

Customers Intention For Usage Intensity And Continuation Of Mobile Banking App: An Empirical Study

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ABSTRACT

In this mobile driven era, mobile phones have become a necessity of today's lifestyle. Banking sector has also taken the initiative to meet the demand of time by launching the m-banking app. Mobile app is a sort of software application that can be operated on mobile. In order to drive the customers, banks are offering many services, for instance easy fund transactions, mini statements, checking of account and much more. People are also motivated to adopt the m-banking services because they are easy to use, convenient, less time consuming and much more. On the contrary, there are non-users, who find it complex, frustrated. The most important element that hinders the non-user is trust and risk. Therefore, banks have to make strategies to motivate the non-users also. For example, UCO bank is providing the UCO Secure facility through their plus banking app. In order to attract the users, they launched the app with the tag line 'Hai to Safe Hai'. Such types of strategy ensure the users that they are in right hands. Working women, adult youngsters are the most promising segment as they are making the m-banking part of their hectic lifestyle. Sample of 207 mobile banking app users were surveyed to know usage intensity and continuation of mobile banking app as well as overall impact of customers intention for usage intensity and continuation of mobile banking app. It has been found that there is a significant impact of customer intention for usage intensity and continuation of mobile banking app.

Keywords: Mobile Banking App, Usage Behavior, Convenience, Risk, Marketing Strategy

INTRODUCTION

In the wireless environment, AI (Artificial Intelligence) plays significant role. Technology has become an essential part in everyone's day to day life as convenience is interconnected with it. Because of the convenience, mobile banking is the easiest way for the purpose of fund transfer and much more in today's hasty lifestyle. It's become popular in most of the countries and spreading worldwide. It is time saving as customers need not visit the bank physically. To use the mobile banking app, there is no need of desktop or computer. Mobile device is enough to use m-banking services. Multiple bank related transactions can be done through mobile phones, tablets etc. Usage and experiences also play a vital role to understand the intention of the consumers towards mobile banking app. Customers are also adopting mobile banking option because of the merchantable value is being offered by the banks to enhance the relationship commitment. The banking sector has to find the new ways. Worldwide different banks adopting different models to analyze the intention of the users for instance TAM (technology acceptance model), SST (Self-Service Technologies), ECM (Expectance-Confirmation Model), TTF (Task-Technology Fit Model), SEM (Structural Equation Modeling), AMOD, SPSS and much more. In order to allure the customers, the banking sector should adopt the new system different from the existing system. For instance, Austrian Bank Raiffeisen customized the app according to the specific needs of different segment to provide the better services. To avoid the confusion and chaos customers are facing while using the mobile banking services. The app or application should have powerful as well as convenient features for the customers (Shaikh et al., 2015) In today's digital marketing scenario, no sector is untouched. In every aspect, technology plays a vital role. Financial services like banking sector also adopting mobile services technologies in order to save time and cost. In mobile bank services, one can take advantage of account information, mini statements, checking of account history, transactions, portfolio management services, content services. Consequently, there is a need to understand the determinants that influence the intention of customers to continuous use of mobile banking app. In this way, with new marketing strategies bank sector can proceed in future. Some significant factors which influence the intention of customer to adopt the mobile banking services are service quality, perceived risk, relationship quality. Relationship quality is based on two factors- satisfaction and trust and both affect the continuous intention of usage of mobile banking simultaneously. Banks have to play a role of solution provider and to bridge a gap they have to meet customer needs. Relationship quality is interconnected with service quality. Committed or satisfied services makes the customer loyal. The banks also have to take care of the perceived risk associated with the mobile banking. They have to work on the insecurity associated with mobile banking. In order to build a strong relationship with the customers, they have to work on relationship quality as well as service quality (Chen, 2012). Rapidly increasing nos. of smartphones and cashless transactions are the great opportunity of Indian market in banking sector. In wireless environment, technology has a great influence over bank services. It has changed the way of working of banks. Customers prioritize the mobile bank service. They don't prefer to visit bank. Moreover, it also reduces the workload of bank staff. Mobile banking is a prominent digital channel that allows the customers to avail all the banking related facilities online. Mobile banking consumers are increasing rapidly. The Government is also taking initiative to

motivate the banks to promote digital transactions and provide the mobile banking facilities to their customers. Trust, convenience, app characteristics, customer support are the cornerstones that influence the m-banking services. For day-to-day services, customers are considering the m-banking services because there are no time limits and in some bank customer support is available 24x7 also. Through m-banking they can do the transactions just from the mobile. It is certain that the mobile banking is a future of Digital India (Singh & Srivastava, 2020).

