

The Determinant Factors on Satisfaction, Loyalty, and Intention while Using Mobile Banking: A Systematic Literature Review

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Abstract

In the last decade, mobile banking has been widely used and has become an indispensable tool to perform financial activities. The scope of offered services may include facilities to conduct bank and stock market transactions, to access customized information, to become tools to help developers understand the essential factors that affect users' needs, and to increase insight and knowledge for the community about the mobile banking service system and more. Every financial institution constantly tries to better the service they provide through technology-oriented innovations. This literature research utilizes a qualitative method with a systematic literature review approach to identify the key determinants of user satisfaction, loyalty, and their intention of using mobile banking. With the systematic literature review approach analyzing 42 research literature, 57 key factors that are influential on user satisfaction, loyalty and intention in regard to mobile banking use were identified. In this review, we concluded that various factors (such as trust, perceived ease of use, perceived usefulness, and more) affect user satisfaction, loyalty, and intention based on research theories. Furthermore, the strength of influence of these factors in each year also differs due to varying terms that are used in different countries.

Keywords

Mobile banking, factors, user satisfaction, loyalty, intention.

I. INTRODUCTION

Mobile banking (m-banking) is one of the strategic changes in banking that has integrated itself into normal banking practice in the last decades. Banking institutions have evolved to provide features and services that would not have been possible before the era of mobile banking. M-banking provides a service where users are able to conduct banking services at any place and at any time and to connect banking service easily and quickly with mobile device (Mousavian, 2021). In light of the recent pandemic, mobile banking services have become more relevant since it allows bank customers to do mobile transactions without having to physically be in the bank and interact with other people, thereby reducing the possibility of infection.

According to the data taken for the time before the COVID-19 pandemic, or more precisely in 2017-2019, many people use mobile banking for convenience, security, and also the quality provided by the bank both in terms of system, design applications and services. Most of the time, it's only used for causes that necessitate efficiency and effectiveness. However, in this era of the COVID-19 pandemic in 2020 and 2021, the factors listed above are not the only ones driving the growing number of mobile banking users. The COVID-19 pandemic has had a significant impact on the global economy and daily life, as well as the banking sector, which must meet the expectations and challenges those households and businesses face because of the strict lockdown measures put in place to prevent the spread of the coronavirus. Therefore, innovation is needed for the community to adapt to the new situation of the pandemic and willingness to adopt new technology (Liébana-Cabanillas et al., 2018). Bank Indonesia (BI) observes that digital economic and financial transactions in August 2021 continue to increase in line with public acceptance and preference for online shopping. Expansion of digital payments and acceleration of digital banking also played a major role in the increase of digital economic and financial transaction.

In the modern, fast-paced world, people want things that are simple and practical. Technology is a scientific method with which simplification of practical purposes can be achieved. According to Tam & Oliveira (2017), current digital systems such as smartphones evolved over time, with the improvement of digital technologies, mobile banking has

been considered a salient system because of such attributes of mobile technologies as ubiquity, convenience, and interactivity (Khraim et al., 2011).

Based on above-mentioned arguments, the authors want to conduct a literature study entitled “The Determinant Factors on Satisfaction, Loyalty, and Intention while using mobile banking: A Systematic Literature Review” to identify and examine factors that determine the success of mobile banking applications. This study aims to evaluate the factors that affect mobile banking user satisfaction, loyalty, and intention, as well as to evaluate the interrelationships among those factors and the connections between user satisfaction, loyalty, and intention in mobile banking in some countries. The authors initially wanted to use DeLone McLean's theory in conducting research. DeLone McLean's theory allows the determination of satisfaction with the factors of information quality, system quality, and service quality. However, the Authors later found out about Systematic Literature Review and argued that this method can provide more details about mobile banking, thus allowing the author to obtain new insights. For this reason, The Authors decided to apply systematic literature review model to look for key factors that affect satisfaction, loyalty, and intention in regard to use of mobile banking.

II. LITERATURE REVIEW

2.1. Satisfaction on Mobile Banking

According to ‘Longman Dictionary of Contemporary English (1981) satisfaction is a fulfilment of a need/desire, settlement of a claim/money owned, condition of being fully persuaded (certainty), and the chance to defend /recover one’s honor in a duel. Customer satisfaction is one of the key factors of measuring success of the use of mobile banking. Satisfaction can lead to more usage of banking service with higher possibilities to loyalty (Suariedewi, 2020). Satisfaction can lead to the increase of use of financial services and can increase chance of loyalty. All businesses, including banking services, strive to improve user satisfaction. It has the ability to increase user loyalty, resulting in a successful long-term partnership.

2.2. Loyalty in Mobile Banking

Bank loyalty as the determined decision to commit to one bank, out of a set of banks over a period of time (Kranias & Bourlessa, 2013). In the scope of this study, customers have positive attitudes towards their preferred bank, which is reflected in their recommendations to others. Customer loyalty is defined as a commitment to purchase a product and/or service that is preferred over time, despite marketing efforts and/or offers that exist in the market (Aldas-Manzano et al., 2011).

2.3. Intention in Mobile Banking

Intentions are mental states in which the person commits to taking a specific action (Marrone, 2013). In the context of mobile banking, system quality refers to perceived network speed and system stability. System quality influences intention and customer satisfaction (K. C. Lee & Chung, 2009). The term ‘intention’ relates to a customer’s stated performance and purchasing intention. In terms of behavioral loyalty, which is defined as a customer’s frequency of repeat purchase (Wicaksono & Aprianingsih, 2016).

2.4. Systematic Literature Review

As stated by Mohamed Shaffril et al. (2021), Systematic Literature Review (SLR) aims to comprehensively discover and synthesize related research using organized, transparent, and repeatable techniques at each phase. Compared to traditional review, SLR encourages researchers to look for studies outside their own subject areas and networks through the introduction of extensive searching methods, predefined search strings, and standard inclusion and exclusion criteria. Therefore, SLR will deliver the most comprehensive and accurate results because it is published by several journals and has been carefully curated.

III. METHODOLOGY

The method used by the authors is Systematic Literature Review. To obtain the literature articles needed for this study, the keywords used in the data sources were "Mobile Banking", "Mobile Banking Satisfaction", "Mobile Banking Loyalty", and “Mobile Banking Intention”. By querying these keywords, data sources will display the most related article paper to the keywords. After getting the result from the keywords, these papers are processed through sorting and filtering based on user satisfaction, loyalty, and intention variables. Then, the next step is to look at the title and read the abstract that is relevant to the research question. After finding the right paper, the Authors perform factors

and variables grouping using tables and analyze the result. In order to get valid and high-quality data, there are requirements to be met in the process of searching for literature articles. These requirements are the following:

- a) Published year of the paper is 2017-2021,
- b) Index Scopus Paper
- c) Paper sources from well-known publishers such as ScienceDirect, Emerald, SAGE, Taylor & Francis Group, Springer, IEEE, KoreaScience, IAEME, Hindawi, SciEP, Sci.Int, InderScience, MDPI, and Others.
- d) Article related to user satisfaction, loyalty, or intention to use mobile banking.
- e) The article found using keywords are 42 papers that meet the required criteria.

IV. RESULTS AND DISCUSSION

A. List of Paper Publication

All the 42 papers selected to be used in this study are searched and found in well-known publishers. There are at least 8 literature papers from ScienceDirect. In second place is Emerald, and in third place is SAGE. Table 1 lists the publishers of the articles used as sources of this study:

TABLE 1. List of Paper Publication

Source	#	%
ScienceDirect	8	19%
Emerald	6	14%
SAGE	5	12%
Taylor & Francis Group	4	10%
Springer	3	7%
IEEE	2	5%
KoreaScience	2	5%
IAEME	1	2%
Hindawi	1	2%
SciEP	1	2%
Sci.Int	1	2%
InderScience	1	2%
MDPI	1	2%
Others	6	14%
TOTAL	42	100%

B. Region of Paper Research

From the 42 selected papers, 138 authors from 21 countries collaborated in creating the literature papers. India stands as the country with most contribution with the total of 8 literature papers. In second place is Indonesia with 5 papers, followed by Saudi Arabia in third place with 4 papers. According to the literature, India is one of the countries in Asia with the most mobile banking users. This is in line with our observation that amongst the selected literatures that we used as reference, the literature papers coming from India have 2892 respondents which is the highest respondents among all countries. Indonesia has in total 831 respondents, Thailand with 1554 respondents, Vietnam 1247 respondents and China with 733 respondents. The high number of respondents seen in the studies conducted in India proves that India is the nation with the largest community of mobile banking user.

TABLE 2. Region of Paper Research

Region of Research	#	Region of Research	#
India	8	Iran	1
Indonesia	5	Lebanon	1
Saudi Arabia	4	Qatar	1
Thailand	3	Singapore	1
Vietnam	3	South Korea	1
China	2	Taiwan & Vietnam	1
Malaysia	2	Tunisia	1
Pakistan	2	Turkey	1
Bangladesh	1	United Kingdom	1
Cameron	1	United States	1
Chile	1		

C. Theories of Paper

We found in total 21 theories from the selected literature papers with TAM (Technology Acceptance Model) theory being the most applied theory used in 9 literature papers. TAM considers that an individual's intention to use a system will be confirmed by perceived usefulness and perceived ease of use. With the evolution of mobile banking, authors require a method for predicting customer interest in accepting the mobile banking technology. As a result, TAM remains a popular method among authors. Next theory is SERVQUAL used in 4 papers. SERVQUAL is the model of service quality for measuring customer satisfaction, which deals with five factors such as Reliability, Assurance, