile technology, particularly mobile phones, has unquestionably altered traditional lines of communication between customers and businesses, particularly in the banking industry. Mobile banking researchers have anticipated that broad adoption of mobile banking systems will dramatically alter old payment processes and also give unique value to both bank consumers and service suppliers (De Kerviler, Demoulin, & Zidda, 2016). Banks are seeking to incorporate mobile banking channels and transactions into current logistical banking systems not just to enhance customer service, but also to improve employee performance in day-to-day banking activities (Lin, 2013). Mobile banking has grown in popularity, and it made a huge leap forward from 2016, when the majority of mobile payment companies made significant advances (Laukkanen, 2016; Meola, 2016).

Nigeria is behind in terms of mobile banking due to severe worries about network security and the system's privacy security (Ikpefan et al., 2018). While most advanced countries, such as the United States and many others, have already adopted a digitalized state, which is promoted through Electronic commerce applications, such as Electronic banking, Despite the benefits of electronic banking, some Nigerians have intentionally or unintentionally refused to adopt it (Inegbedion et al., 2020). Despite the high degree of knowledge about the benefits of mobile banking that was advocated during the covid 19, when crowds at banking rooms and ATMs were strongly discouraged in order to implement social distancing rules and other health safety requirements, Nigerians still lack the understanding of the benefits of mobile banking and find it very difficult to convert to mobile banking, despite the fact that in developed countries, mobile banking is a commonplace practice (Meola, 2021).

Nigeria's internet commerce infrastructure lacks a robust legal and regulatory framework (Chiemeke & Evwiekpaefe. 2011). As a result, it is clear that without this bill, electronic banking would be significantly hampered. Despite the fact that the Cybercrimes Act, 2015, was adopted in Nigeria, there is a pressing need to strengthen the law's efficiency (Shareef, etal. 2018). However, in Nigerian mobile banking studies on intention to use mobile banking was not taken into account. In order to give better and more complete information that may serve as a suitable basis for making optimum business decisions in banking and communications industries, therefore, research on the consumer intention to use mobile banking using information system success model is required.

2. Literature Review

2.1 Mobile banking

Mobile banking is a collection of services provided via the use of a mobile device connected to a wireless network or data plan that allows customers to make payments and complete nearly any banking activity associated with an account without the involvement of bank workers (Hanafizadeh & khedmatgozar, 2012). Full access to bank transactions and account records, credit cards, payments and investment account applications are all available through mobile banking. The consumer incurs no costs when using the mobile app, and the only

cost associated with using mobile banking is the transfer of data if the device is not connected to a Wireless network (Al-jabri & Sohail, 2012).

2.2 Research Framework and Hypotheses Development

The DeLone & McLean Information System success model is used to analyze consumers' intention to conduct financial transactions via a mobile device. Trust is a novel variable in this study's framework. According to Hossain and Dwivedi (2014), In order to create user confidence, Enterprises should offer a clear privacy policy at any time while gathering information. While users, trust has been proven as a key adoption factor in many Information systems (Wu, Chen, Chen, & Cheng, 2014), As a result, developing user confidence in the adoption of mobile banking is critical (Gao & Waechter, 2017).

2.2.1 Information quality

Significance, adequacy, correctness are all characteristics of good information (Petter et al., 2013). One of the most essential criteria is the quality of Information in determining how consumers feel about the technology they use (Akter, D'Ambra & Ray, 2013). It is also the crucial factor that may influence the decision to utilize mobile banking (Wixom & Todd, 2005). Hypotheses is formed as a result of this:

H_1. The quality of information has a significant impact on intention to use mobile banking.

2.2.2 System quality

Mobile banking, system quality serves as "online store" that assists customers in navigating the device (Gao & Waechter, 2017). It considers the simplicity of use, reaction speed, user interface, as well as the dependability and stability of the product (DeLone & McLean, 1992). In the lack of these functions, users' intentions to use their mobile device may decline. According to Bhattacherjee (2001), if a user is satisfied with the system's performance, they will want to use it again. As a result, the quality of the system may improve users' desire to utilize mobile banking. as a result of this, hypotheses is formed:

H_2. The quality of the system has a significant impact on intention to use mobile banking.

2.2.3 Service quality

Service obtained from the Information Technology department is referred to as service quality (DeLone & McLean, 2003). Future use of mobile payment systems may decline as a consequence of faulty systems and delayed replies (Kuo, Wu, & Deng, 2009), The user experience of mobile banking may be affected by service quality. As a result, the quality of a service may influence a user's decision to use mobile banking, provided service employees are accessible and qualified to listen to, comprehend, and resolve their issues. As a result, hypotheses is formed:

H$_3$. The quality of service has a significant impact on intention to use mobile banking.

2.2.4 User Satisfaction

Users who are disappointed with mobile payment systems may not continue to use them (Zhou, 2013). The purpose to use construct proposed as user satisfaction can be regarded the most important construct for banking transactions (Yiu, Grant, & Edgar, 2007). Tam and Oliveira (2016) Went on to explain the link between Users' satisfaction and The desire to utilize Mobile Banking Services. as a result of this, hypotheses is formed:

H$_4$. User satisfaction has a significant impact on intention to use mobile banking.

2.2.5 Trust

Because personal information is saved on mobile phones, security and privacy hazards associated with monetary transactions via mobile devices are substantial, according to Chong (2013). To maintain continuity, those who make decisions and those who give services during the early stages of collaboration, the focus should be on trust. Trust is a key factor that influences people's willingness to adopt mobile technologies for m-commerce. As a result, hypotheses is formed:
H$_5$. Trust has a significant impact on intention to use mobile banking.

2.2.6 Intention to use Mobile banking

The TAM and UTAUT models quantified the intention to use (Mardiana et al, 2015). While DeLone and McLean haven't figured out how to measure intent to use (DeLone & McLean, 2003). Mardiana, Tjakraatmadja and Aprianingsih (2015) justified the inclusion of intention to use in the Model to better understand the user's attitude toward future use of the system, which was not captured by usage.
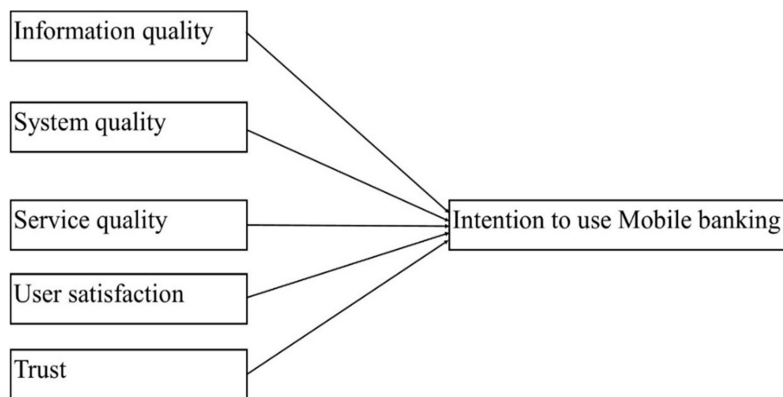

figure 1. Research framework

3. Methodology

For the goal of contacting the respondents, quantitative research design and cross-sectional survey approach employing Stratified proportional random sampling methodology were used. The population of this research consists of "1,543" National Youth Service Corps

members from Bauchi Local Government Area, Bauchi State Registered Corps members as of June 2021. According to the sample size chart developed by Krejcie and Morgan (1970), the sample size is 310 National Youth Service Corps members from Bauchi Local Government Area in Bauchi State. A paper questionnaire was given to 310 responders to filled. Constructs of both the independent and dependent variables of the Survey questions were adapted from (DeLone & McLean, 2003). The Personal or face-to-face administration of questionnaires was used to obtain data for this study.

3.1 Reliability and validity

Internal consistency (Cronbach's Alpha) of survey questions exceeded 0.70 for this variable (Information = 0.702, System = 0.752, Service = 0.782, Satisfaction = 0.901, Trust = 0.781, Intention to use mobile banking = 0.808). As a result, the questionnaire is reliable. Table 1 shows the results.

Table 1: Reliability Statistics of constructs

Constructs	Cronbach's Alpha
Information quality	0.702
System quality	0.752
Service quality	0.782
User satisfaction	0.901
Trust	0.781
Intention to use mobile banking	0.808

Source: Field survey (2021).

KMO score also exceeded 0.6 (Information = 0.605, System = 0.639, Service = 0.657, Satisfaction = 0.734, Trust = 0.653, Intention to use mobile banking = 0.687), indicating that the sample size is sufficient. As a result, the items might be concluded to exhibit validity. With the use of SPSS version 25 for data coding and cleaning, linear regression analysis was utilized to predict research results. Table 2 shows the results.

Table 2: KMO and Bartlett's Test

Constructs	KMO	Bartlett's Test
Information quality	.605	110.656
System quality	.639	261.240
Service quality	.657	282.798
User satisfaction	.734	595.268
Trust	.653	297.348
Intention to use mobile banking	.687	332.066

Source: Field survey (2021).

4. Results and Discussions

Respondents were given a total of 310 questionnaires. A Total of 306 Replies Filled Out and Returned for Analysis, Resulting in a response Rate of 99 Percent. Descriptive statistics were utilized to correctly define the properties of big datasets, including statistical descriptions of

demographic traits and other research factors (Singhry, 2018). It also verifies that the data is normal. The mean and standard deviation are shown to demonstrate if the data has any flaws. Normality is then tested, whether the replies are favorably or negatively skewed. The kurtosis depicts the data trends' peaks, In this case. Table 3 shows the results.

Table 3: Statistics that describe

	N	Mean	Std. Deviation	Skewness	Kurtosis
Gender	306	1.35	.479	.618	-1.628
Age	306	1.76	.425	-1.254	-.430
Educational Qualification	306	1.63	.483	-.559	-1.699
Information quality	306	2.2179	.68107	1.381	2.824
System quality	306	2.1874	.76426	1.076	1.895
Service quality	306	2.5773	.90577	.840	.102
User Satisfaction	306	2.3486	.91563	1.437	2.040
Trust	306	2.1721	.76737	.912	.139
Intention to use Mobile Banking	306	2.0153	.76188	.839	.139

Source: Field survey (2021).

Based on the output, the mean score of Information quality was 2.2179, System quality was 2.1874, Service quality was 2.5773, User Satisfaction was 2.3486, Trust was 2.1721 and Intention to use Mobile banking was 2.0153, which shows that there are no problems in the research data. Demographic factors were used to reflect the proportion of responses or the respondents' opinions. The respondents were given 310 copies of the questionnaire, and a total of 306 replies were returned. No answer was deleted owing to missing data points during the data processing step. Table 4 shows the results of the demographic analysis in this study. These presentations would aid in the comprehension of the sample's demographic dispersion.

Table 4: Sample structure.

Demographic variables	Categories	Respondent	Percentage
Gender	Male	198	64.7
	Female	108	35.3
Age group	21-25	72	23.5
	26-30	234	76.5
Education level	Higher National Diploma	112	36.6
	Bachelor Degree	194	63.4

Source: Field survey (2021).

This study looked at 306 genuine replies, 64.7 percent of which came from male and 35.3 percent from females, ensuring that the results were gender-neutral. This means that there were more male respondents in this survey than female respondents, most of the participants were between the ages of 26 and 30, accounting for 76.5 percent of the total. Followed by 23.5 percent between the ages of 21 and 25, With responses from each age group participating. This means that the study's respondents were more likely to be between the ages of 26 and 30 than those between the ages of 21 and 25. Higher National Diploma was 36.6 percent of the participants, while Bachelor Degree was 63.4 percent. The study guaranteed that data was collected from

Bauchi Corps Members in order to lower the incidence of rejection among the less educated owing to a lack of awareness or use of technology, particularly mobile banking. This means that the study's respondents hold a Bachelor's degree or Higher National Diploma.

4.1 Hypothesis Testing

Because regression analysis is a multivariate statistical approach used when researchers seek to predict an outcome, it was utilized in this study to test the hypothesis. It's usually used to figure out what causes what and why (Singhry, 2018). Its goal is to see how closely two or more variables are related. Hypothesis testing is used to do this. After the linear regression test has been completed. For hypothesis testing, the following tests were used: model summary, ANOVA, and Coefficients of Regression. The model summary in a linear regression test provides information about the model's properties. Table 5 summarizes the information.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663[a]	.439	.430	.57520

Source: Field survey (2021).

