

Impact of Mobile Banking on Customer Satisfaction

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DOI: <https://doi.org/10.3126/jdl.v3i1.73882>

Abstract

This research aims to examine the impact of different dimensions of mobile banking services on customer satisfaction. For this, the primary data have been collected through a set of structured questionnaires directly from 120 bank customers who currently used mobile banking services. A well-structured close-ended questionnaire was designed and distributed through face-to-face interaction with bank customers who used mobile banking facilities. The measures used five scales Likert type data with the response option from 1 = strongly disagree to 5 = strongly agree. The data analysis tools used for the study were descriptive statistics and regression analysis. The conclusion drawn from the study is mobile banking service quality has a significant positive impact on customer satisfaction in the context of Nepal. The study found that reliability, responsiveness, accessibility, convenience, and security attributes of mobile banking applications have a significant positive impact on customer satisfaction. Therefore, the policymakers and the executives of the commercial banks should focus on these attributes of mobile banking services in order to retain the customer's loyalty toward the banking services.

Keywords: mobile banking, reliability, responsiveness, accessibility, security, customer satisfaction

Introduction

General Background

Information technology and Internet service have advanced rapidly development in recent years. In general, the Internet and the World Wide Web's explosive growth have had an impact on a wide range of businesses such as trade, industries, and banking. Information technology and the internet have been used by banks to increase operational efficiency, boost business, and provide better customer service with reduced cost of operation. In addition to these, information technology is also being used by banks to improve and fortify their electronic service delivery channels through the use of electronic payment, electronic banking, Automated Teller Machine (ATM), Electronic Fund Transfer at Point of Sale (EFTPOS), internet banking, mobile banking, Debit Card, Credit Card etc. Among them, mobile banking has become an effective reward for the past several years and is now an emerging prospect for the next years (Sylvie & Xiaoyan, 2005).

Whether mobile banking service has improved customer satisfaction in the banking sector is currently the key question. This implies that clients can manage their bank accounts without physically going to the bank's location. However, it is clear that most banks offering mobile banking services have simply transferred the same services they offer in physical branches to a mobile platform that can be accessed at any time (Sylvie & Xiaoyan, 2005). There are different kinds of digital platforms for banking transactions including mobile banking which has a significant impact on customers. Carlos and Tiago (2016) argued that the physical appearance of mobile banking APPs including small screens, uncooperative keypads, communication bandwidth, and other constraints affect customers' satisfaction (Carlos & Tiago, 2016).

Ayo et al. (2016) concurred that customer happiness is significantly impacted by the user's past experience, customer perception, and satisfaction. Furthermore, Torres and Khne (2013) suggested that the aim of any company should be to deliver value to its customers in order to increase satisfaction because the global marketplace of the same products or businesses is more competitive so that service quality, product appearance, clients loyalty and satisfaction have a significant impact on all individual customer.

Rego et. al., (2013) added that a company needs to understand the factors that contribute to customer satisfaction in its industry. Similarly, Torres & Kline (2013) and

Raja et. al. (2013) argued that many things indirectly affect customer's satisfaction such as the process of distributional time, cost, procedures, goodwill of product; brand of product, quality service, offerings of the business through the skim has significant impact on customer satisfaction.

At the moment, the modern banking industry of Nepal undergoing significant changes due to the advanced development of information technology (IT). Nepalese banks have been changing many of their fundamental policies, programs, procedures, systems, and working cultures. Most banks in Nepal especially focus on product quality, customer satisfaction, service quality, and effective and efficient service providing Mechanisms according to their market competitiveness.

Carlos and Tiago (2016) argued that the use and technology proficiency and reliability are important for the success of mobile banking platforms which has a direct impact on customer satisfaction. Similarly, Ayo et. al. (2016) noted that mobile service quality is an important measure when it comes to consumer satisfaction. Quality of product or service directly affects consumer attitudes and higher satisfaction. On the other hand, negative experiences lead to negative consumer attitudes and lower satisfaction (Sylvie & Xiayan, 2005). Therefore, the quality of mobile banking service helps to reduce face-to-face banking transaction service and also helps to save time and cost.

