


A REVIEW OF LITERATURE ON THE EVALUATION OF CUSTOMER SATISFACTION PATTERNS IN MOBILE BANKING SERVICES

Nibras Khadim ^A,Muhummad Khairul Islam^B



ARTICLE INFO	<u>ABSTRACT</u>
<p>Article history:</p> <p>Received 30 Dezember 2021</p> <p>Accepted 07 February 2022</p>	<p>Purpose: Providing high-quality e-banking services and trust is considered a basic strategy for attracting and retaining customers with mobile banking that is less investigated particularly in Iraq. A review of the literature was conducted to achieve these goals.</p> <p>Theoretical framework: The scarcity of literature in terms of mobile banking in Iraqi setting was the theoretical basis of the current study. Previous related research was collected and reviewed thematically to understand the trends of the latest literature in mobile banking and customer satisfaction.</p> <p>Design/methodology/approach: A narrative approach was utilized in the context of this study. Several studies published between 2016 and 2022 were reviewed. Through this semi systematic literature review different key words were keyed in numerous e-journal database.</p> <p>Findings: the review revealed that most of the studies in this article utilized qualitative approach as an appropriate method to elicit data. The participants were from ordinary people one study investigated the variables of mobile banking and customer satisfaction among bank staff. Service quality was the highest variable compare with security and ease of use. The review indicated also there a limitation in the previous studies in the Iraqi mobile banking setting.</p> <p>Research, Practical & Social implications: Mobile banking as an emerging research area specially in Iraqi environment needs more investigation since such kind of research could increase people awareness about the advantage of such technology in the banking industry.</p> <p>Originality/value: Even though mobile banking is not a novel concept in Iraq, there is no literature that discusses the use of service quality modal to evaluate a user's level of satisfaction in the mobile banking research area. As a result, the purpose of this paper is to make up for this void.</p>
<p>Keywords: Customer satisfaction; E-banking; Mobile banking; Online service quality.</p> <div data-bbox="172 981 480 1227" style="text-align: center;">  </div>	<p>Doi: https://doi.org/10.26668/businessreview/2022.v7i3.0534</p>

^A PhD student at Department of Business and Management, Universiti Tenaga Nasional, Malaysia. E-mail: nibras.mosawi@yahoo.com Orcid: <https://orcid.org/0000-0001-9616-0794>

^B Senior Lecturer at Department of Business and Management, Universiti Tenaga Nasional, University, Malaysia. E-mail: khairul_islam@uniten.edu.my Orcid: <https://orcid.org/0000-0001-8399-209X>

UMA REVISÃO DA LITERATURA SOBRE A AVALIAÇÃO DOS PADRÕES DE SATISFAÇÃO DO CLIENTE EM SERVIÇOS BANCÁRIOS MÓVEIS

RESUMO

Objetivo: Oferecer serviços bancários eletrônicos de alta qualidade e confiança é considerado uma estratégia básica para atrair e reter clientes com serviços bancários móveis que é menos investigada, particularmente no Iraque. Uma revisão da literatura foi conduzida para alcançar estes objetivos.

Estrutura teórica: A escassez de literatura em termos de mobile banking no cenário iraquiano foi a base teórica do estudo atual. Pesquisas anteriores relacionadas foram coletadas e revisadas tematicamente para entender as tendências da literatura mais recente em serviços bancários móveis e satisfação do cliente.

Design/metodologia/abordagem: Uma abordagem narrativa foi utilizada no contexto deste estudo. Vários estudos publicados entre 2016 e 2022 foram revisados. Através desta revisão semi-sistemática da literatura, diferentes palavras-chave foram introduzidas em numerosos bancos de dados de periódicos eletrônicos.

Conclusões: a revisão revelou que a maioria dos estudos neste artigo utilizou abordagem qualitativa como um método apropriado para obter dados. Os participantes eram de pessoas comuns, um estudo investigou as variáveis de mobile banking e satisfação do cliente entre os funcionários do banco. A qualidade do serviço foi a maior variável em comparação com a segurança e a facilidade de uso. A revisão indicou também uma limitação nos estudos anteriores no cenário bancário móvel iraquiano.

