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## Customer Satisfaction In Mobile Banking: A Literature Review Of Key Factors

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### **Abstract**

*With the increasing use of mobile technology, banks and other financial institutions have developed online applications and platforms that allow customers to access and manage their bank accounts conveniently and securely from their mobile devices. The present literature review examined the key factors influencing customer satisfaction in mobile banking through data mining. The results indicated that technology and ease of use are crucial for customer satisfaction. Customer service and technical support need more attention. The overall customer experience, security and data protection, and the variety of services are also important for customer satisfaction. These findings highlight the importance of understanding and addressing these factors to improve customer satisfaction and maintain competitiveness in the mobile banking market.*

**Keywords:** Mobile banking, key factors, customer satisfaction

### **Introduction**

Mobile banking refers to the provision of financial services through mobile devices, such as smartphones or tablets (Murciano Hueso, Martín García and Torrijos Fincias 2022; Avornyo et al. 2019). With the increasing use of mobile technology, banks and other financial institutions have developed online applications and platforms that allow customers to access and manage their bank accounts conveniently and securely from their mobile devices. (Farzin and Fattahi 2023).

Mobile banking offers a wide range of services that were previously only available in physical branches or through online banking (Ehret and Olaniyan 2023). Using mobile banking, customers can perform a variety of actions, such as checking balances and account movements, making fund transfers, paying bills, making mobile deposits, and managing their cards. In addition, some financial institutions offer investment services through mobile apps, allowing clients to buy and sell stocks, mutual funds and other financial instruments, as well as monitor their portfolios and access

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analysis tools.(Shaikh et al. 2023; Sharma, Banerjee and Paul 2022).

The main advantage of mobile banking is the convenience it offers customers. They can access and transact anytime, anywhere, without having to visit a physical branch. In addition, the security of mobile banking has been strengthened through the use of advanced authentication and encryption measures, protecting users' financial information and transactions. (Yang et al. 2023).

Customer satisfaction is a crucial factor in any industry, and mobile banking is no exception. With the exponential growth of mobile devices and the adoption of digital technologies, mobile banking has become an integral part of many customers' banking experience. The convenience, accessibility and speed of mobile banking services have transformed the way customers interact with their financial institutions (Hamidi y Safareeyeh 2019; Kala Kamdjoug et al. 2021).

In this digital age, understanding the factors influencing customer satisfaction in mobile banking has become critical for financial institutions. (Geebren, Jabbar and Luo 2021). The literature review of the key factors affecting customer satisfaction in mobile banking allows us to analyze and synthesize existing research in the field, identifying the most relevant variables and their impact on customer satisfaction.

The customer plays a fundamental role in the context of mobile banking. It is the end user of mobile services and applications provided by financial institutions, and its satisfaction and adoption are key aspects for the success of mobile banking. (Tungjitnob, Pasupa and Suntisrivaraporn 2021).

First, mobile banking offers customers greater convenience and convenience by giving them access to financial services anytime, anywhere. (Zhang et al. 2023)(Chen et al. 2023). They are no longer limited by bank branch hours, but can transact and manage their accounts quickly and easily from their mobile devices. (Sharma and Sharma 2019). This allows them to save time and effort, which translates into a more positive experience. (Kumar et al. 2020).

In addition, mobile banking offers greater personalization and control for customers. They can set up custom alerts and notifications, set spending limits, track their transactions, and manage their preferences more quickly. This allows them to have greater control over their finances and tailor banking services to their individual needs. (Baabdullah et al. 2019).

Security is another crucial aspect for customers in mobile banking. Since financial transactions are conducted and sensitive personal information is shared via mobile devices, customers expect financial institutions to provide high levels of security and data protection. Confidence in transaction security is critical to fostering customers' adoption and continued use of mobile banking (Li et al. 2021).

Customers also value the ease of use and intuitive experience across mobile apps and platforms. They expect user-friendly interfaces, easy navigation, and simple processes that allow them to conduct their transactions quickly and hassle-free. An attractive and functional interface improves the customer experience and can influence their satisfaction and loyalty to the financial institution

(Dzandu, Hanu and Amegbe 2022).