Lewis (1991) argued that service quality can be measured in the dimensions of the SERVQUAL model as; tangibility, reliability, responsiveness, assurance, and empathy. According to Parasuraman et al. (1988), Banks should offer the best Internet banking services to attract customers to control online banking through service quality. The service quality of mobile banking depends on the ease of use, perceived usefulness, reliability, accessibility, security, privacy, and responsiveness (Liao & Cheung, 2008). SERVQUAL model is based on five dimensions. Reliability basically refers to the capability of performing the promised services precisely, as well as deliberately (Parasuraman, et al., 1988).

Regarding the banking industry, the dimension of reliability includes providing relevant information to the customers as well as timely and reliable services.

The ability of service providers to comply with consumers' requests for assistance and immediate services is linked to responsiveness.

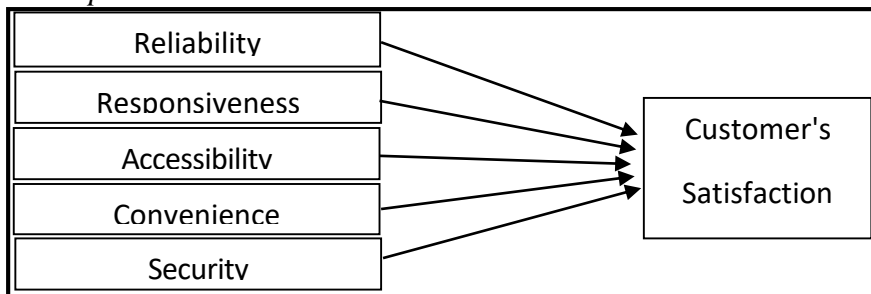
Answering any questions clients may have about their banking services is the resp

onsibility of this dimension. The responsiveness dimension also includes convenience and easy accessibility of banking services. Assurance measurement is composed of reliable answers and reliable services, sustaining the privacy of the account, and maintaining error-free records. Empathy refers to the provision of caring and providing peculiar attention to the customers on an individual basis. This dimension is associated with providing the best well-being to the customers, understanding the particular needs of customers, providing convenient operating hours, and providing individual concentration to the customers. Among the all of above dimensions of mobile banking service focused on Customer satisfaction. In the present competitive business environment, customer satisfaction is an important element to win the competitors. Nowadays, the banking industry is highly competitive. Banks are not only competing among each other; but also, with non-banking and financial institutions (Kaynak & Kucukemiroglu, 1992).

Customer satisfaction is predetermined by how the expectations of the customer are met (Kotler & Keller, 2012). Customer satisfaction is associated with customers' needs, consumer behavior, service quality, relationship with customers, and use of advanced technology services such as ATM, online banking, mobile banking, and visa card, etc. Thus, banks can earn higher profits if they are one step ahead of their competitors in terms of services provided by them. In this context, there is a question that may arise regarding whether the mobile services provided by Nepali commercial banks are reliable, responsible, accessible, convenient, and secure. There are various studies have been conducted from a global perspective but only a few studies have been conducted in the banking sector in Nepal. Thus, this study explores the different dimensions of service quality of commercial banks in Nepal and their impact on customer satisfaction. Therefore, the conceptual framework and the research hypothesis for the study are as follows:

Figure 1

Conceptual Framework



Research Hypothesis (H₁): Reliability has a significant positive impact on customer satisfaction.

Research Hypothesis (H₂): Responsiveness has a significant positive impact on customer satisfaction.

Research Hypothesis (H₃): Accessibility has a significant positive impact on customer satisfaction.

Research Hypothesis (H₄): Convenience has a significant positive impact on customer satisfaction.

Research Hypothesis (H₅): Security has a significant positive impact on customer satisfaction.

Research Methodology

This study adopted a descriptive and causal-comparative research design to describe the different aspects of mobile banking and the cause and effect of these services on customer satisfaction. All the data were collected through a set of structured questionnaires from the users of mobile banking services provided by the Nepali commercial banks and analyzed to achieve the prescribed results. The primary data were collected from the 120 respondents who currently used mobile banking services. A well-structured close-ended questionnaire was designed and distributed through face-to-face interaction with bank customers who used mobile banking facilities. The questionnaire was formulated based on research questions, objectives, and previous studies. The study was conducted from 28th Jan to 25th June 2024 through the questionnaire survey. The questionnaire was structured by using the framework of Mwenda et al. (2016) on five point-Likert scale with weight assigned to; strongly agreed (SA) = 5, Agree (AG) = 4, Neutral (NU) = 3, Disagree (DA) = 2 and strongly disagree (SD) = 1, Except for the measure of mobile banking impact on customer satisfaction.

