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Factors Affecting College Students' Satisfaction with Mobile Banking

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Abstract

With the rapid development of mobile devices and the use of the Internet, mobile banking, as one of the emerging financial innovations, has achieved significant growth worldwide, especially in the past few years. The purpose of this research is to explore the related factors which affect college students' satisfaction with advanced mobile banking technology on the Internet platform. This article will collect data in the form of questionnaires and use regression models to analyze.

Keywords: College Students, Mobile Banking, Satisfaction

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Introduction

In the past few decades, advances in information technology and the widespread use of the Internet have changed the way services are provided. The physical system has been replaced by the click and portal system to provide consumers with customized services (Shaikh and Karjaluo, 2015), as do banks. In particular, the widespread dissemination and use of smartphones have led to a substantial increase in the demand for mobile banking services. Nowadays, customers are using online banking as a transaction and information medium, also experience the wide range of banking services it provides, including account inquiries, bank statement downloads, checkbook orders, bill payments, fund transfers, fixed deposit management, stock investment, and insurance Deadline payment (Tan and Teo, 2000).

Mobile technology is playing an increasingly important role in our daily lives. The increase in the number of mobile device users marks a significant growth rate in mobile banking (Choi, 2018). Due to the popularization of mobile banking technology, its utilization rate continues to grow, and many benefits and risks have emerged from it. The development of mobile banking technology can promote the adjustment of the bank's personnel structure and reduce costs. According to Esmaili, Haghgoo, Davidavičienė, and Meidutė-Kavaliauskienė (2021), by providing mobile banking services, banks can save costs and reduce the number of branches and personnel, thereby increasing profitability. Moreover, mobile banking enables customers to use their mobile devices to obtain information and use services. This can bring great convenience to customers, they do not need to spend time in various ways to go to the bank to handle or consult business. At the same time, risks also follow. It may cause financial losses due to factors such as operating system flaws and hacking attacks. It takes different lengths of time for people to learn to use mobile banking technology. In addition, Mobile banking technology creates a sense of tension and anxiety for

people who use it. These advantages and disadvantages may affect customers' satisfaction with mobile banking technology.

This research aims to analyze the related factors which affect college students' satisfaction with advanced mobile banking technology. The results of the research will ultimately help people have a better understanding of the advantages and disadvantages of advanced mobile banking technology and will help mobile banking technology solve potential problems and achieve better development in the future.

Literature review

Mobile banking

Mobile banking is an emerging banking service, which begins to appear in people's normal life with the rapid development of the Internet and mobile devices. The continuous development and evolution of different mobile phones and their rapid popularity in Asia and Europe have created many opportunities for new and innovative mobile services. Various characteristics of mobile services play a very important role. The extensive penetration of mobile phones into human society, the overall stability of mobile communication technology, and people's positive and good experience of mobile commerce payments make mobile solutions suitable for various financial services. Mobile banking services are valued by users due to their inherent time and location independence and overall low-effort qualities (Mallat, Rossi, & Tuunainen, 2004).

Mobile banking is an evolution of electronic banking, consumers can conduct financial transactions through mobile devices (Esmaeili, Haghgoo, Davidavičienė, & Meidutė-Kavaliauskienė, 2021). Mohammadi (2015) proposed that mobile banking is one of the miracles of mobile technology in recent years and also one of the latest innovations in the field of financial services, which adds pure mobility to service consumption and enables consumers to easily obtain value-added services and banking services, even in low-income countries.

Customers will feel different benefits and risks when using mobile banking, which will affect their satisfaction with it.

Benefit

Mobile banking is a service that every customer can process financial transactions freely via mobile devices such as a mobile phone and tablet. People do not need to go to the

bank to do business offline, they can complete these operations at home. This can bring many benefits and advantages to mankind and society.

