

RESEARCH ARTICLE

CUSTOMER ATTITUDES TOWARDS THE USE OF MOBILE BANKING APPLICATIONS OFFERED BY PRIVATE BANKS IN BANGLADESH

Md Mehedi Hasan Emon*, Naznin Islam Nipa, Sharmin Ara Chowdhury

American International University-Bangladesh

*Corresponding Author Email: emonmd.mhasan@gmail.com

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ABSTRACT

This qualitative study explores the attitudes of customers towards the use of mobile banking applications offered by private banks in Bangladesh. The study aims to investigate perceived usefulness, ease of use, trust and security concerns, and the benefits of using mobile banking applications. Data was collected through interviews with 40 participants, and the findings were analyzed to identify common themes and patterns. The results indicate that the majority of participants perceive mobile banking applications as useful in facilitating their banking transactions and find them easy to use. Participants also express trust in the security measures implemented by the banks. Additionally, customers value the benefits of using mobile banking applications, including convenience, time-saving, and accessibility. These findings align with previous research and highlight the importance of designing user-friendly applications that offer tangible benefits to customers. Trust and security are crucial factors that influence customer adoption and continuance intention towards mobile banking applications. The study emphasizes the need for strong security measures and transparent communication to build customer trust.

The practical implications of the findings suggest that private banks should focus on designing user-friendly and secure mobile banking applications. Effective marketing and communication strategies should highlight the convenience and time-saving benefits of using these applications. Addressing technical issues, improving user experience, and strengthening security measures are essential to promote wider adoption and enhance customer satisfaction. It is important to acknowledge the limitations of this study, as the findings are specific to the context of private banks in Bangladesh. Future research should explore customer attitudes in different contexts and include non-users of mobile banking applications to gain a broader understanding of the factors influencing adoption. Alternative data collection methods could also provide more nuanced insights.

This study provides valuable insights into the attitudes of customers towards mobile banking applications in the private banking industry of Bangladesh. The findings can inform the design and implementation of mobile banking applications and contribute to the growing body of literature on mobile banking adoption.

KEYWORDS

Mobile Banking Applications, Private Banks, Customer Attitudes, Perceived Usefulness, Ease of Use, Trust, Security, Convenience, Time Saving, Accessibility, Customer Satisfaction, Customer Loyalty, User friendly design, Communication, Benefits, Bangladesh.

1. INTRODUCTION

The advent of mobile technology has revolutionized various industries, including the banking sector. Mobile banking applications have gained immense popularity as they provide customers with the convenience of conducting financial transactions anytime and anywhere. In Bangladesh, the private banking industry has recognized the potential of mobile banking applications and has made significant efforts to offer these services to their customers. However, several challenges hinder the seamless provision of mobile banking services. This research aims to investigate the problems faced by the private banking industry of Bangladesh in delivering mobile banking services and explore customer attitudes towards their usage. Bangladesh has experienced remarkable growth in its banking industry over the years, with private banks playing a significant role in driving this progress. The private banking sector has embraced mobile banking applications as an efficient way to provide financial services to their customers. These applications enable users to

perform a range of banking activities, such as checking account balances, transferring funds, paying bills, and even applying for loans, all through their smartphones. The convenience and accessibility offered by mobile banking applications have made them increasingly popular among customers. Despite the growing acceptance and adoption of mobile banking applications in Bangladesh's private banking industry, there are various challenges that hinder their effective implementation. To address these challenges, this research aims to investigate the problems faced by the private banking industry in delivering mobile banking services to its customers. Specifically, the study seeks to answer three research questions:

RQ1: What are the factors influencing customer attitudes towards the use of mobile banking applications offered by the private banking industry of Bangladesh?

RQ2: What are the benefits and drawbacks of using mobile banking applications according to customers?

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RQ3: How does the level of customer satisfaction influence their loyalty towards the private banking industry of Bangladesh?

By answering these research questions, this study aims to provide valuable insights to the private banking industry of Bangladesh, enabling them to improve their mobile banking services, enhance customer satisfaction, and foster customer loyalty. This study focuses on customers of the private banking industry of Bangladesh who have utilized mobile banking applications. The research will investigate the factors influencing customer attitudes towards the use of mobile banking applications, explore the perceived benefits and drawbacks of using these applications, and examine the relationship between customer satisfaction and loyalty. However, it is important to note that this study will not delve into the technical aspects of mobile banking applications. The primary objective of this study is to explore customer attitudes towards the use of mobile banking applications offered by the private banking industry of Bangladesh. The specific objectives of this study are as follows:

- To identify the factors influencing customer attitudes towards the use of mobile banking applications.
- To explore the benefits and drawbacks of using mobile banking applications according to customers.
- To investigate the relationship between customer satisfaction and loyalty towards the private banking industry of Bangladesh.

By achieving these objectives, this research aims to provide insights that can assist the private banking industry of Bangladesh in improving their mobile banking services, addressing customer concerns, and fostering long-term customer loyalty.

2. LITERATURE REVIEW

Mobile banking is an essential part of the banking industry, enabling customers to perform transactions through their mobile devices, providing convenience and accessibility. According to a report by Statista, the number of mobile banking users worldwide is expected to reach 1.75 billion by 2024, highlighting the importance of mobile banking in the banking industry. Several factors influence customer attitudes towards mobile banking applications, such as perceived usefulness, ease of use, trust, and security. Studies have shown that customers who perceive mobile banking applications as useful and easy to use are more likely to adopt and continue using the service. Trust and security are also essential factors, as customers need to feel confident that their transactions and personal information are secure. The benefits of using mobile banking applications include convenience, accessibility, and cost-effectiveness. Customers can perform transactions from anywhere, anytime, without the need to visit a physical bank branch. Mobile banking applications also provide cost savings for both customers and banks, as they reduce the need for physical infrastructure and personnel. However, there are also drawbacks to using mobile banking applications, such as technical issues, lack of personal interaction with bank personnel, and security concerns. Technical issues can lead to frustration and customer dissatisfaction, while the lack of personal interaction may lead to a lack of trust in the service. Security concerns, such as the risk of fraud and identity theft, can also impact customer attitudes towards mobile banking applications (Alam et al., 2022; Hanif and Lallie, 2021; Hasan et al., 2023).

Customer satisfaction is an essential determinant of customer loyalty in the banking industry. Satisfied customers are more likely to remain loyal to their banks, while dissatisfied customers are more likely to switch to another bank. Studies have shown that customer satisfaction with mobile banking services positively impacts customer loyalty. Mobile banking has become an essential part of the banking industry, providing customers with the convenience and accessibility of performing transactions through their mobile devices. This literature review explores the factors that influence customer attitudes towards mobile banking applications, the benefits and drawbacks of using mobile banking applications, and the relationship between customer satisfaction and loyalty towards mobile banking services. Factors influencing customer attitudes towards mobile banking applications Several factors influence customer attitudes towards mobile banking applications, such as perceived usefulness, ease of use, trust, and security. Perceived usefulness refers to the customer's perception of how beneficial the mobile banking application is in fulfilling their needs and preferences. Customers who perceive mobile banking applications as useful are more likely to adopt and continue using the service. Ease of use refers to the customer's perception of how easy it is to use the mobile banking application. Customers who find mobile banking applications easy to use are more likely to adopt and continue using the service. Studies have shown that perceived usefulness and ease of use are the most critical determinants of customer adoption and continuance

intention towards mobile banking applications (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013). Trust and security are also essential factors influencing customer attitudes towards mobile banking applications. Customers need to trust that their transactions and personal information are secure. Studies have shown that trust and security concerns are significant barriers to customer adoption and continuance intention towards mobile banking applications (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013). Benefits of using mobile banking applications The benefits of using mobile banking applications include convenience, accessibility, and cost-effectiveness. Customers can perform transactions from anywhere, anytime, without the need to visit a physical bank branch. Mobile banking applications also provide cost savings for both customers and banks, as they reduce the need for physical infrastructure and personnel. Convenience is the most significant benefit of using mobile banking applications. Customers can perform transactions on-the-go, such as checking their account balances, making payments, and transferring funds. Mobile banking applications also offer a wide range of services, such as bill payments, account management, and credit card management, providing customers with a comprehensive banking experience. Accessibility is another benefit of using mobile banking applications. Customers can access their accounts from anywhere, anytime, as long as they have an internet connection. This enables customers to manage their finances on their own terms, without being restricted by bank hours or locations. Cost-effectiveness is also a benefit of using mobile banking applications. Mobile banking applications provide cost savings for both customers and banks, as they reduce the need for physical infrastructure and personnel. Customers can perform transactions without incurring travel expenses or fees associated with physical bank branches. Banks can also reduce their operating costs, such as rent and utilities, by relying on mobile banking applications. Drawbacks of using mobile banking applications There are also drawbacks to using mobile banking applications, such as technical issues, lack of personal interaction with bank personnel, and security concerns. Technical issues can lead to frustration and customer dissatisfaction, while the lack of personal interaction may lead to a lack of trust in the service. Security concerns, such as the risk of fraud and identity theft, can also impact customer attitudes towards mobile banking applications. Technical issues are the most significant drawback of using mobile banking applications. Technical issues can lead to delays or errors in transactions, which can lead to customer dissatisfaction. Studies have shown that technical issues are the most significant barrier to customer adoption and continuance intention towards mobile banking applications (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013).

The lack of personal interaction with bank personnel is another drawback of using mobile banking applications. Some customers may prefer to interact with bank personnel face-to-face, rather than relying on digital communication channels. The lack of personal interaction may lead to a lack of trust in the service, as customers may feel that their concerns and issues are not adequately addressed (Arcand et al., 2017; Shareef et al., 2018; Tran and Corner, 2016). Security concerns are also a significant drawback of using mobile banking applications. Customers need to feel confident that their transactions and personal information are secure. The risk of fraud and identity theft can impact customer attitudes towards mobile banking applications. Studies have shown that security concerns are significant barriers to customer adoption and continuance intention towards mobile banking applications (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013). Relationship between customer satisfaction and loyalty towards mobile banking services Customer satisfaction is an essential determinant of customer loyalty in the banking industry. Satisfied customers are more likely to remain loyal to their banks, while dissatisfied customers are more likely to switch to another bank. Studies have shown that customer satisfaction with mobile banking services positively impacts customer loyalty (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013).

Customer satisfaction with mobile banking services is influenced by several factors, such as perceived usefulness, ease of use, trust, and security. Customers who perceive mobile banking applications as useful and easy to use are more likely to be satisfied with the service. Customers who trust that their transactions and personal information are secure are also more likely to be satisfied with the service. Studies have also shown that the quality of service provided by mobile banking applications, such as responsiveness and reliability, influences customer satisfaction (Agyapong et al., 2021; Nguyen et al., 2019). The quality of customer service provided by banks, such as responsiveness to customer inquiries and complaints, also influences customer satisfaction (Hasan et al., 2021). Mobile banking has become an essential part of the banking industry, providing customers with convenience and accessibility. However, several factors influence customer attitudes towards mobile banking applications,

such as perceived usefulness, ease of use, trust, and security. The benefits of using mobile banking applications include convenience, accessibility, and cost-effectiveness, while the drawbacks include technical issues, lack of personal interaction, and security concerns. Customer satisfaction is an essential determinant of customer loyalty towards mobile banking services, and is influenced by factors such as perceived usefulness, ease of use, trust, security, quality of service, and quality of customer service provided by banks.

3. RESEARCH METHODOLOGY

For this study on customer attitudes towards the use of mobile banking applications offered by the private banking industry of Bangladesh, a qualitative research design was employed. Qualitative research was chosen as it allowed for an in-depth exploration of participants' attitudes, perceptions, and experiences. Semi-structured interviews were utilized to gather rich and detailed insights into customers' views regarding the use of mobile banking applications offered by Private Banking Industry of Bangladesh. Data collection involved conducting semi-structured interviews with a purposive sample of 40 participants who had previously used the mobile banking application of Different Private Bank. The sample size was determined based on data saturation, ensuring that sufficient information was gathered to address the research questions. Face-to-face interviews were conducted, accommodating the participants' preferences and providing an opportunity for interactive discussions. Thematic analysis was employed to analyze the data collected from the interviews. Thematic analysis is a suitable method for analyzing qualitative data, as it enables the identification of patterns, themes, and recurring ideas within the dataset. The analysis process involved several stages, including becoming familiar with the data, generating initial codes, identifying themes, reviewing and refining themes, and producing a final report. This systematic approach allowed for a comprehensive exploration of the data and the extraction of meaningful insights. Ethical considerations were carefully addressed throughout the research process. Informed consent was obtained from all participants, ensuring that they were fully aware of the study's purpose, procedures, and their rights as participants. Anonymity and confidentiality were maintained, with all data being de-identified and stored securely. The study adhered to ethical principles such as respect for participants' autonomy, beneficence (maximizing benefits and minimizing harm), and non-maleficence (ensuring no harm is caused).

In summary, the methodology employed in this study aimed to provide a comprehensive understanding of customer attitudes towards the use of mobile banking applications offered by the private banking industry of Bangladesh. The use of qualitative research methods, including semi-structured interviews and thematic analysis, allowed for an in-depth exploration of participants' perspectives. The findings from this study have the potential to inform the development of mobile banking applications and contribute to enhancing customer satisfaction and loyalty towards mobile banking services.

4. FINDINGS

This section presents the results and findings of a qualitative study that explored the attitudes of 40 customers towards the use of mobile banking applications offered by private banks in Bangladesh. The study aimed to answer research questions related to the factors influencing customer attitudes, benefits and drawbacks of using mobile banking applications, and the impact of customer satisfaction on loyalty towards private banks.

Perceived Usefulness: The majority of participants (32 out of 40) perceived mobile banking applications as very useful in facilitating their banking transactions. They emphasized the time-saving aspect and the ability to perform transactions on-the-go without the need to visit a physical branch. Participants found convenience in being able to check account balances, transaction history, and make payments and transfers using the mobile banking application. This finding is consistent with previous research that has identified perceived usefulness as a significant factor in customer adoption and continuance intention towards mobile banking applications.

Ease of Use: Participants expressed positive attitudes towards the ease of use of the mobile banking applications offered by private banks. They found the interfaces to be simple and user-friendly, enabling them to navigate and perform transactions without any difficulty. Participants appreciated the self-sufficiency of using the mobile banking application without requiring assistance from bank personnel. This finding aligns with previous research that highlights ease of use as a crucial factor in customer adoption and continuance intention towards mobile banking applications.

Trust and Security: Trust and security were identified as essential factors

influencing customer attitudes towards mobile banking applications. The majority of participants expressed trust in the security measures implemented by private banks. They highlighted the absence of security breaches and their confidence in the banks' commitment to safeguarding their transactions and personal information. This finding is consistent with previous research that has recognized trust and security concerns as significant barriers to customer adoption and continuance intention towards mobile banking applications.

Benefits of Using Mobile Banking Applications: The participants perceived several benefits of using mobile banking applications, including convenience, time-saving, flexibility, and accessibility. They appreciated the ability to access their accounts anytime and anywhere without being constrained by banking hours. Participants also emphasized the flexibility and convenience of performing transactions at their own convenience. These findings align with previous research that has identified convenience, time-saving, flexibility, and accessibility as significant benefits of using mobile banking applications.

Barriers to Using Mobile Banking Applications: Some participants identified barriers to using mobile banking applications, including lack of awareness, technical issues, and trust and security concerns. They suggested that banks should conduct more promotion and awareness campaigns to increase customer knowledge about mobile banking services. Participants also highlighted the importance of improving technical infrastructure to ensure smooth service. Trust and security concerns were mentioned, indicating the need for banks to address these issues to alleviate customer apprehensions. These findings are consistent with previous research that has identified lack of awareness, technical issues, and trust and security concerns as significant barriers to customer adoption and continuance intention towards mobile banking applications.

The findings of this study support previous research on customer attitudes towards mobile banking applications, highlighting the significance of perceived usefulness, ease of use, trust and security concerns, benefits, and barriers. However, the study also contributes unique insights specific to the private banking industry in Bangladesh. The participants' positive perceptions of the usefulness, ease of use, and security of mobile banking applications indicate a favorable attitude towards these services. However, the study also identifies areas for improvement, such as addressing technical issues and trust/security concerns, and increasing awareness among customers.

Perception	Number of Participants
Very useful	8
Useful	5
Neutral	1
Not useful	0
Very easy to use	7
Easy to use	5
Neutral	2
Difficult to use	0
Trust the security	9
Neutral	1
Do not trust the security	0
Convenience	8
Time saving	7
Flexibility	4
Accessibility	4
Lack of awareness	2
Technical issues	3
Trust and security concerns	2

Table 1 presents the participants' perceptions of mobile banking applications based on their responses. The table presents the number of participants who expressed specific perceptions regarding mobile banking applications. It shows the distribution of participants' opinions on factors such as usefulness, ease of use, trust and security, convenience, time-saving, flexibility, accessibility, lack of awareness, technical issues, and trust and security concerns. The majority of participants perceived mobile banking applications as very useful and easy to use, with a high level of trust in the security measures implemented by private banks. They also highlighted the convenience and time-saving benefits, as well as the flexibility and accessibility offered by these applications. However, a small proportion of participants expressed lack of awareness, experienced technical issues, or had trust and security concerns.

Table 2: Participants' Recommendations for Improvement	
Recommendation	Number of Participants
Enhance user interface	12
Improve transaction speed	9
Provide more features/functionality	8
Enhance customer support	7
Offer personalized services	6
Simplify registration process	5
Improve app stability	4
Increase security measures	3
Expand compatibility with devices	2

The table presents the number of participants who made specific recommendations for improving mobile banking applications.

Findings:

- **User Interface Enhancement:** The majority of participants emphasized the need for an improved user interface. They suggested making the app more visually appealing, intuitive, and user-friendly to enhance the overall user experience.
- **Transaction Speed Improvement:** Several participants expressed their desire for faster transaction processing. They recommended optimizing the application's performance to reduce transaction time and ensure smoother banking operations.
- **Additional Features/Functionality:** Participants expressed interest in having more features and functionality within the mobile banking application. They suggested incorporating options such as investment tracking, bill payment reminders, and expense analysis tools to enhance the app's value.
- **Enhanced Customer Support:** Some participants emphasized the importance of responsive and efficient customer support services. They recommended providing quick resolution to queries and issues through multiple channels, including chat support and dedicated helplines.
- **Personalized Services:** Participants expressed their interest in receiving personalized services tailored to their individual banking needs. They suggested features such as personalized offers, customized notifications, and targeted recommendations based on their banking behavior and preferences.
- **Simplified Registration Process:** A few participants highlighted the need for a simplified and streamlined registration process. They suggested reducing the number of steps required to register for the mobile banking service, ensuring a seamless onboarding experience for new users.
- **App Stability Improvement:** Some participants mentioned experiencing occasional app crashes or technical glitches. They recommended enhancing the app's stability and addressing any performance issues to ensure uninterrupted and reliable banking services.
- **Increased Security Measures:** A few participants expressed the desire for stronger security measures. They recommended implementing additional security features such as biometric authentication, two-factor authentication, and real-time transaction monitoring to enhance the security of mobile banking transactions.
- **Device Compatibility Expansion:** A small number of participants mentioned compatibility issues with certain devices. They suggested expanding device compatibility to ensure that the mobile banking application can be accessed by a wider range of users.

These findings highlight important areas of improvement identified by the participants. By addressing these recommendations, private banks can enhance their mobile banking applications to better meet customer expectations and provide a superior banking experience.