The measures used a nominal scale with the response option of high and low. To test the reliability and validity, the test-retest method has been applied. For this, a pilot study was undertaken on 30 customers for the reliability and validity test of the questionnaire. It was only 20% of the sample population. After conducting a pilot study, the collected data was used to assess the scale-level reliability and validity. The first part of the questionnaire contains the demographic profile of respondents. The second part of

the questionnaire encompasses the dependent variable customer satisfaction and independent variables including Accessibility, Reliability, Convenience, Responsiveness, and Security/Privacy are the independent variables. Finally, all the raw data were presented and analyzed by using statistical and econometric tools. Descriptive statistical analysis and multiple regression analysis were carried out to describe the observer relationship and the magnitude of the impact of explanatory variables on customer satisfaction. The statistical package SPSS-27 was used to derive the results.

Results

In this section of the study, the results obtained are presented and analyzed. The first section presents the descriptive data analysis of secondary quantities data and then demographics obtained from 120 participants. This is followed by a presentation of the data screening and results.

Demographic Profile of the Respondents

The population of this study consisted of approximately 120 mobile banking users. Respondents came from a variety of age groups, genders, geographic locations, education, working experience, etc. from different natures of the organizations. The demographic profile of the respondents has been presented in Table 1.

Table 1

Demographic Profit of Mobile-banking Customers

No.	Demographics		Frequency	Percentage
1.	Gender	Female	43	35.83
		Male	77	64.17
		Total	120	100
2.	Age	18 – 24	28	23.33
		25 – 35	42	35
		36 – 50	36	30
		51 – 60	10	8.34
		60 above	4	3.33
		Total	120	100

3.	Academic qualification	Ph.D.	3	2.5
		Master Degree	14	11.67
		Bachelor Degree	24	20
		10 + 2	38	31.67
		SEE/SLC	35	29.16
		Under SEE/SLC	6	5
		Total	120	100
4.	Work Status	Self-Employee	34	28.33
		Government Employee	31	25.83
		NGO Employee	6	5
		Student	49	40.84
		Total	120	100

Table 1 shows that 64.17% of the respondents were male and 35.83 % were female. The study found that male respondents were higher than the female. It is also indicated that most of the females have access to mobile banking services. Furthermore, 23.33 % of respondents are between the age group of 18-24, and 35 % are found between the age group of 25-35. Similarly, 30 % of respondents were selected from the age group of 36-50 and 8.34% of respondents were selected from the age group of 51-60. Only 3.33% of the respondents were selected from the age group of 60 and above.

Academically, 2.5% of the respondents were PhD holders, with 11.67% having a master's degree and 20% of the respondents having a bachelor's degree. Similarly, 31.67% of respondents of the study had a 10+2 degree, and 29.16% had SEE/SLC. Only 5% of the respondents had less than under SEE/SLC.

Consequently, the working status of respondents was found 28.33% were self-employed and 25.83% were holding government jobs. Similarly, only 5% of the respondents were working as an NGO employee, and 40.84% were found students of the study survey.

Mobile Banking and Customer Satisfaction

Customer satisfaction shows how well a product or service meets the customer's expectations. Customer satisfaction has a positive effect on banks' success.

Niveen et al. (2015) assert that companies are placing a high priority on customer satisfaction which is critical to improved organizational performance. Thus, the results of the

study Mobile Banking on Customer Satisfaction were tabulated as shown in Table 2.

Table 2

Customer Satisfaction

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
	1	2	3	4	5		
Mobile banking allows me to perform banking transactions efficiently and quickly.	0	0	8	34	78	120	4.58
	0%	0%	6.67%	28.33%	65%	100%	
Mobile Banking can be accessed anytime and anywhere.	6	20	15	9	70	120	3.98
	5%	16.67%	12.50%	7.50%	58.33%	100%	
The volume of customers has risen since mobile banking launched.	0	0	0	15	105	120	4.88
	0%	0%	0%	12.50%	87.50%	100%	
Mobile banking saves time as compared to manual services.	0	0	0	12	108	120	4.90
	0%	0%	0%	10%	90%	100%	

Table 2 reveals that the majority of the respondents strongly agreed with a score of 65% that mobile banking allows them to perform banking transactions efficiently and quickly. Similarly, 28.33% just agreed and 6.67 % neutral on the same issues. As concerns the response on whether mobile banking can be accessed anytime and anywhere, 58.33% strongly agreed, 7.5%, agreed, and 12.5% were neutral to the question but 16.67% disagreed and 5% of the respondents highly disagreed about the same statement.