Through this literature review, we seek to provide a complete and up-to-date view of the key factors influencing customer satisfaction in mobile banking. By analyzing existing research in the field, it is hoped to identify trends, knowledge gaps, and areas of opportunity for future research. This review also provides financial institutions and industry professionals with a solid foundation to understand and improve customer satisfaction in the context of mobile banking. This research aims to provide a comprehensive view of the key factors influencing customer satisfaction in mobile banking. Exploring the key factors influencing customer satisfaction in mobile banking, including ease of use, quality of service, security and data protection, customer experience, and utility and variety of services. By understanding these factors, financial institutions will be able to devise effective strategies to improve customer satisfaction and stay competitive in the mobile banking market.

## Methodology

### *Selection of documentary base for analysis*

The study was conducted using a scientific literature search. These articles were selected from Scopus, using as selection criteria the search for "electronic banking" AND satisfaction. Only articles published between 2020 and 2023 were considered, and priority was given to those that were available in open access. From this search, 20 relevant articles were initially obtained. However, after a detailed analysis, 12 of them were discarded because they did not address the study variables of interest. **Table 1** shows the articles that were finally selected as a result of this selection process.

**Table 1** Database of scientific articles selected for analysis

Title	Author, year
Two-dimensional analysis of customer behavior in traditional and electronic banking	(Hosseini, Abdolvand and Harandi 2022)
Influence of emotions in the evaluation of customer e-banking satisfaction in circumstances of e-service failure and e-service recovery	(Nyagadza et al. 2022)
Financial innovation and bank financial performance: Evidence from Nigerian deposit money banks	(Ashiru, Balogun y Paseda 2023)
Towards VES Function for Creating a Sustainable Method for Evaluating e-Banking Websites Quality	(Chmielarz y Zborowski 2021)
Evaluating the Impact of E-Service Quality on Customer Intention to Use Video Teller Machine Services	(Nguyen et al. 2022)
IT governance and E-banking in GCC listed banks	(Alansari and Musleh Al-Sartawi 2021)
The Selection and Comparison of the Methods Used to Evaluate the Quality of E-Banking Websites: The Perspective of Individual Clients	(Chmielarz and Zborowski 2020)

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Determinants of digital banking adoption in the Kingdom of Saudi Arabia: A technology acceptance model approach (Alnemer 2022)

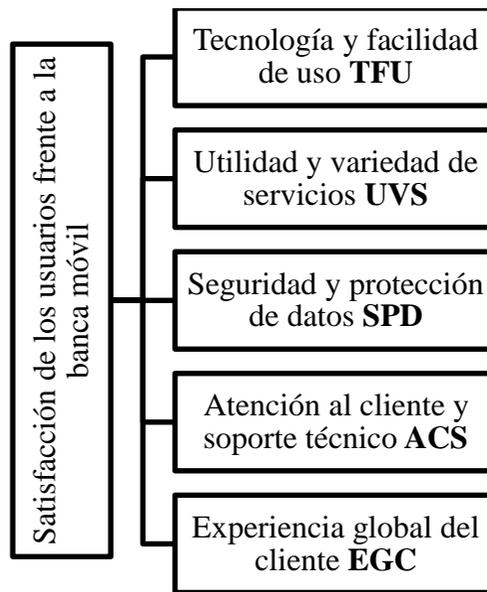
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Own source

### *Information analysis process*

After completing the article selection process, QDAMiner version 6 data mining software was used for a thorough analysis. This software provides an effective tool for coding and extracting information relevant to the present study.

Five previously defined categories were used to carry out the analysis. These categories were carefully designed to encompass the key aspects related to the research topic. Figure 1 shows these categories visually and clearly.



**Figure 1** Analysis category base for the data mining process

Prepared by the author. Code tree developed in order to know in depth aspects inherent to user satisfaction against the mobile white

### *Process of interpretation of information*

Once the categories were established, the data of the selected articles were coded. Coding involved assigning tags or codes to specific pieces of text that were relevant to each of the categories. This approach made it possible to organize and group data in a systematic manner.

After the coding was completed, important information was extracted from each category. This involved analyzing the coded text fragments to identify patterns, themes, and concepts that arose

in relation to the topic of study. This stage was instrumental in gaining a deeper understanding of the findings and trends in the peer-reviewed scientific literature.

Once the information was analyzed and synthesized, the results obtained were presented, generating a synthesis of each of the points studied.

## Results and Discussion

### *QDA Miner Metrics*

**Table 2** Frequency of coding present in the analyzed documentary database

	Cuenta	% Códigos	Casos	% CASOS
 Satisfacción del cliente por la banca móvil				
• TFU	11	42,3%	8	100,0%
• UVS	6	23,1%	4	50,0%
• SPD	2	7,7%	2	25,0%
• ACS	1	3,8%	1	12,5%
• EGC	6	23,1%	5	62,5%

Own source. Generated with QDAMiner, using the codes: Technology and ease of use TFU, Utility and variety of UVS services, Security and data protection SPD, Customer service and technical support ACS and Global customer experience EGC

As shown in **Table 2**, when analyzing the information collected, it is observed that the articles studied provide a greater amount of information about the Technology and ease of use of Mobile Banking. This aspect is of great importance when designing tools with the aim of improving the customer experience. The significant presence of variables such as utility and variety of services, as well as the overall customer experience, is highlighted.

On the other hand, it was found that aspects related to security and data protection, as well as customer service and technical support, did not present a significant relevance in the articles analyzed.

These findings suggest the need to focus efforts on developing technologies that improve ease of use and provide a wide range of services to meet customer needs. In addition, it is important to consider customer service and ensuring data security as key areas for future research and improvements in the field of mobile banking.

### *Interpretation and carrying by categories*

#### *Customer service and technical support*

The success of banks depends on the level of customer satisfaction, therefore, it is crucial that banks maintain a good relationship with customers and meet their changing demands to survive in

a competitive environment. However, many banks today face challenges in adapting services to customer needs and demands, as well as in efficiently managing customer relationships (CRM). (Hosseini, Abdolvand and Harandi 2022).

In the context of mobile banking, the category of "Customer Service and Technical Support" takes on great importance. It is essential that banks provide efficient and effective customer service as well as technical support to resolve any issues or concerns customers may have when using mobile banking. According to the study of (Motiwalla, Albashrawi and Kartal 2019) It revealed that adding new features to a system generated negative attitudes and decreased its use due to feature overload. However, customizing the system according to the characteristics of different user groups increased satisfaction, continued usage intent, and customer loyalty. To achieve this, users can be segmented based on demographics, social influences, organizational factors, and job characteristics, all through ongoing technical support.

The main objective of CRM in mobile banking is to attract and retain customers of high economic value, identify and discard those less valuable. This aligns with modern customer-centric management theory, as CRM allows analyzing and planning marketing strategies and services that lead the company to establish and maintain long-term partnerships.

### ***Global Customer Experience***

Banks, as financial institutions that interact directly with people, require a deeper understanding of customers as their most important asset to increase their competitive market share and optimize the use of banking resources in the provision of personalized services. (Hosseini, Abdolvand and Harandi 2022). With the introduction of electronic channels, this need has become even more relevant, as various factors influence the use of these new banking channels. In this sense, customers have used both electronic and traditional services, and each has its own characteristics. According to the expectation theory of value, customer value and expectations affect their buying behavior, and bank managers must take these into account when designing their strategies. A better understanding of these features will help banks provide customers with the services they need and, as a result, retain them.

Customer satisfaction is a consequence of the comparison between the expected electronic service and the service delivered, or the performance of the brand and customer expectations. The expectation disconfirmation model is commonly used to predict customer satisfaction. In the context of failures and recovery of electronic banking service, the recovery of customer expectations is their belief that they remain at an acceptable level of repair. This means that recovery is another aspect of service performance. Under normal conditions, electronic banking service recovery can meet customer expectations if it matches their expectations, but can frustrate them if they are not met, which can decrease customer satisfaction. (Nyagadza et al. 2022).

Financial innovation, in particular mobile banking, has a favourable impact on banks' profitability in terms of return on assets and return on capital. This allows banks to reduce costs and increase

their market share. However, security and trust remain major concerns for customers when using mobile banking. (Ashiru, Balogun and Paseda 2023).