LITERATURE REVIEW

Cutting edge technology is challenging all the sectors as well as the financial sector also. So, the perceived traditional nature of banking system is also adopting the new model of banking. In today's digital world, the usage of mobile phone is increasing tremendously. As Mobile devices are making life easy, they are the most prominent medium to use the services. In this context, we need to analyze the factors responsible for spreading the mobile services and why consumers are making it a part of their lifestyle. The future of the mobile banking app depends upon how convenient, easy and secure it is. Moreover, the user should have the assurance that this is the service where they can do their daily life bank related activities on one go (Suoranta & Mattila, 2004).

Revolution in technology has paved the way for financial services. In this context, mobile like devices are being used rapidly as they made our life better in many ways. Different influential models are being used to understand the intention of user towards m-banking services. Here, Rogers' diffusion of innovation model is used to analyze the factors that determine the continuance usage of m-banking services. The adoption behavior of the consumer is depended upon the attributes of the m-banking services. The bankers have to transform their marketing strategy to meet the customer's perception (Sulaiman et al.,2007).

Mobile phones have become a necessity of life. Advance technology in mobile has increased the usage of mobile devices. In result, the usage of mobiles is increasing rapidly. The prospective customers and the regular customers have different attitude towards m-banking app. The exceptional banking app is essential for future survival for banks. The quality and service of the app determine whether the customer will repeat that service or switch to another bank. Banks need to do some brain storming to promote the m-banking app (Lin, 2011).

M-banking services have become a trend of many banks worldwide. In Saudi Arabia, many banks started offering this service to their registered customers. The banks are still not fully aware about the needs and expectations of the users from the app. So, banks have to be more cautious in this context. For instance, while framing the app they have to look out the important factors to motivate the users. For this, they can conduct a survey to know about the need and expectation of the customers (Jabri et al., 2012).

It is assumed that perceived usefulness, perceived risk and perceived benefit are some important factors that directly influence the intention of users towards the usage of m-banking services. The young adults are the most promising segment for using m-banking app. In order to influence the

young adult, the bankers have to take the initiative by providing influential app to the users. The promising app gives the assurance of no risk and easy to use (Aktruan & Tezcan ,2012).

In this mobile driven era, for the growth and success of mobile banking service providers the constant use of mobile app is essential. In order to increase the mobile app engagement and consumer retention, number of ways should be invented to increase app usage. The launch of mobile app is not enough to attract the users. It should have the enough features, which would be beneficial for customers and bank both. Time to time upgradation of app by adding new features according to the users' expectations and need is mandatory. The easy process of app is a key to retain the customer (Zhou, 2013).

The future of m-banking depends on the continuous usage of consumers. The bankers need to understand the usage of behavior of the user. They have to analyze both the positive and negative elements that motivate and demotivate the users for the constant use of m-banking app. TAM, ECM, TTF, SEM are important models of technology, used as determinants in most of the financial sectors. Mobile banking app should compile features that allow the users to keep all the finances under their control, so they are able to check their balances, cashless transaction , and do much more (Liu et al.,2014).

In Finland, constant usage behavior towards m-banking services depends upon belief, contentment and experiences. Belief plays a vital role to motivate user for constant usage of mobile banking app. It is found that users have full faith in m-banking app. In result, they are willing to adopt the new model technology of m-banking services app as they also want to take advantage of the advance features providing through m-banking app. They are also adopting the m-banking app service because of some biggest benefits associated with it like easy transactions, round a clock availability, customer support, customized options, easy to access. On the contrary, in South Africa users little hesitate to recommend this service to others because of the perceive risk and additional charges of services (Shaikh et al., 2015).

In recent times, m-banking services have become quite popular. Through m-banking, banks are providing banking services to the clients via telecommunication channels without their physical visit to bank. Although, non user is undetermined due to the perceive risk. On the contrary, the user is willing to adopt the new model of banking services because of the convenience elements of m-banking app. The bankers have to explore the determinants that influence the intention of continuous use of m-banking services. The fact is m-banking has huge potential in upcoming digital scenario not only in European bank but all over the banks (Leiva et al., 2017).

In Pakistan, people are switching towards m-banking services as it is easy to use and convenient. M-banking services provide facility to do online transaction and much more through the m-banking app. Still large part number of people is not utilizing the m-banking facilities as they do not find it secure. Many banks are offering m-banking services in Pakistan, The proportion of large numbers of the users are increasing now days. It is expected that number of users increasing in future. To understand the usage behavior of the user AMOD and SPSS models are being used by the banks (Farah et al., 2018).

For the past few decades banking sector is adopting the new means of services. Mobile app is a revolution in the banking sector. It is enhancing the efficiency of bank and also opens a new venture for banking sector. In order to retain the customers, past experience of the client is important factor as it decides whether the client will stick with it or abort it. In this context positive mouth publicity is key to success for banking sector (Ukpabi et al., 2018).

In U.K., mobile banking usage is rapidly increasing day by day although not all the segment is adopting this facility. For instance, low-income segment, old people and handicapped hesitate to use the m-banking services. The bankers should analyze the factors that are stopping some segment for the usage of m-banking services. Bankers have to make the strategy that motivates all the segments to adopt the m-banking app services (Choudrie et al.,2018).

Mobile banking is improving the lifestyle of common man and efficiency of the banks. The future of the mobile banking depends upon the continuous usage of the mobile application. In Malaysia, the attitude towards mobile banking services depends upon the satisfaction. They believe that the system should be free of efforts and should be easy to use. The bank authorities should adopt the positive marketing strategies to meet the expectations and needs of the customers. In order to retain the customers, the banks should offer substantial added values to the customers. For instance, banks are providing 24x7 services. In other words, they are available round a clock. This facility motivates the customers to avail the services as per their convenience. The contentment and easy to operate system always induce the customers towards the continuous use of mobile banking services (Foroughi et al., 2019).

In Oman, increased use of mobile paves a way to the mobile baking app. It is developing dramatically over the last decades because of the hectic life styles of people. In order to determine the user intention various models are being used by different researchers. In this research, De Lone & McLean information systems models are used by the author to understand the perceive behavior of customer towards the adoption of m-banking app services. The continuous usage depends upon the advantages of the app. Mobile banking app service is very impressive and tempting services for the users (Sharma & Sharma, 2019).

Over the last decade, mobile bank services are expanding as they are easy to use, swift and more convenient. Swift transformation and improvements in mobile banking apps are mandatory to attract the consumers towards the upcoming venture of mobile banking services expected to offer new features and better security. Mobile banking is a future of upcoming decades. Mobile banking services is a demand of new digital world and it has a significant opportunity ahead. In today's busy schedule, customers prefer mobile services than physical banking services. In rural area setup of physical bank and ATM services are not feasible but through mobile everyone can access all the facilities of bank. Most of the people are using mobile payment services irrespective of age group and income. In Ghana, mobile banking users are increasing tremendously. Here, cost, trust and pattern are the main determinants that influence the customers for continuous use of mobile bank services. It also depends on how convenient it is? The main factors that are influencing the customer intentions towards usage of mobile banking services are Perceived Enjoyment and

Perceived Innovativeness. Hence, the outcome is that bank managers have to work out on the behavioral patterns of clients (Avorny et al., 2019).

Different types of financial transaction can be done through mobile banking. Indian youth also find this feasible as they can do all types of transaction through mobile banking app. Mobile banking services are convenient and easy to operate. Customers are affected directly or indirectly by the facilities given by the bank through mobile banking services. Perceived trust, perceived usefulness, perceived risks, perceived security define whether the consumer would increase the usage of mobile or not (Bhatt et al., 2021).