The R-value represents the correlation between the dependent and independent variables. For investigation, a value larger than 0.4 is used. in this study it is 0.663, which is favorable. The R-square number indicates how much the independent variables can explain in terms of the dependent variable's variation. If the number is more than 0.5, the model is capable of determining the relationship. Human behavior is more difficult to anticipate than physical processes, it frequently has a value less than 0.5. (Frost, 2020). In this situation, the number.439 is astounding. Adjusted R-square compensates by lowering R-square until the estimator is no longer biased. The Adjusted R-square is.430, which is close to.439, thus it is acceptable. ANOVA assess if a model is significant enough to predict a result. Table 6 summarizes the information.

Table 6: ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	77.784	5	15.557	47.021	.000[b]
Residual	99.256	300	.331		
Total	177.040	305			

Source: Field survey (2021).

In most research, a 95 percent confidence interval or a 5 percent significance level is utilized. Consequently, the p-value must be less than 0.05. In table 4, the value is 0.000. As a result, the end product is notable. The F-ratio indicates that fitting the model after accounting for its inaccuracy increased variable prediction. The F-ratio has a value greater than 1. In the table, the value of 47.021 is acceptable. The coefficient, which represented the intensity of the link between the variable's significance and the magnitude with which it influences the dependent variable was used to evaluate the hypothesis. This analysis aids the hypothesis testing approach for a study. Only one value counts for interpretation: the significant value. The null hypothesis is rejected or not rejected in this study depending on the significant value, which should be less

than the research's tolerated threshold of significance, i.e. less than 0.05 for confidence interval (Hair et al, 2010). Table 7 shows a summary of the findings.

Table 7: Coefficients

Model	B	Std. Error	Beta	t	Sig.
Information quality	.229	.065	.205	3.546	.000
System quality	.124	.060	.124	2.081	.038
Service quality	.074	.042	.088	1.764	.079
User Satisfaction	-.039	.044	-.047	-.897	.370
Trust	.434	.055	.437	7.851	.000
a. Dependent Variable: Intention to use Mobile Banking.					

Source: Field survey (2021).

The study's hypotheses were evaluated using Coefficients Tables to reveal the findings of the entire structural framework with direct impact of the dimensions of the independent variable on intention to use mobile banking. Which show that the quality of information has a significant impact on the intention to use mobile banking (0.00<0.05). Users will be more likely to pursue their intention to use mobile banking if the information provided by the service provider is current, easy to understand, and comprehensive. This conclusion is in line with the results of a number of earlier Information System assessments (Akter et al., 2013; Dwivedi et al., 2013; Zhou, 2013). suggesting that actual data supports the prior hypothetical assumption The following hypothetical assumption is backed up by empirical evidence: system quality has a significant impact on the willingness to use mobile banking (0.04<0.05), which would benefit consumers. This result is consistent with the findings of various prior Information System research (Zhou, 2011). While Service quality has no significant impact on the intention to use mobile banking (0.08>0.05), This discovery is in line with the findings of a number of earlier Information System investigations (Tam & Oliveira, 2017). It debunked Information System findings that said that service quality is the most critical element influencing customers' willingness to use mobile banking (Petter et al., 2008), the preceding hypothetical statement is rejected based on empirical facts. Similarly, User satisfaction has no significant impact on the intention to use mobile banking (0.37>0.05), This outcome is in line with what scholars have found in the Information System literature (Shaikh & Karjaluoto, 2016). These findings contradicted a number of earlier Information System research (Zhou, 2013). Finally, Trust has a significant impact on intention to use mobile banking (0.00<0.05), This conclusion is in line with the findings of other scholars in the Information System literature (Chong, 2013; Shareef et al., 2018). Implying that the prior hypothetical assumption is backed up by facts that Consumers of Mobile banking need security and privacy.

5. Findings

The findings show's that the quality of the information provided by the mobile banking application has significant impact on the intention to use mobile banking. Users will be more likely to pursue their desire to use mobile banking if the information provided is current, easy to understand and comprehensive. Secondly, System quality has a considerable influence on the desire to utilize mobile banking, lack of these functions, users' intentions to use their mobile

banking may decline and if a user is satisfied with the system's performance, they will want to use it again. As a result, the quality of the system may improve users' desire to utilize mobile banking. Finally, Trust has a significant impact on intention to use mobile banking, to maintain continuity, those who make decisions and those who give services during the early stages of collaboration, their focus should be on quality system and consumers' trust.

6. Conclusion

The incorporation of trust is one of the study's major accomplishments that will aid in the retention of existing customers as well as the attraction of new and potential consumers to utilize mobile banking. The quality of service and customer satisfaction are not thought to have a significant impact on the willingness to utilize mobile banking. This might be due to injudicious application use. The quality of Information, system and trust all have an influence. Using these research findings, the unique unity of analysis in this study is a suitable path that may be used to areas with comparable contexts. Without a doubt, mobile banking remains a vital tool in human life when it comes to banking in terms of crowd and COVID-19 prevention. Mobile banking has been utilized for a wide range of transactions, and it has aided in various ways. Obtaining information from banks, both locally and worldwide, is no longer a problem, as it was in the past.

7. Recommendations

To encourage people to use mobile banking, banks and telecommunications companies should implement new strategies that focus on keeping all mobile banking information simple to comprehend and complete on platforms. Banks should make mobile banking systems simple to use, well-structured, and available to all clients in order to reduce crowding in banking halls, allowing for the use of social distance protocols and other measures. To dissuade crowds from congregating in banking halls and to follow social distancing procedures and other health safety requirements, banks should make mobile banking available to all clients for bank help, attention, and enquiries. Banks must also please mobile banking customers in their transactions. Because personal information is shown on the mobile banking app, customers should activate security and privacy programs on their cellular phones, smartphones, and other mobile devices to avoid unauthorized access.

8. Limitations/Suggestions

To begin, this study took a quantitative strategy rather than a qualitative or mixed method approach. It was similarly based on a cross-sectional survey approach, with no other form of data collection than questionnaire. As a result, it is proposed that future research should perform a longitudinal study since consumer behaviors vary over time as technology services develop. Because the mediating and moderating effects have not been taken into account, it is suggested that the future study should include the influence of mediators and moderators on the desire to utilize mobile banking to get a fuller picture.

9. Contributions

This research contributes to our quantitative knowledge of the factors that influence Nigerian customers' willingness to use mobile banking. It also tested the Information

System success model in a new environment (Nigeria) and with a new technical service (mobile banking). Finally, a new variable (Trust) is added to the equation to predict intent to use mobile banking in Nigeria. In Nigeria, this improvement has increased the predictability of customer willingness to use mobile banking.

References

Al-jabri I. M. & Sohail, M. (2012). Mobile banking adoption: application of diffusion of innovation theory. *Journal of Electronic Commerce Research, 13*(3), 4.

Alalwan, D. (2020). Effects of Information communication technology (ICT) on online shopping. *Journal of Strategic Information Systems, 12*(1), 45-70.

Akter, S., D'Ambra, J., & Ray, P. (2013). Development and validation of an instrument to measure user perceived service quality of Health. *Information and Management, 50*(4), 181–195.

Bhattacherjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly, 25*(3), 351–370.

Chiemeke, S. C. & Evwiekpaefe, (2011). A conceptual framework of a modified unified theory of acceptance and use of technology (UTAUT) Model with Nigerian factors in e-commerce adoption. *Educational Research*, *2* (12), 1719-1726.

Chong, A. Y. L. (2013). A two-staged SEM-neural network approach for understanding and predicting the determinants of m-commerce adoption. *Expert Systems With Applications, 40*(1), 1240–1247.

De Kerviler, G., Demoulin, N. T., & Zidda, P. (2016). Adoption of in-store mobile payment: Are perceived risk and convenience the only drivers. *Journal of Retailing and Consumer Services, 31*(1), 334–344.

DeLone, W. H., & McLean, E. R. (1992). Information systems success: The quest for the dependent variable. *Information Systems Research, 3*(1), 60–95.

DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: a ten-year update. *Journal of Management Information Systems, 19*(4), 9–30.

Dwivedi, Y. K., Kapoor, K. K., Williams, M. D., & Williams, J. (2013). RFID systems in libraries: An empirical examination of factors affecting system use and user satisfaction. *International Journal of Information Management, 33*(2), 367–377.

Frost, J. (2020). Regression analysis: an intuitive guide for using and interpreting linear models.

Gao, L., & Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: An empirical investigation. *Information System Frontiers, 19*(1), 525–548.

Hair, J. F., Jr, Black, W. C., Babin, B. J., & Anderson, R. E. (2010). Multivariate data analysis: A global perspective (7th ed.). Pearson Education International.

Hossain, M. A., & Dwivedi, Y. K. (2014). What improves citizens' privacy perceptions toward RFID technology: A cross-country investigation using mixed method approach. *International Journal of Information Management, 34*(6), 711–719.

Hanafizadeh, P.; Khedmatgozar, H. (2012). The meeting role of the dimensions of the perceived risk in the effect of customers' awareness on the adoption of internet banking. *Electronic Commerce Research, 12(*2)151-175.

Ikpefan, O.A., Enobong, A., Osuma, G.O., Evbuomwan, G. and Ndigwe, C. (2018). "Electronic banking and cashless policy. *International Journal of Civil Engineering and Technology, 9*(10), 718-731.

Inegbedion, H., Inegbedion, E. E., Osifo, S.J., Eze, S. C., Ayeni, A., and Akintimehin, O. (2020), "Exposure to and usage of e-banking channels: Implications for bank customers' awareness and attitude to e-banking. *Journal of Science and Technology Policy Management, 11*(2), 133-148.

Krejcie, R.V., & Morgan, D. W. (1970). Determining sample size for research activities. Educational and Psychological Measurement, 30(3), 607-610.

Kuo, Y.-F., Wu, C.-M., & Deng, W.-J. (2009). The relationships among service quality, value-added *Computers in Human Behavior, 25*, 887–896.

Laukkanen, T. (2016). Consumer adoption versus rejection decisions in seemingly similar service innovations: The case of the Internet and mobile banking. *Journal of Business Research, 69*(7), 2432–2439.

Liebana-Cabanillas, F., Sanchez-Fernandez, J., & Munoz-Leiva, F. (2014). Role of gender on acceptance of mobile payment. *Industrial Management & Data Systems, 114*(2), 220-240.

Lin, H. F. (2013). Determining the relative importance of mobile banking quality factors. *Computer Standards & Interfaces, 35*(2), 195–204.

Meola, A. (2021). The digital trends disrupting the banking industry.

Meola, A. (2016). Mobile payments technology and contactless payments explained.

Mardiana, S., Tjakraatmadja, J. H., and Aprianingsih, A. (2015). "DeLone-McLean Information System Success Model Revisited: The Separation of Intention to Use, Use and the Integration of Technology Acceptance Models," *International Journal of Economics, (5),* 172-182.

Pathak, N. (2018). The Changing Era of E-Banking.

Petter, S., DeLone, W., & McLean, E. R. (2013). Information systems success: The quest for the independent variables. *Journal of Management Information Systems, 29*(4), 7–62.

Petter, S., DeLone, W., & McLean, E. (2008). Measuring information systems success: Models, dimensions and interrelationships. *Journal of Information Systems, 17*(1), 236-263.

Shareef, M. A., Baabdullah, A., Dutta, S., Kumar, V., & Dwivedi, Y. K. (2018). Consumer adoption of mobile banking services: An empirical examination of factors according to adoption stages. *Journal of Retailing and Consumer Services, 43,* 54–67.

Singhry, H. B. (2018). Research methods made easy, 1.

Shaikh A, A. & Karjaluoto, H. (2016). The effect of mobile banking application user satisfaction and system usage on bank customer relationship, international academic conference.

Tam, C., & Oliveira, T. (2017). Understanding mobile banking individual performance: The DeLone & McLean model and the moderating effects of individual culture. *Internet Research, 27*(3), 538–562.

Wixom, B. H., & Todd, P. A. (2005). A theoretical integration of user satisfaction and technology acceptance. *Information Systems Research, 16*(1), 85–102.

Wu, L. Y., Chen, K.-Y., Chen, P.-Y., & Cheng, S.-L. (2014). Perceived value, transaction cost, and repurchase-intention in online shopping. *Journal of Business Research, 67*(1), 2768–2776.

Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems research, 54*, 1085–1091.

Zhou, T. (2011). An empirical examination of initial trust in Mobile banking. *Internet Research, 21*(5), 527–540.