Pesquisa, implicações práticas e sociais: O serviço bancário móvel como uma área de pesquisa emergente especialmente no ambiente iraquiano precisa de mais investigação, uma vez que tal tipo de pesquisa poderia aumentar a conscientização das pessoas sobre a vantagem de tal tecnologia no setor bancário.

Originalidade/valor: Mesmo que o mobile banking não seja um conceito novo no Iraque, não há literatura que discuta o uso do modal de qualidade de serviço para avaliar o nível de satisfação de um usuário na área de pesquisa de mobile banking. Como resultado, o objetivo deste trabalho é compensar este vazio.

Palavras-chave: Satisfação do cliente, E-banking, Mobile banking, Qualidade do serviço on-line.

UNA REVISIÓN DE LA LITERATURA SOBRE LA EVALUACIÓN DE LOS PATRONES DE SATISFACCIÓN DEL CLIENTE EN LOS SERVICIOS DE BANCA MÓVIL

RESUMEN

Objetivo: Ofrecer servicios de banca electrónica de alta calidad y confianza se considera una estrategia básica para atraer y retener a los clientes con la banca móvil que está menos investigada, especialmente en Irak. Para lograr estos objetivos se realizó una revisión de la literatura.

Marco teórico: La escasez de literatura en cuanto a la banca móvil en el entorno iraquí fue la base teórica del presente estudio. Se recopilaron y revisaron temáticamente las investigaciones anteriores relacionadas para comprender las tendencias de la literatura más reciente en materia de banca móvil y satisfacción del cliente.

Diseño/metodología/enfoque: Se utilizó un enfoque narrativo en el contexto de este estudio. Se revisaron varios estudios publicados entre 2016 y 2022. A través de esta revisión bibliográfica semi-sistemática se introdujeron diferentes palabras clave en numerosas bases de datos de revistas electrónicas.

Conclusiones: la revisión reveló que la mayoría de los estudios de este artículo utilizaron el enfoque cualitativo como método apropiado para obtener datos. Un estudio investigó las variables de la banca móvil y la satisfacción del cliente entre el personal del banco. La calidad del servicio fue la variable más importante en comparación con la seguridad y la facilidad de uso. La revisión indica también que hay una limitación en los estudios anteriores en el ámbito de la banca móvil iraquí.

Investigación, implicaciones prácticas y sociales: La banca móvil, como área de investigación emergente especialmente en el entorno iraquí, necesita más investigación, ya que este tipo de investigación podría aumentar la conciencia de la gente sobre la ventaja de dicha tecnología en la industria bancaria.

Originalidad/valor: Aunque la banca móvil no es un concepto novedoso en Irak, no existe literatura que discuta el uso de la modalidad de calidad de servicio para evaluar el nivel de satisfacción del usuario en el área de investigación de la banca móvil. Por ello, el propósito de este artículo es suplir este vacío.

Palabras clave: Satisfacción del cliente, Banca electrónica, Banca móvil, Calidad de servicio en línea.

INTRODUCTION

Over the last 10 years, the banking industry has gone through a period of substantial disruption, with consumer behavior shifting, new technology emerging, and new goods and services being introduced to the market (Malaquias & Hwang, 2016; Mosa, 2022; Baptista & Oliveira, 2016). A significant aspect of this transformation has been the shift towards electronic banking for the purpose of performing mutual money transactions and accessing account features. This shift to e-services has benefited both customers and banks in a number of ways, including personalized services, transaction security, transaction speed, and overall improved service quality (Jassem, Rahman, & Ibrahim, 2022; Karem, Bayz, Darwesh & Ali, 2022). This is mostly considered in the context of mobile environments, which is where it originated. Mobile banking (MB) is defined as “the accessing of banking networks and the carrying out of transactions and other banking services remotely using mobile phone devices for the purpose of clarity” (Tam & Oliveira, 2016b). The Iraqi economy has been hit by many crises, whether on the public expenditure side or the public revenue side. The financial crisis results, especially at the beginning of 2015, affected all the joints of the Iraqi government and had direct consequences for financial sector, recession until it was known as the worst financial crisis Iraq has suffered after 2003 (Rahi, M. G., & Faraj, 2022; Marzoog, & Saeed, 2022). Furthermore, the perceived perspectives regarding the use of mobile banking applications may differ throughout the community of banking experts, which adds to the difficulty of implementing the new development within a different financial system (Laukkanen, 2016) and the same case was faced by Iraqi banking (Mousa, Mousa, Aljshamee, & Nasir, 2021; Thabit, 2022) . As a result, it is possible for bank customers to stay unaware of m-banking and to underutilize it. Clearly, determining the level of m-banking acceptance by banks, as well as the motivational factors impacting the propensity to use it for financial transactions, is critical.