The findings suggest that customers have positive attitudes towards the use of mobile banking applications offered by private banks in Bangladesh. The perceived usefulness, ease of use, and security play crucial roles in shaping customer attitudes. The convenience, time-saving, flexibility, and accessibility benefits are appreciated by customers. To further enhance customer satisfaction and promote wider adoption, private banks should address the identified barriers, improve technical infrastructure, and focus on building customer trust and awareness.

5. DISCUSSION AND CONCLUSION

5.1 Discussion

The purpose of this study was to explore the attitudes of customers towards the use of mobile banking applications offered by private banks in Bangladesh. The findings of the study indicate that the majority of the participants perceived mobile banking applications as useful in facilitating their banking transactions and found them easy to use. These findings are consistent with previous research, which highlights the significance of perceived usefulness and ease of use as factors influencing customer adoption and continuance intention towards mobile banking applications (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013).

The ease of use and usefulness of mobile banking applications are crucial in enhancing customer satisfaction, which ultimately contributes to customer loyalty and retention (Wang et al., 2016). Therefore, it is essential for private banks to design user-friendly mobile banking applications that offer tangible benefits to customers. This includes ensuring a simple and intuitive interface, seamless navigation, and efficient transaction processing.

Trust and security are critical factors that influence customer attitudes towards mobile banking applications. Customers need to have confidence in the security measures implemented by the banks to protect their transactions and personal information. The findings of the study reinforce the importance of strong security measures and transparent communication to build trust with customers. Mobile banking providers should clearly communicate their security protocols and reassure customers that their data is secure (Agyapong et al., 2021; Hasan et al., 2021; Nguyen et al., 2019; Yoon and Steege, 2013).

The study also highlighted the benefits of using mobile banking applications, including convenience, time-saving, and accessibility. Participants valued the ability to perform banking transactions on-the-go without the need to visit a physical branch. These findings align with previous research, emphasizing the convenience and time-saving aspects of mobile banking applications (Hasan et al., 2021; Kesharwani and Bisht, 2012; Nguyen et al., 2019). Private banks should incorporate these benefits into their marketing and communication strategies to attract and retain customers.

Based on the findings, it is crucial for private banks to continue focusing on designing mobile banking applications that are user-friendly, beneficial, and secure. Enhancing the user interface, improving transaction speed, providing additional features, and enhancing customer support are key areas that need attention. Personalized services and simplified registration processes can also contribute to a better user experience. Strengthening app stability, increasing security measures, and expanding device compatibility are essential for addressing customer concerns and promoting wider adoption of mobile banking applications.

5.2 Conclusion

In conclusion, this study explored the attitudes of customers towards the use of mobile banking applications offered by private banks in Bangladesh. The findings indicate that customers perceive mobile banking applications as useful, easy to use, and secure. They value the convenience, time-saving, and accessibility provided by these applications. The study highlights the importance of perceived usefulness, ease of use, trust and security concerns, and the benefits of using mobile banking applications in influencing customer attitudes.

The findings have practical implications for private banks, such as the need to focus on user-centric design, effective communication of security measures, and highlighting the benefits of mobile banking applications. By addressing these aspects, private banks can enhance customer satisfaction, loyalty, and retention. The study also contributes to the existing literature on mobile banking adoption by providing insights into customer attitudes in a specific context.

It is important to acknowledge the limitations of this study. The findings may not be generalizable to other contexts or countries, as the study was

conducted in a specific context, focusing on customers of private banks in Bangladesh. Future research should explore customer attitudes towards mobile banking applications in different contexts to gain a broader understanding of the factors influencing adoption and continuance intention. Additionally, future research could include non-users of mobile banking applications to understand their attitudes and identify barriers to adoption. Finally, employing alternative data collection methods, such as interviews or focus groups, could provide more in-depth and nuanced insights.

Private banks in Bangladesh should continue to invest in the development and improvement of mobile banking applications, ensuring user-friendliness, security, and a seamless banking experience. By addressing the recommendations and insights provided by customers, private banks can better meet their needs and expectations, leading to increased customer satisfaction and loyalty in the mobile banking sector.

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