E-service quality is a key factor in gaining competitive advantage, attracting potential customers and building strong customer relationships in the banking industry. The quality of electronic service influences customer intent and behaviour towards e-banking services. However, there is a lack of consensus as to the main dimensions that make up the quality of electronic service in the banking industry. (Nguyen et al. 2022).

The quality of the user interface on electronic channels, such as websites and mobile apps, is an important factor influencing the user-friendliness perceived by customers. A clear and attractive interface design, with an organized and consistent navigation, contributes to a satisfactory experience for customers in e-banking (Nguyen et al. 2022).

The adoption of digital banking among customers is influenced by various demographic variables, such as gender, age, education level, occupation and income. In addition, perceived ease of use, perceived utility and trust are significant determinants of digital banking adoption. (Alnemer 2022)

Overall, to provide a satisfactory overall customer experience in mobile banking, banks must understand customer needs and expectations, offer personalized services, ensure security and trust in electronic channels, and provide an intuitive and attractive user interface. These aspects contribute to increased customer satisfaction and retention in a competitive environment.

### ***Security and data protection***

Security and data protection in mobile banking are topics of great importance and concern for both customers and banks. General errors in the electronic banking service are inevitable due to complications in the electronic delivery process and the alternation of customer expectations. Therefore, it is critical for banking leaders to understand the cognitive and affective needs of customers to counter competition efficiently. In addition, customer satisfaction is directly influenced by the judgment that customers form in line with the e-service recovery process. (Nyagadza et al. 2022)

In terms of security, it is recognized that ensuring the technical security of the network and protecting the privacy of shared information are fundamental elements in electronic banking services. The lack of face-to-face interaction between customers and service providers makes security and privacy major concerns for customers in e-banking. Therefore, ensuring the security and protection of personal information contributes to improving customers' trust in the bank. Security is considered an essential component of e-service quality in the banking sector, and numerous studies have highlighted the relationship between security and acceptance of e-banking services. Perceived security and privacy have been shown to have a positive impact on the perceived utility and perceived ease of use of internet banking services (Nguyen et al. 2022). According to the study of (Hanif and Lallie 2021), it was determined that the perception of security and trust in

mobile banking directly affects the preference of its use by customers.

In this sense, security and data protection are critical aspects in mobile banking. Banks must implement technological security measures to protect their customers from fraud and cyber attacks. It is also essential that customers perceive that their personal data is safe and that their privacy is respected. Confidence in the security of mobile banking services is critical to driving customer adoption and satisfaction in this channel.

### ***Technology and ease of use***

Technology and ease of use are fundamental aspects in mobile banking, and their adoption has transformed the way customers engage in various financial activities. Electronic banking, including mobile banking, offers benefits such as ease of use, easy access and speed in the provision of services, which reduces the time customers must spend in traditional banks. To retain customers, it's important to understand their specific needs and behaviors. Customers have different expectations based on their past experiences, and these expectations influence their attitude and satisfaction towards mobile banking services. (Hosseini, Abdolvand y Harandi 2022; Nyagadza et al. 2022)

Digital transformation has driven the implementation of digital services in the banking industry, such as internet banking and mobile apps, with the aim of improving the customer experience and accelerating industry growth. Perceived ease of use is an important factor in technology adoption, and refers to the degree to which a person believes that using a particular system will be effortless. Perceived ease of use influences consumer attitudes and perceived usefulness of a technology (Nguyen et al. 2022).

Information technology has played a key role in the banking industry, enabling the expansion of services, products and delivery channels. Technological advances, such as online banking, mobile banking and wire transfers, have improved transaction efficiency and increased confidence in financial systems. In addition, information technology has enabled banks to address the challenges of the new economy and realize marketing and promotion strategies through digital platforms. (Alansari and Musleh Al-Sartawi 2021; Alnemer 2022).

Ease of use and perceived utility are key factors in mobile banking adoption and customer satisfaction. Customers value the ease with which they can transact and access financial services through their mobile devices. The adoption of digital technologies in mobile banking allows customers to transact anytime, anywhere, providing convenience and improving the customer experience (Chmielarz and Zborowski 2020; Alnemer 2022)

Technology and ease of use are key elements in mobile banking. The adoption of digital services in the banking industry has transformed the way customers interact with financial services. Perceived ease of use and utility are determining factors in customer adoption and satisfaction in mobile banking. Technological advances continue to drive innovation and improved customer

experience in the banking sector.