Many people opt to do their banking at home or work instead of visiting the bank. Consequently, banks should expand in their very own online services in terms of improving the whole customer experience and maintain their competitiveness (Ling, et al. ,2016). Generally, a multitude of variables are believed to have influenced the creation and growth of mobile banking, which has been widely acknowledged (e.g., average income levels, traditions, culture, education) all of which diverge pointedly between developed and developing countries . The primary point is that this is a rising zone of importance that has received little attention in the literature; this study fills a substantial gap in the literature by focusing on the customer satisfaction toward MB. Customer satisfaction is a marketing word that "refers to how well an organization's products or services fulfil the expectations of its customers" (Iberahim, et al.

,2016). It has emerged, which is beneficial in saving time, costs, and resources. Mobile banking is mostly due to the rise of mobile devices. Mobile banking refers to the capacity to do financial activities from a smartphone or tablet (Alalwan, et al., 2017). Despite internet usage and mobile technology have long been widespread in affluent countries, most developing countries are rapidly reducing this disparity in technological advancement between developed and developing nations (Al-Otaibi, et al., 2018). In fact, mobile banking is seeing stable growth in many developing countries.

In order to bring about considerable transformation in nearly all of the banking industry's constituents, financial funding, as well as further research activities, are required to support the use of mobile banking within banks. According to research, there are still concerns about consumer satisfaction with the use of e-banking services within mobile eco-systems, particularly in developing countries (Al-Otaibi et al., 2018; Baabdullah, et al., 2019). Hence, this article aims to examine customer satisfaction rating trends in mobile banking (MB), with a particular emphasis on examining the literature. The following section describes the study method, followed by a review of the literature, which includes topics such as customer satisfaction and mobile banking. Following that, the level of customer satisfaction is assessed and reported. Following that, a succinct discussion and conclusion are offered, along with limits and recommendations for further research.

MATERIALS AND METHODS

The purpose of this research is to give a narrative analysis of relevant literature. Narrative analyses are frequently prompted by a lack of relevant literature or a personal attachment to a particular piece of literature. The purpose of narrative reviews, in addition to exhibiting a focus on clearly defined issues, is to participate in an ongoing general debate about a topic by providing an analysis of previously published material (Grant, & Booth, 2009).. To retain the subtleties of a systematic procedure, relevant keywords and phrases were employed to keep terms like customer satisfaction, mobile banking, and online banking. In the course of the search, we made use of relevant Boolean operators, such as "AND" and "OR." Springer Link, Science Direct Elsevier, and Taylor & Francis were the databases that were used to perform the research for this article. Only peer-reviewed English-language studies published between 2016 and 2022 were taken into consideration. The titles and abstracts of articles returned by the databases were first scrutinized, then the whole text was assessed. Articles unrelated to the subject of banking client satisfaction were deemed ineligible.

Several publications were found to be related to customer satisfaction in mobile banking and internet banking after further screening based on predetermined inclusion and exclusion criteria. Table 1 shows the included papers of this research. In 2016, one linked article was published, followed by one in 2018, four in 2019, two in 2020 ,three article in 2021 and . A decrease in mobile banking and satisfaction with customer studies were observed despite the fact that the complete year of 2017 was covered. Many scholars have offered various traits and dimensions to assess consumer satisfaction, all of which are discussed further below.

Table 1 indicates the Included Studies in This Review

Authors & years	Aims	Variables	Participants	Methods	Main results
Mosa, 2022	importance of the influence and correlation relationship between E-CRM and the customer experience in the field of E-banking service.	E-Customer Relationship Management, Communication, Security and Privacy, Complaint Handling, Customer Experience.	472 customers who use E-services in commercial banks	Survey	The findings demonstrate the critical nature of Customer Experience. in post-adoption mobile banking services.
(Geebren, et al 2021).	To assess consumer satisfaction in mobile banking via the lens of trust.	Information quality, system quality, service quality (as one dimension).	683 responses	Survey	The findings demonstrate the critical nature of trust in post-adoption mobile banking services.
(Li, et al., 2021)	To find out what factors affect customer satisfaction with e-banking.	Customer satisfaction, security, cloud services, service quality, and e-learning. (cost effectiveness, user friendless, technical support)	384 people	Survey	service quality, security, e-learning, and cloud services are all acknowledged as influencing client satisfaction with Internet banking.
Hamidi, et al. , (2019)	To conduct an analysis of consumer satisfaction and interaction with mobile banking services, and to develop a customer satisfaction model.	Customer satisfaction, customer interaction, affective commitment, loyalty, trust, and willing to revisit.	243 bank staff	Survey	It is demonstrated that all variables included in the model have a positive effect on customer relationship and satisfaction, with the exception of trust.

Sharma, R., Singh, G., & Sharma, S. (2020)	To extend UTAUT model	Among the constructs studied were customer satisfaction and perceived risk, as well as cultural moderators of individualism and uncertainty avoidance.	530 respondents	Survey	The findings of the study emphasise the significance of an individual's cultural values in fostering IB adoption.
Tadesse, et al., (2021)	To inspect the rapport between satisfaction of customer and the quality of automated teller machine (ATM) service.	service quality of ATM service on client satisfaction	1340 clients	Survey	The results confirmed positive relationship between reliability, tangibles, responsiveness, assurance and empathy, and client satisfaction
Ozatac, et al. , (2016)	to assess the elements of customer satisfaction on higher service quality in North Cyprus Banking sector.	customer satisfaction on higher service quality (service delivery performance, perceived service)	207 customers	Survey	In the banking business, customer satisfaction is dependent on solid and firm interactions, as well as the development of trust between consumers and bank workers. In the case of North Cyprus, this is especially true.
Uzir, et. al (2020)	To investigate the relationship between customer satisfaction(CS) and product quality (PQ), service quality (SQ), and perceived value (PV).	quality of service (SQ), and product quality (PQ) perceived value on customer satisfaction (CS).	300 households	Survey	There is a optimistic influence of SQ ,PQ, and PV on customers satisfaction
George, (2018).	The purpose of this study is to investigate the perspectives of Internet banking (IB) users.	Perceived ease of use (PEOU) and perceived usefulness (PU) are two factors in the technology acceptance model (TAM)	450 responses	Survey	The characteristics of service quality have an indirect effect on internet banking (IB) utilisation through TAM factors.
Baabdullah, et al (2019)	To test the effect of mobile banking use on customer satisfaction and customer loyalty via combining two models (i.e.	Performance expectancy, price value, facilitating conditions, hedonic motivation, habit, system quality and service quality, customer contentment, and customer loyalty	700 Saudi bank customers	Survey	The findings revealed that the elements influencing real use of mobile banking, such as performance expectancy, pricing value, facilitating conditions, hedonic incentive, habit, system quality, and service quality, had a substantial

	UTAUT2 and the D&M IS Success Model)	are all factors that influence customer satisfaction and customer loyalty in business.			impact on actual use behaviour in the study.
Sharma, S. K., & Sharma, M. (2019)	To offer a new research model that builds on the success model for information systems (D&M IS) and other factors.	DeLone & McLean information systems (D&M IS) success model	227 Omani residents.	Survey	Actual usage is preceded by two crucial precedents: satisfaction and intention to use. Satisfaction also serves as a mediating factor between the relationships between service quality, information quality, and trust.
Avorny, P., Fang, et al (2019).	to ascertain the effect of the Optimal Stimulation Level (OSL), a broad personality attribute that reflects an individual's desire for stimulation, on Mobile Banking.	Mobile Banking Discontinuous Usage Intentions (MBDUI), Personal Innovativeness in Information Systems (PISIS), and Personal Innovativeness in Information Systems (PIIS) (PIIT).	1112 responses	Survey	This study empirically extending the Optimum Stimulation Level (OSL) via using information system.