Likewise, 87.5% of respondents strongly agreed and 12.5% of the respondents agreed that the volume of customers has risen since mobile banking launched. Likewise,

90% of the respondents strongly agreed that mobile banking saves time as compared to manual services with 10% agreeing to the same. The findings of the study are consistent with the findings of Siddiqi, (2011); Koirala and Shrestha, (2012); Sulieman, (2013); and Gyawali and Kunwar, (2014). Therefore, it is concluded that the mobile banking service of Nepali commercial banks plays a vital role in customer satisfaction.

Reliability of Mobile Banking and Customer Satisfaction

Dependability and performance consistency are prerequisites for reliability. Parasuraman (2002) agreed that Offering services on schedule, promptly attending to client requests and grievances, and providing services with the same level of quality are all components of reliability. Thus, the impact of reliability using mobile banking on customer satisfaction was tabulated as shown in Table 3.

Table3

Reliability of Mobile Banking on Customer's Satisfaction

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
If there are errors in the transaction, customer care service is available immediately.	0	0	4	8	108	120
	0%	0%	3.33%	6.67%	90%	100%
Mobile banking provides customers with the services exactly as promised.	4	8	12	30	66	120
	3.33%	6.67%	10%	25%	55%	100%
Mobile banking offers a quick response if a transaction fails to process.	0	0	0	0	120	120
	0%	0%	0%	0%	100%	100%
Customers trust the bank's mobile banking services due to its strong reputation and widespread recognition.	12	08	0	6	94	120
	10%	6.67%	0%	5%	78.33%	100%

Table 3 reveals that 90% of the respondents strongly agreed that if there are errors in transactions, customer care service is available immediately with only 6.67% agreeing and 3.33% neutral. Similarly, 55% of the respondents strongly agreed and 25% agreed

that mobile banking provides customers with the services exactly as promised. All (100%) of the respondents strongly agreed that mobile banking offers a quick response if a transaction fails to process. 78.33% of the respondents strongly agreed that customers trust the bank's mobile banking services due to its strong reputation and widespread recognition.

The findings of the study show that mobile banking reliability has a high impact on customer satisfaction. Thus, the mobile banking reliability service of commercial banks in Nepal was found effective and efficient.

Responsiveness of Mobile Banking on Customer Satisfaction

Souranta and Laukkanen (2004) argued that there are several diverse mobile banking services such as account balance retrieval, transaction history retrieval, transfer of funds between to a third-party account, stock trading, portfolio management, and bill settlements. Mobile banking serviceability of software or network to provide service quickly is referred to as responsiveness. On-time service providing mechanism has an impact on customer satisfaction. Thus, the results of responsiveness regarding mobile banking on customer satisfaction were tabulated as shown in Table 4.

Table 4

Responsiveness of Mobile Banking on Customer Satisfaction

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking fees including transaction charges and taxes are clearly communicated to customers.	0	0	4	8	108	120
	0%	0%	3.33%	6.67%	90%	100%
Mobile banking offers quick assistance if transactions are not processed correctly.	0	1	9	13	97	120
	0%	0.83%	7.5%	10.83%	80.83%	100%
Customers are instantly notified when the transaction is completed.	0	0	0	6	114	120
	0%	0%	5%	5%	95%	100%

The bank quickly resolves mobile banking related problems	0	0	5	15	100	120
	0%	0%	4.17%	12.5%	83.33%	100%

Table 4 presents that 90% of the respondents strongly agreed that mobile banking fees including transaction charges and taxes are clearly communicated to customers. Similarly, 83.83% strongly agreed that mobile banking offers quick assistance if transactions are not processed correctly. Furthermore, 95% of the respondents strongly agreed that customers are instantly notified when the transaction is completed. And finally, whether the bank quickly resolves mobile banking-related problems, 83.33% strongly agreed, 12.5% agreed while 4.17% remained neutral.

The findings of the study are consistent with the findings of Al-Hashedi and Abkar (2017), Hamis and Rashid (2018), and Ray (2018). Therefore, it is confirmed that there is a significant positive impact of mobile banking on customer satisfaction.