Users are inclined to adopt the m-banking services. It can be perceived that consumer intention of continuance usage of m-banking services depends on the benefit, any time access convenience, transaction, offers, post benefit etc. These are the main drivers that drive the intention of consumer for continuous usage of m-banking services. The bankers also have to emphasize the need & expectation of the user. In addition, 'convenience' plays a vital role to enhance the usage of m-banking services (Jebarajakirthy & Shankar, 2021).

In Thai users have positive attitude towards m-banking services. In banking sector, SST and Davis (TAM) influential models of technology are being used to understand the usage behavior of client. Perceived usefulness and perceived ease of use are the main factors of TAM model and SST allows the consumers to use the service independently at per their convenience. These incredible technologies are taking the banking organizations to next level. Quicker service, improved customer satisfaction, serve more customers are some other important factors that determine the intention of users for the continuance usage of m-banking services (Naruetharadhol et al., 2021).

OBJECTIVE OF STUDY

1. To know the factors that determine usage intensity and continuation of mobile banking app.
2. To know the impact of customer intention for usage intensity and continuation of mobile banking app.

RESEARCH METHODOLOGY

Sample of 207 mobile banking app users were surveyed to know usage intensity and continuation of mobile banking app and overall impact of customer intention for usage Intensity and continuation of mobile banking app. The nature of the study is empirical and the method used to collect the primary data is random sampling. The statistical tools like factor analysis and multiple regression analysis were used to analyze the data and get the results.

FINDINGS OF STUDY

Table 1 shows the general profile of the respondents. It is observed that total 207 people were surveyed in which 59.4% are male and 40.6% are female. Among them 34.3% are from the age group 21-28 yrs, 43.0% belongs to age group 28-38 yrs and rest 22.7 are above 38 yrs of age. 29.5% of the respondents are students, 28.5% are salaried, 36.2 % are in business and 5.8% are doing

some other work. 38.2% of them always uses mobile banking app for their fund transfers, 31.4% sometimes and 30.4% never uses mobile banking app.

Table 1: General Profile of Respondents

Variables	Respondents	%age
Gender		
Males	123	59.4
Females	84	40.6
Total	207	100
Age		
21-28 yrs	71	34.3
28-38 yrs	89	43.0
Above 38 yrs	47	22.7
Total	207	100
Occupation		
Students	61	29.5
Salaried	59	28.5
Business	75	36.2
Others	12	5.8
Total	207	100
Usage Intensity of Mobile Banking App		
Always	79	38.2
Sometimes	65	31.4
Never	63	30.4
Total	207	100

Factor Analysis

“KMO and Bartlett's Test” was applied in which KMO value found is .878, which is more than 0.6. Hence, the validity of the factor analysis is confirmed, as shown in Table 2.

Table 2 : “KMO and Bartlett's Test”

“Kaiser-Meyer-Olkin Measure of Sampling Adequacy”		.878
“Bartlett's Test of Sphericity”	“Approx. Chi-Square”	2554.447
	“df”	105
	“Sig.”	.000

It is found from the Table 3 that the 4 factors explain total 77% of the variance. The 1st factor explains 23.305% of the variance followed by the 2nd factor that explains 20.197% of variance, 3rd factor explains 17.532% of variance and 4th factor explains 16.223% of variance.

Table 3: “Total Variance Explained”

“Component”	“Initial Eigen values”			“Rotation Sums of Squared Loadings”		
	“Total”	“% of Variance”	“Cumulative %”	“Total”	“% of Variance”	“Cumulative %”
1	6.975	46.498	46.498	3.496	23.305	23.305
2	2.138	14.256	60.755	3.030	20.197	43.502
3	1.460	9.734	70.489	2.630	17.532	61.034
4	1.015	6.768	77.256	2.433	16.223	77.256
5	.620	4.133	81.389			
6	.581	3.872	85.261			
7	.555	3.703	88.963			
8	.436	2.904	91.867			
9	.341	2.276	94.143			
10	.267	1.781	95.923			
11	.202	1.347	97.270			
12	.169	1.124	98.395			
13	.104	.695	99.089			
14	.076	.509	99.598			
15	.060	.402	100.000			