RESULTS AND DISCUSSION

A significant number of studies have presented a variety of traits and dimensions to assess customer satisfaction. A study by (Geebren et al., 2021; Mosa, 2022) attempted to examine satisfaction of customer in mobile banking as mediated by trust. The main focus of the study was to measure the dimensions of information quality, system quality, service quality. A questionnaire was distributed to 683 participants in different banks in Libya. The findings demonstrate the critical significance of trust in the post-adoption of mobile banking. One more study by (Sharma, et al, 2019) was conducted to propose new model to measure satisfaction of customers via extending DeLone & McLean information systems (D&M IS) success model (2003). As a result of the findings, it was shown that contentment and desire to utilise are two important antecedents to actual utilisation, and that satisfaction also functions as a mediator between service quality, information quality, and trust. In the context of customer satisfaction a study by (Ozatac, et al. , 2016) carried out to determine the factors that contribute to consumer satisfaction when it comes to higher service quality in the North Cyprus banking sector. 270 customers were explored via a survey. The outcomes showed that customer satisfaction in the banking industry is contingent upon the establishment of strong and trusting

relationships between consumers and bank managers, as is the scenario in North Cyprus. In the same line with the mobile banking setting, a study by (Avornyo et al., 2019) was carried out to discover the impact of optimum stimulation level (osl) as well as the character attribute that determines the urgent need of people for using MB. Mobile banking intermittent utilization and personal innovativeness in the information system (PIIT). The survey analysis indicated that this empirical study extended the optimum stimulation level (OSL) via using information system.

In line with evaluation of mobile banking and customer satisfaction a study by (Baabdullah, et al ,2019) conducted to explore a customer loyalty and customer satisfaction by investigating, facilitating conditions, price value, performance expectancy, service quality, system quality, habit, and hedonic motivation. A survey was distributed to 700 Saudi bank customers. Based on the results, it was evident that the key contributing variables to mobile banking usage were things like expectations about performance, the value of price and value, opportunities to complete necessary tasks, hedonic incentive, habitual use, system quality, and the quality of service. Another study by (George, 2018) scrutinized the user' perception in terms of using internet banking (IB). The perceived ease of use (PEOU) and perceived usefulness (PU) variables from the Technology Acceptance Model (TAM) were utilized to investigate users' perceptions. The outcomes illustrated that the aspects of service quality have an indirect impact on internet banking use (IB) through the factors of the TAM. In addition, a study by (Uzir, et. al 2020) scrutinize the impact of perceived value quality of service (SQ) and product quality (PQ) on satisfaction of customer. The survey was distributed on 300 households. The findings illustrated that there is an optimistic effect of PQ, SQ on the satisfaction of customers. Another study by (Hamidi, et al., 2019) deliberated that customer satisfaction, customer interaction, affective commitment, loyalty, trust, and willing to revisit are the key to signify customer satisfaction in the banking activities. The findings of the study revealed that, with the exception of trust, all factors in the model, including trust, have an impact on the customer relationship and customer satisfaction.

The study of (Tadesse, et al., 2021) was conducted to investigate how the quality of automate teller machine (ATM) service relates to customer satisfaction. A questionnaire was distributed to 1340 clients. The findings of the study unveiled that client tend to be satisfied when their financial service providers are reliable, responsive, empathetic, and accountable.

In the line with satisfying of customers studies, (Li, et al., 2021) carried out a study to determine the components that contribute to client satisfaction with e-banking services. Customers' satisfaction with cloud services, security, e-learning, and service quality (user

friendliness, cost-effectiveness, and technical assistance) were examined in this study. Following the study's findings, it was shown that consumer satisfaction with Internet banking is greatly influenced by four primary factors: cloud services (cloud computing), service quality, e-learning , and security (security technology). For their part, (Sharma and colleagues, 2020) shown in a study that it is possible to extend the TUAUT model by looking at customer satisfaction, cultural moderators of individualism, perceived risk constructions, and uncertainty avoidance as well as other factors. The study points out the significance of personal cultural values in getting people to embrace internet banking (IB).

Customers demand interactive experiences in all parts of life, including banking, to be more than just easy to use. (George, A. et al 2018). (Geebren et, al., 2021) suggest that there is a room for improvement of customer satisfaction models and expanding success model for DeLone & McLean information systems (2003) via include trust as an appropriate mediator variabl between service and system qualities as independent variables and customer satisfaction as a dependent variable . Table 2 shows some components that used in the context of mobile banking.