Mobile banking can bring fun to people. For some people, mobile phones are seen as an entertainment tool, so their perceived pleasure can play an important role in explaining the use of mobile banking. This research report claimed that perceived enjoyment had a significant impact on the use of mobile banking (Amin, Supinah, Aris, & Baba, 2012). It used the form of questionnaires to conduct surveys to collect data, and used the five-point Likert scale as the basis for the questions. This is a very good method that I will also present some questions in this form when making my questionnaire. According to Amin, Supinah, Aris, & Baba (2012), the research had some limitations. The data sample used is too small and only includes local ethnic minority communities in Sabah, it cannot be fully extended to other regions. In my survey, I will look for respondents from different regions to make it more universal and persuasive.

Mobile banking can not only reduce costs for customers but also reduce costs for banks and other institutions. Research showed that by reducing back-office operating costs and upgrading old technologies, mobile banking can reduce the cost of financial services provided by banks by more than 50%. Meanwhile, mobile banking can help reduce the high-interest rates charged by microfinance institutions due to management costs. In some places, the traffic is not well developed, which makes it very expensive to meet with customers, and mobile technology solves this problem. Also, for customers, it can help save the cost of queuing at the bank, the opportunity cost of taking time from work, and the cost of transportation (Reeves, & Sabharwal, 2013).

Mobile banking can bring convenience to people's lives. Customers use mobile banking to facilitate transactions (Shankar, & Jebarajakirthy, 2019). Because of the freedom

of mobile banking, customers can use it very flexibly and conveniently to complete banking business without being restricted by time and space. According to Zhu and Yan (2020), most mobile banks can provide customers with account management, credit card application, and other functions, which can eliminate the problem for customers to wait for a long time. Some mobile banks also need to make some improvements. The increase or improvement of services such as cross-border payment applications for foreign currency can better meet the needs of customers.

Risk

As an emerging service, mobile banking not only brings benefits to customers but also creates some risks. It is the existence of these risks that hinder many customers from adopting mobile banking.

Mobile banking may cause a certain loss of your property due to some factors. The main financial risks that occur in people's ordinary lives may be related to potential losses caused by defects in the operating system or embezzlement of funds through illegal external channels (Chen, 2013). Many people think that using mobile banking may cause their own losses due to some of its failures. They also think that using mobile banking may be deceived by others or hackers may steal information and cause property losses. Luo, Li, Zhang, & Shim (2010) indicated that research showed that risk perception from multiple aspects is an important prerequisite for the acceptance of innovative technologies. Financial risk is an important aspect of perceived risk. It will significantly reduce the behavioral intention of potential customers to adopt mobile banking services.

Mobile banking may also cause time risk that allows customers to spend more time. Through research and investigation on a sample of more than 300 university students in Pakistan, it is concluded that time risk is one of the risks that significantly affect the adoption

of mobile banking in Pakistan (Afshan, & Sharif, 2016). According to Chen (2013), customers may have to spend extra time to learn or use products or services. If mobile banking requires customers to spend significant learning time to learn to use the functions of mobile banking, then the time risk will be considered high. For most young people, learning to use mobile banking will not take too much extra time, but for people with low levels of education or the elderly, it is not an easy task to learn it. It must take enough time to adapt mobile banking technology. For them, the time risk is a bit high. Afshan and Sharif (2016) suggested that research report is not free with limitations. There is also a limitation of smaller sample size, and it is recommended to integrate a larger sample size; urban data is used, which lacks urban and rural behavior analysis; although Pakistan's banking business is in a rapid development stage, the result cannot be extended to countries with relatively mature mobile banking services.

Mobile banking may cause the emergence of psychological risks. Chen (2013) revealed that the main perceived psychological risk is that customers' self-perception may be adversely affected using mobile banking. Therefore, mobile banking cannot be compatible with self-image. For customers who frequently use mobile banking, the psychological risk is their top concern. Their attitudes and willingness to use mobile banking have also declined. In Chen's research, the five-point Likert-type scale was also used in the questionnaire, and a series of hypotheses were made before starting to analyze the data, which made the subsequent data analysis more compact and organized. There are also some restrictions here. That study only investigates mobile banking in Taiwan, focusing only on consumers and a specific, limited number of user attributes. These practices make it impossible to generalize the results of that study.