Development of Factors

New Services is the first factor that includes the variables like Usage intensity of mobile banking app is increasing due to number of new services; Consumers can update their profile on mobile banking app; Consumer is able to invest in different places through their mobile banking app; and Consumers are able to manage their FDs and RDs through mobile banking app. Second factor is named as Easy to Use which includes the variables like the mobile banking apps are very user friendly; Users can easily transfer their funds; Users of any age group are able to use mobile banking app easily; and Mobile banking apps are easy and helpful for their users to manage bank accounts. Time Saver is the third factor that associates with the variables like Banks are providing almost all the necessary services on their mobile banking app; Users of mobile banking apps are managing their funds from their place instead of going to banks; and Fund transfers through mobile banking are very quick. Fourth and the last factor namely Convenient associates with the variables like Users are easily using their mobile banking app for shopping; Mobile banking apps are enabling their users to pay anywhere at any time easily; Users are conveniently using mobile

banking apps for their fund transfers; and Mobile banking apps are used by the users to pay any amount whether it is big or small.

Construct wise Reliability of All Factors

The reliability of different factors is observed as that the factor reliability of New Services is 0.947, Easy to Use has 0.878, Time Saver has 0.943 and Convenient has 0.770 factor reliability.

Table 4: “Rotated Component Matrix”

Sr. No.	Statements	Factor Loading	Factor Reliability
	New Service		.947
1.	Usage intensity of mobile banking app is increasing due to number of new services	.879	
2.	Consumers can update their profile on mobile banking app	.871	
3.	Consumer is able to invest in different places through their mobile banking app	.834	
4.	Consumers are able to manage their FDs and RDs through mobile banking app	.789	
	Easy to Use		.878
1.	The mobile banking apps are very user friendly	.918	
2.	Users can easily transfer their funds	.880	
3.	Users of any age group are able to use mobile banking app easily	.719	
4.	Mobile banking apps are easy and helpful for their users to manage bank accounts	.652	
	Time Saver		.943
1.	Banks are providing almost all the necessary services on their mobile banking app	.847	
2.	Users of mobile banking apps are managing their funds from their place instead of going to banks	.841	
3.	Fund transfers through mobile banking are very quick	.818	
	Convenient		.770
1.	Users are easily using their mobile banking app for shopping	.788	
2.	Mobile banking app are enabling their users to pay anywhere at any time easily	.784	
3.	Users are conveniently using mobile banking apps for their fund transfers	.751	
4.	Mobile banking apps are used by the users to pay any amount whether it is big or small	.726	

Development of Factors

It is found from Table 5 that there are 15 items that includes all the variables for the factors related to Customers Intention for Usage Intensity and Continuation of Mobile Banking App and total reliability found is 0.901.

Table 5: “Reliability Statistics”

“Cronbach”s Alpha”	“N of Items”
.901	15

Multiple Regression Analysis

The Value of “adjusted R square” is found to be 0.817, which means that the model explains around 82% of the variation. Table 7 shows the values of ANOVA, which is significant (sig. value below 0.05) reflecting that the impact of independent variables is significant on dependent variable.

Table 6: “Model Summary”

“Model”	“R”	“R Square”	“Adjusted R Square”	“Std. Error of the Estimate”
1	.906 ^a	.821	.817	.37637
a. Predictors: (Constant), New Services, Easy to use, Time Saver and Convenient				

Table 7: “ANOVA^a”

“Model”		“Sum of Squares”	“df”	“Mean Square”	“F”	“Sig.”
1	Regression	130.989	4	32.747	231.172	.000 ^b
	Residual	28.615	202	.142		
	Total	159.604	206			
DV: Overall impact of Customer Intention for Usage Intensity and Continuation of Mobile Banking App						
Predictors: (Constant), New services, Easy to Use, Time Saver and Convenient						

The value in the significance column is 0.000, which means that one or more variables are significant on dependent variable.

Table 8 shows that all the factors namely New Services, Easy to Use, Time Saver and Convenient are showing significant impact on dependent variable ‘Overall Impact of Customer Intention for Usage Intensity and Continuation of Mobile Banking App’ as the value in the significant column for all the factors is below 0.05.

Table 8: “Coefficients”

“Model”	“Unstandardized Coefficients”		“Standardized Coefficients”	“t”	“Sig.”
	“B”	“Std. Error”	“Beta”		
(Constant)	3.918	.026		149.767	.000
New Services	.741	.026	.842	28.268	.000
Easy to Use	.174	.026	.198	6.642	.000
Time Saver	.217	.026	.246	8.259	.000
Convenient	.095	.026	.108	3.642	.000

Dependent Variable: Overall Impact of Customer Intention for Usage Intensity and Continuation of Mobile Banking App

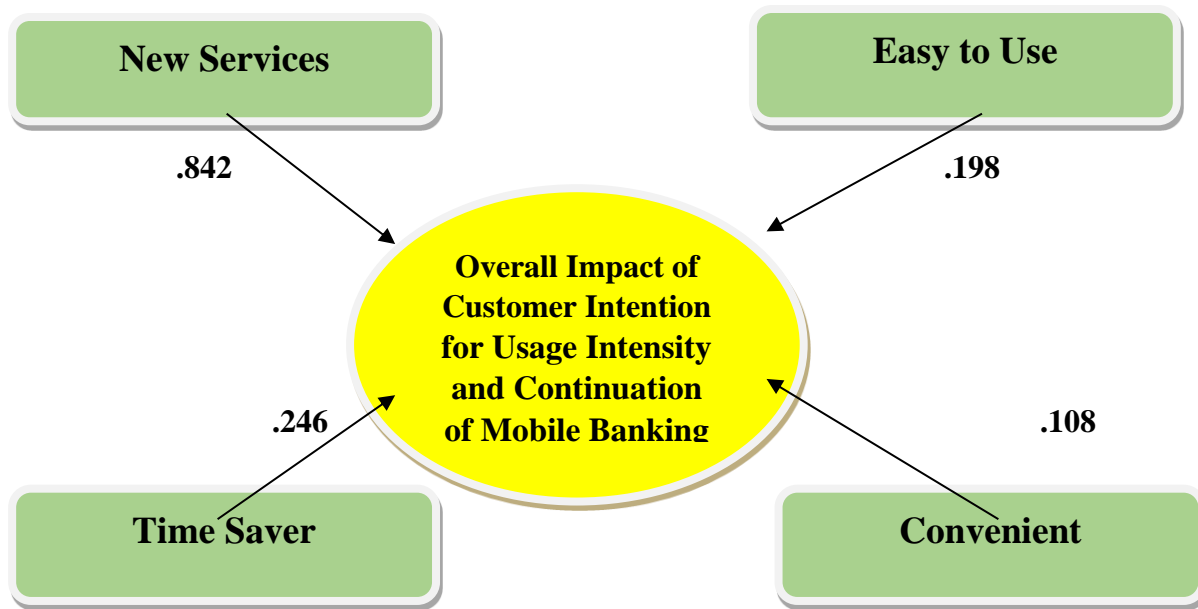


Figure 2: Overall Impact of Customer Intention for Usage Intensity and Continuation of Mobile Banking

CONCLUSION

The success of banks depends upon the characteristics of the app. In order to survive in the financial sector banks need to offer the good/valuable features. Therefore, from time-to-time banks should conduct the survey to fix all the problems customers are facing. Customers are switching their bank if they don’t find the app as per their expectation. They want exceptional app that consists of some basic and simple features. The colorful and attractive apps do not attract the customers. In spite of this, the features motivate the customers. The users would like to switch their bank if they find it complex and frustrated. Banks have to earn the trust of the user. Only

good experience can be success factor for any mobile app. In this context, banks have to look out for well thought out strategies to win the race. No doubt, this is the future of up- coming decades. The study concludes that New Services, Easy to Use, Time Saver and Convenient are the factors that determine usage intensity and continuation of mobile banking app. It is also found that there is a significant impact of customers' intention for usage intensity and continuation of mobile banking app.

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