Accessibility of Mobile banking Service and Customer Satisfaction

In order to ensure better service delivery and customer satisfaction, the process used to provide the service is equally important. In service delivery, the customer also values the environment and location of the services. Therefore, the perceptions among the respondents regarding the impact of accessibility of mobile banking on customer satisfaction were tabulated as shown in Table 5.

Table 5

Accessibility of Mobile Banking on Customer Satisfaction

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The registration process for the mobile banking is simple.	2	4	8	36	70	120
	1.67%	3.33%	6.67%	30%	58.33%	100%
It is easy to navigate i.e. get anywhere on the mobile banking site.	0	8	2	12	98	120
	0%	6.67%	1.66%	10%	81.67%	100%
Mobile banking is available all the time.	0	3	8	9	100	120
	0%	2.5%	6.67%	7.5%	83.33%	100%
	0	3	4	5	108	120

Using mobile banking does not require a lot of effort.	0%	2.5%	3.33%	4.17%	90%	100%
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Table 5 shows that 58.33% of the respondents strongly agreed that the registration process of mobile banking is simple while 30% agreed, 6.67% neutral and 3.33% disagree and 1.67% strongly disagreed. Similarly, it is easy to navigate i.e. get anywhere on the mobile banking site. 81.67% strongly agreed, 10% agreed, 1.66% neutral, while 6.67% disagreed. Furthermore, 83.33% strongly agreed, 7.5% agreed, 6.67% were neutral and 2.5 % disagreed that Mobile banking is available all the time. As regards whether using mobile banking does not require a lot of effort, 90% strongly agreed, 4.17% agreed, 3.33% neutral and 2.5% disagree that it does not require a lot of effort. Thus, the findings of the study show that the level of customer satisfaction is increased through the mobile banking accessibility of mobile app services. Therefore, accessibility has a significant positive impact on customer satisfaction.

Convenience of Mobile banking Service and Customer satisfaction

The capacity to lower non-monetary expenses for consumers, like time, energy, and effort, is known as convenience. It is very important for mobile banking service which directly impacts on their customer satisfaction. Thus, the responses of respondents of mobile banking customers for the study were tabulated as shown in Table 6.

Table 6

Convenience of Mobile Banking on Customer Satisfaction

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile apps or ATMs are located at convenient locations.	1	6	6	11	96	120
	0.83%	5%	5%	9.17%	80%	100%
Sufficient number of ATMs or APPs downloading and operating facility for customers.	0	0	0	5	115	120
	0%	0%	0%	4/17%	95.83%	100%
Mobile banking is available all the time.	0	8	5	5	102	120
	0%	6.67%	4.17%	4.17%	85%	100%

Mobile banking working 24 hours/ 7 days without error.	0	0	13	20	87	120
	0%	0%	10.83%	16.67%	72.5%	100%

Table 6 shows that 80% of the respondents strongly agreed, 9.17% agreed, 5% were neutral, 5% disagreed, and 0.83% strongly disagreed on how Mobile apps or ATMs are located at a convenient location. Similarly, 95.83% of respondents strongly agreed and 4.17% agreed on the sufficient number of ATMs or APPs downloading and operating facilities for customers. Furthermore, 85% of respondents strongly agree, 4.17% agree, 4.17% are neutral and 4.17 disagree that Mobile banking is available all the time. At last, 72.5% of respondents strongly agree and 16.67% agree on mobile banking working 24 hours/7 days without error but 10.83% are neutral on this issue.

The finding concludes that the customer satisfaction level is affected by mobile banking convenience. Therefore, convenience has a significant impact on mobile banking and customer satisfaction.

Privacy/Security of Mobile banking Service and Customer satisfaction

Mobile banking security and privacy are the prime concern for all customers. Privacy and security of mobile banking depend on mobile banking being safe and secure, and all respectable banks and financial institutions use encryption to protect your identity and privacy on mobile apps. In order to build confidence and lessen consumer anxiety about the misuse of transaction and personal data, which has a direct effect on customer happiness, security guarantees are crucial.

Thus, the responses of the respondents regarding the privacy or security of Mobile Banking service and its impact on Customer Satisfaction were tabulated as shown in Table 7.