### *Usefulness and variety of services*

Mobile banking has proven to be a useful and varied tool in the financial sector, according to several studies and authors cited. Hosseini et al. (2022) highlight the importance of managing customer expectations for customer satisfaction. Expectations act as key determinants of ratings and satisfaction with the quality of consumer services. In addition, the expectation theory of value holds that a person's behavior is influenced by their expectations and the value of the goal they seek to achieve.

Customer value is the source of all values in an organization, including competitive advantage and predictors of customer behavior. Customer value is based on customer perception and not on suppliers' assumptions or intentions. Therefore, it is crucial to effectively analyze customer behavior to meet their needs and expectations, improve customer satisfaction and retention. In the study of (Zhou et al. 2021), mentions the importance of interface design, system quality, security and quality of service in mobile banking loyalty intent. This study contributes to the understanding of the user experience in mobile banking and has both theoretical and practical implications for management.

Customer Relationship Management (CRM) has become a powerful strategy to increase the profitability of companies, especially in the banking sector. Customer analytics and segmentation are used to identify important customers and offer them special privileges. CRM in banking differs from other industries due to the need for greater trust in financial interactions with people. As mentioned (Shahid et al. 2022), the mobile banking service allows customers to bank through their mobile devices, such as smartphones and tablets. This includes features such as fund tracking, money transfers, and balance inquiries. Mobile banking is a cost-effective strategy that benefits both customers, by saving them time and money, and banks, by reducing physical maintenance costs.

Financial inclusion and increased use of electronic payments across multiple channels have been driven by innovations supported by a strong regulatory framework in Nigeria (Ashiru, Balogun and Paseda 2023). The implementation of various reforms, such as e-banking and cashless policies, has improved efficiency, effectiveness and economics in the country's banking sector.

As for mobile banking services, VTM (Virtual Teller Machines) have become an innovative solution in the advancement of electronic banking services (Nguyen et al. 2022). These machines allow customers to conduct basic transactions and receive assistance via live video conferencing with remote bank tellers. Today, traditional ATM transaction features are combined with digital services based on innovative technology.

In terms of evaluating online banking services, Chmielarz and Zborowski (2021) highlight the importance of considering economic and functional criteria when choosing a banking website. In

addition, they highlight the usefulness of using multi-criteria evaluation methods to measure the quality of banking websites.

To summarize, mobile banking offers a wide variety of services ranging from basic transactions to remote assistance services. Managing customer expectations, customer value and the use of tools such as CRM are key aspects to improve customer satisfaction and retention in the banking sector. Financial inclusion and innovations supported by a strong regulatory framework have driven the growth of mobile banking services in different countries.

### Conclusions

In conclusion, the results and discussion of this literature review on customer satisfaction in mobile banking reveal several important conclusions:

Factors related to technology and ease of use are of great relevance in mobile banking. The convenience and accessibility of banking services through mobile devices are key aspects that influence customer satisfaction. The perceived ease of use and usefulness of mobile banking are determining factors in customer adoption and satisfaction.

Customer service and technical support are areas that require greater attention from financial institutions. Maintaining a good relationship with customers and meeting their changing demands is crucial to the success of banks. Efficiency in customer service and resolution of technical issues contribute to customer satisfaction in mobile banking.

The overall customer experience is an important factor in their satisfaction in mobile banking. Customers value a personalized experience, the ability to access varied services, and the quality of service delivered. The comparison between customer expectations and the service delivered affects their satisfaction, and recovering customer expectations in case of failures is crucial.

Security and data protection are critical aspects in mobile banking. Customers expect their personal data to be safe and robust technological security measures to be implemented. Confidence in the security of mobile banking services is critical to customer adoption and satisfaction.

The usefulness and variety of services offered through mobile banking are key elements for customer satisfaction. Customers value the availability of a wide range of services that meet their financial needs. Managing customer expectations, customer value and utilizing tools such as CRM are important to provide personalized services and improve customer satisfaction and retention.

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