As a new technology, mobile banking has gradually penetrated people's normal lives, so it is important and complicated to analyze and evaluate it. I will expand on the factors associated with mobile banking on the basis of this literature.

Research design

Methodology

The popularization and application of the Internet and the development of communication technology are the key driving factors for the penetration of mobile banking services into people's daily lives. According to 2020 data from the China Internet Network Information Center (CNNIC), as of March 2020, the number of Chinese Internet users has reached 904 million, and the Internet penetration rate is 64.5% (Qiu, Zhong, Sun, Song, and Chen, 2021). It can be seen that the growth potential of China's mobile banking technology is huge. Therefore, the China Mobile Banking environment seems to be an ideal environment for investigating the benefits and risks brought by mobile banking technology.

The data for this research is collected from volunteers by sending questionnaires. The survey is conducted in an online mode. The questionnaire will be distributed to all volunteers through social media channels such as WeChat and email. After all the questionnaires are collected, some incomplete or invalid questionnaires are removed, and the required data is extracted from the remaining valid questionnaires and analyzed. The majority of the subjects of this research will focus on college students with different majors in different universities. They all have years of experience in Internet use and proficient use of mobile devices such as smartphones.

No.	Question	Possible answer
1	Gender	Male/Female
2	Grade	Freshman/Sophomore/Junior/Senior
3	Do you have a bank account?	Yes/No
4	Have you ever used mobile banking?	Yes/No
5	When do you most frequently use mobile banking?	During bank working hours/After bank working hours/Any time
6.a	Using a mobile banking is fun	1:strongly disagree/2:disagree/3:neutral/4:agree/5:strongly agree
6.b	Using a mobile banking is exciting	as 6.a
6.c	Using a mobile banking is wise	as 6.a
6.d	Using a mobile banking is positive	as 6.a
6.e	Mobile banking can bring fun to people	as 6.a
7.a	Using a mobile banking can save on transportation costs	as 6.a
7.b	Using a mobile banking can save the bank queuing time costs	as 6.a
7.c	Using a mobile banking can save the opportunity cost of taking time out of your life	as 6.a
7.d	Mobile banking can reduce costs	as 6.a
8.a	Using a mobile banking enables to utilize banking services more quickly	as 6.a
8.b	Using a mobile banking improves performance of utilizing banking services	as 6.a
8.c	Using a mobile banking makes it easier to utilize banking services	as 6.a
8.d	Mobile banking can bring convenience to people	as 6.a
9.a	Matters of security have no influence on using a mobile banking	as 6.a
9.b	Using a mobile banking is financially secure	as 6.a
9.c	I trust in the ability of a mobile banking to protect my privacy	as 6.a
9.d	I'm not worried about the security of a mobile banking	as 6.a
9.e	I trust in the technology a mobile banking is using	as 6.a
10.a	It is easy for me to become skillful at using a mobile banking	as 6.a
10.b	Learning to use a mobile banking is easy and doesn't take much time	as 6.a
10.c	It doesn't take much extra time to get used to mobile banking	as 6.a
11.a	I won't get annoyed and upset when I make mistakes when using mobile banking	as 6.a
11.b	I won't get annoyed when there are problems with mobile banking transactions	as 6.a
12	I am satisfied with the mobile banking	as 6.a

Table 1- Questionnaire

In this questionnaire, the first few questions include some basic personal information of the respondent, such as gender, age, education, etc. After that, interviewees will be asked about the mobile banking technology-related questions of this research topic. Among these questions, part of the answer will be yes or no questions, such as whether you know mobile banking. The other part of the question will ask some more subjective and complicated

questions, which will use the Likert scale. The answers in these questions use a Likert five-point scale, ranging from 1 for “strongly disagree” to 5 for “strongly agree”.

The subject of this research is the factors that affect college students’ satisfaction with advanced mobile banking technology. In order to ensure the timely validation of the results obtained, all data should be obtained from the questionnaire just made.