Table 7

Privacy/Security of Mobile Banking on Customer Satisfaction

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The mobile banking system provides account alerts, security alerts, and reminders.	0	0	0	4	116	120
	0%	0%	0%	3.33%	96.67%	100%
	0	0	2	4	114	120

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking properly provides balance updates history.	0%	0%	1.66%	3.33%	95%	100%
Bill pay and online payments through Mobile banking are very secure at all times.	0	0	5	6	109	120
	0%	0%	4.17%	5%	90.83%	100%
The funds transfer and transaction verification process is secure without any risk or fraud. It is free from danger, risk, or doubts.	0	0	5	8	107	120
	0%	0%	4.17%	6.67%	89.16%	100%

Table 7 indicated that 96.67% of the respondents strongly agreed that the mobile banking system provides account alerts, security alerts, and reminders while 3.33% agreed.

Similarly, 95% of the respondents strongly agree, 3.33% agree and 1.67% are neutral on mobile banking properly providing balance updates history. Furthermore, 90.83% strongly agree, 5% agree and 4.17% are neutral on bill pay, online payments through Mobile banking are very secure at all times. At last, 89.16% strongly agree, 6.67% agree and 4.17% are neutral on the issue of Funds transfer and transaction verification process is secure without any risk or fraud it is free freedom from danger, risk, or doubts. Thus, it is concluded that there is a significant impact of the privacy/security factor of mobile banking on customer satisfaction.

Regression Analysis

In this section of the study, the robustness of the explanatory power of the variables on customer satisfaction has been examined by using multiple regression analysis. Table 8 shows the regression results obtained from the analysis.

The results indicate that the overall goodness of fit of the model is significant at 1% (F = 27.107, P = 0.000) level of significance. Similarly, the adjusted R² shows that

52.3% variation in customer satisfaction can be explained by the explanatory variables used in the model.

Table 8

Regression Results

Regression Coefficients					
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.556	0.573		4.457	0.000
Reliability	0.175	0.055	0.232	3.199	0.002
Responsiveness	10.944	1.290	0.588	8.485	0.000
Accessibility	19.549	4.626	0.833	4.226	0.000
Convenience	0.232	0.076	0.483	3.053	0.003
Privacy/Security	13.717	2.472	0.649	5.550	0.000
ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.031	5	3.006	27.107	0.000
Residual	12.643	114	0.111		
Total	27.674	119			
Model Summary					
R	R Square	Adjusted R Square	Std. Error of the Estimate		
.737 ^a	0.543	0.523	0.333		

The regression coefficient of reliability is positive (0.175) and statistically significant at 1% level of significance. The significant positive regression coefficient indicates that reliability has a significant positive impact on customer satisfaction. More clearly, the higher the reliability of the mobile services, the higher would be the satisfaction level of the customers. This finding supports the findings of Parasuraman, et al. (1988); Liao and Cheung (2008); and Carlos and Tiago (2016). Based on the findings and discussion, there is sufficient evidence in favor of the research hypothesis that the reliability of mobile services has a significant positive impact on customer satisfaction.

Similarly, the regression coefficients of responsiveness (10.944); accessibility (19.549); convenience (0.232); and privacy/security (13.717) are statistically significant at 1% level of significance. The significant positive coefficients further confirm that the explanatory variables have a significant positive impact on customer satisfaction. These findings support the large body of existing literatures such as Parasuraman, et al. (1988); Liao and Cheung (2008); Carlos and Tiago (2016); Siddiqi, (2011); Koirala and Shrestha, (2012); Sulieman, (2013); Gyawali and Kunwar, (2014). Therefore, there are the sufficient evidences in favor of the research hypotheses that responsiveness, accessibility, convenience, and privacy/security have the significant impact on satisfaction among the users of mobile banking.

Conclusion

The main objective of the study is to examine the impact of different dimensions of the mobile services on customers' satisfaction. This study was conducted based on the data collected from a set of structured Likert-scale-based questionnaires from 120 respondents. The descriptive statistical and the multiple regression analysis were used as the data analysis tools. The results confirmed that reliability, accessibility, responsiveness, convenience, and security or privacy attributes of mobile banking applications have a significant positive impact on customer satisfaction. Therefore, the policymakers and the executives of the commercial banks should focus on these attributes of mobile banking services in order to retain the customer's loyalty toward the banking services.

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To Cite this Article [APA Style, 7th Edition]:

Panthi, R., Poudel, S. R., Dahal, S., Dahal, S., & Sangaurala, T. (2024). Impact of mobile banking on customer satisfaction. *Journal of Durgalaxmi*, 3(1), 255–272. <https://doi.org/10.3126/jdl.v3i1.73882>