Table 2. Some of the components that mentioned the related literature

Components	Frequencies	Sources from literature
security	1	(Li, et al., 2021).
trust	3	Hamidi, et al., 2019); (Geebren et, al., 2021); (Sharma, et al, 2019)
System quality	2	Baabdullah, et al (2019); (Geebren, et al 2021).
service quality	7	(Li, et al., 2021); (George, A. et al 2018); (Baabdullah, et al ,2019); (Geebren et, al., 2021); (Sharma, et al, 2019); Ozatac, et al. , (2016); (Tadesse, et al., 2021)
perceived ease of use	1	(George, A. et al 2018)
perceived usefulness (PU)	1	(George, A. et al 2018)
Product quality	1	Uzir, et. al 2020

Different studies presented some of issues related to components that used to examine customer satisfaction in the setting of mobile banking. For instance, (Li, et al., 2021; George, A. et al 2018; Baabdullah, et al ,2019; Geebren et, al., 2021; Sharma, et al, 2019; Ozatac, et al. , 2016; and Tadesse, et al., 2021) used service quality as a fundamental component that could measure customer satisfaction effectively and this dimension indicated a positive relation in this regard. Another study by (Goerge, 2018) examine the perception of bank user in India. The

approach of structural equation modelling (SEM) was used. It is approved that this approach illustrated a positive relation between the study variables.

Customer satisfaction evaluation process is a vital for bank managers, users and other stakeholders. Although there are many studies examine the satisfying of customer, its dynamic nature and the evolving and emerging field of customer satisfaction are still the stimulus to assess it continuously. This study was successful in identifying the most important aspects that effect satisfaction of customer with mobile banking. The findings highlighted the most important factors that influence consumer satisfaction with mobile banking. From the previous literature in this study, it has been revealed that, service quality attained the high rate of application in terms of mobile banking and customer satisfaction. Additionally, trust comes to be in the second rank of frequency of use in the above-mentioned studies. On the other hand, system quality comes to attain the third level of using in regard to customer satisfaction. Furthermore, it has been discovered that the independent factors selected for the above-mentioned literature are linked with customer satisfaction. Each independent variable contributes significantly to the explanation of customer satisfaction. Additionally, this review suggests that customers' overall satisfaction with the characteristics studied is low, and they anticipate a higher level of service quality. Despite the fact that the researchers have put in a lot of effort, there are several limitations to this study. As an example, only seven dimensions were selected as variables in this review, and this research does not imply that the elements identified in this study are the only determinants of consumer satisfaction with mobile banking. The factors chosen in this study are only from a user perspective.

CONCLUSION

In the future, mobile banking research should take into account factors generated from regulatory perspectives, banking organizations, and mobile technology providers, in addition to the customer standpoint. The study's most significant outcome is the identification of seven dimension that are the most relevant elements in determining consumer satisfaction with mobile banking services. The study shows that the most important factor affecting customer satisfaction and convenience is the security and trust variable. The transaction speed, ease of use, accuracy of transaction, system availability, and transaction response have also significant positive effects on customer satisfaction. Cost effectiveness and system availability, however, have minimal effects. Customers get upset by poor marketing, which lowers customer satisfaction levels in mobile banking. Opposite to that, the service quality will be a major player.

Thus, mobile banking service providers will offer greater attention to these points to be effective.

Previous research on the customer satisfaction models reveals that numerous parts have had a role in making them. This component encompasses not just ease of use and system quality, but also broader societal factors such as consumer education, culture, and the content of bank software applications on mobile devices and so on. It is concluded and believed that as time passes, customers' perceptions of the product and service will vary, and so the model should encompass both future expectations and present trends in order to capture the customers' attention. The researchers anticipate that this study will serve as an inspiration for them to undertake other empirical investigations to evaluate and improve customer satisfaction rating approaches in the future. It will be feasible to undertake better evaluations as a result of the development of improved techniques, which will ultimately improve the overall quality of mobile banking. Additionally, while mobile banking is a relatively emerging field of investigation, there are enormous opportunities for service providers. Using the findings of this research, service providers should prioritise the elements that have a big influence over customers and employ tactics to make clients satisfied, increasing earnings and improving contributions to mobile banking domain.

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