Model

$$y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \varepsilon_i$$

In this regression model, y means dependent variable, it is measured by the utilization rate and preference of mobile banking by customers. X means independent variable, it consists of various factors such as cost reduction and psychological risk, etc. β is called the regression coefficient, which represents the degree of influence of the independent variable on the dependent variable. ε is a random variable that is independent of each other and obeys the same normal distribution and is the error value in this model.

In this article, the regression model will be used to analyze and explore the relationship between variables. The regression model is a predictive modeling technique that studies the relationship between the dependent variable and the independent variable. This technique is commonly used for predictive analysis, time series modeling, and the discovery of causal relationships between variables.

In order to explore the influence factors, this article will use respondents’ satisfaction level with mobile banking technology as the dependent variable (y) in the regression model. The dimensions involved in the questionnaire will be used as independent variables (x) in the regression model. These dimensions include entertainment, cost reduction, convenience, security, time, and psychology.

- H1 Entertainment has a positive effect on college students' satisfaction of mobile banking
- H2 Cost reduction has a positive effect on college students' satisfaction of mobile banking
- H3 Convenience has a positive effect on college students' satisfaction of mobile banking
- H4 Security has a positive effect on college students' satisfaction of mobile banking
- H5 Time has a positive effect on college students' satisfaction of mobile banking
- H6 Psychology risk has a positive effect on college students' satisfaction of mobile banking

Table 2- Hypotheses

In order to further analyze the questionnaire survey, this study formulated six hypotheses. SPSS was used in this study for most of the data analysis.

Results

A total of 111 questionnaires were sent to the respondents, of which 102 valid questionnaires and 9 invalid questionnaires were retrieved. Respondents are all college students from different universities and different majors. Nearly 70% of the respondents are men. In the 102 valid questionnaires, 98% of the respondents have at least one bank account and 91% have used mobile banking.

Reliability analysis is carried out on six dimensions including entertainment, cost reduction, convenience, security, time, and psychology, which can be used to study the reliability and accuracy of quantitative data answers. Peterson (1994) pointed out that depending on the type of study, the acceptable Cronbach α value can vary from 0.5 to 0.95. While for the basic study, the acceptable Cronbach α value should be higher than 0.7.

Dimension	Cronbach α
Entertainment	0.887
Cost reduction	0.916
Convenience	0.916
Security	0.892
Time	0.879
Psychology	0.839

Table 3- Reliability Analysis in six dimensions

The first dimension of entertainment is composed of five variables (Cronbach $\alpha=0.887$). The second dimension, cost reduction, consists of four variables (Cronbach $\alpha=0.916$). The third dimension, convenience, contained four variables (Cronbach $\alpha=0.916$). The fourth dimension, security, is composed of five variables (Cronbach $\alpha=0.892$). The fifth dimension, time, is loaded with three variables (Cronbach $\alpha=0.879$). The sixth dimension, psychology, contained two variables (Cronbach $\alpha=0.839$). The Cronbach α coefficients of

these six dimensions are all greater than 0.8, which indicates that the collected data are reliable and accurate.

SPSS is used to perform further linear regression analysis on these data. The dependent variable is represented by the satisfaction degree of college students, and the independent variable is represented by the average value of the variables included in each dimension.

	Unstandardized Coefficients		Standardized Coefficients	t	p
	B	SE	Beta		
	2.211	0.271	-	8.146	0.000**
Entertainment	0.518	0.074	0.572	6.967	0.000**
	1.861	0.336	-	5.544	0.000**
Cost reduction	0.507	0.076	0.554	6.655	0.000**
	1.789	0.318	-	5.624	0.000**
Convenience	0.527	0.073	0.587	7.258	0.000**
	2.822	0.212	-	13.304	0.000**
Security	0.376	0.062	0.519	6.066	0.000**
	2.026	0.355	-	5.703	0.000**
Time	0.497	0.086	0.503	5.816	0.000**
	3.531	0.168	-	20.989	0.000**
Psychology	0.189	0.056	0.322	3.405	0.001**

Dependent variable: Satisfaction with the mobile banking
 * p<0.05 ** p<0.01

R ²	F
0.327	F (1,100)=48.532,p=0.000
0.307	F (1,100)=44.283,p=0.000
0.345	F (1,100)=52.682,p=0.000
0.269	F (1,100)=36.801,p=0.000
0.253	F (1,100)=33.827,p=0.000
0.104	F (1,100)=11.595,p=0.001

Table 4- Linear Regression Model Analysis

R^2 can be used to analyze the fit of the model, it measures the degree of interpretation of the independent variable (x) to the dependent variable (y). According to Table 4, R^2 values are all between 25% and 35% which can all explain the variation in college students' satisfaction to a higher degree, except for psychology. Psychology can explain 10% of the reasons for the variation, much less than the other five dimensions.

Through Table 4, F-test is applied to the model. Only when $p < 0.05$ can it be shown that the factor will have an impact on the dependent variable. In this model, the p-values of the six dimensions are all lower than 0.05, which means they all have passed the F-test, indicating that entertainment, cost reduction, convenience, security, time, and psychology will have an impact on college students' satisfaction with mobile banking.

Dependent (Y)	Independent (x)	Coefficients (Y=a+bx)
Satisfaction	Entertainment	$Y=2.211+0.518x$
	Cost reduction	$Y=1.861+0.507x$
	Convenience	$Y=1.789+0.527x$
	Security	$Y=2.822+0.376x$
	Time	$Y=2.026+0.497x$
	Psychology	$Y=3.531+0.189x$

Table 5- Linear Regression

In Table 5, the regression coefficient of each factor is greater than 0, which indicates that the six factors will have a positive impact on the satisfaction of college students with mobile banking. Among them, the regression coefficient of entertainment, cost reduction, convenience, and time is about 50%. Their improvement will lead to a 50% increase in college students' satisfaction with mobile banking. For security, it can increase satisfaction by nearly 38%. Psychology has the smallest impact on satisfaction, only close to 20%.

Conclusion

The nature of banking services encourages customers to demand the highest possible quality. In order to achieve this, it is essential to be very close to the customer to obtain information about the customer's current and future needs, expectations, and perceptions (Hussien & Abd, 2013). The main purpose of this study is to investigate the group of college students by issuing questionnaires to understand the factors affecting their satisfaction with mobile banking. The main purpose of this study is to investigate the group of college students by issuing questionnaires to understand the factors affecting their satisfaction with mobile banking.

This study quantifies the influencing factors and degree of satisfaction. It uses SPSS to analyze the collected data and establish a linear regression model. The results of this study show that six dimensions will all have an impact on college students' satisfaction with mobile banking. These dimensions include entertainment, cost reduction, convenience, security, time, and psychology. In addition, through the linear regression equation, it can be concluded that entertainment, cost reduction, convenience, and time have a greater positive impact on college students' satisfaction. Though psychology also has an impact on satisfaction, the effect seems to be low. In general, these six influencing factors will have a great impact on the satisfaction of college students.

Besides, Igarria, Iivari, and Maragahh (1995) found that enjoyment had no statistically significant impact on the acceptance of data processing systems. While in this study, enjoyment has a positive effect on the satisfaction of college students.

Limitations and Contributions

There are some limitations to this research, and future researchers may address these limitations. The data sample of this study is not large enough, and all of them are concentrated in the group of college students, which limits the research and cannot apply the results to other groups. It is recommended that further researchers expand the respondents to more age groups and increase the amount of data collection.

In addition, the model is cross-sectional, which measures the perception of respondents at a single point in time. It is recommended that further studies use longitudinal surveys for further research, because as time changes, the interviewee's personal perceptions and thoughts may change accordingly.

Although this study has these limitations, it still has important implications. The data used in this research are all up to date, which ensures the timeliness and validity of the data. This study has contributed to the development of mobile banking by providing insights into the factors that influence customer satisfaction with mobile banking. The results show that these six dimensions, including entertainment, cost reduction, convenience, security, time, and psychology, are critical factors. Besides, the psychology factor has a weak influence on satisfaction. These influencing factors can play a very supportive role in the gradual development and improvement of mobile banking in the future.

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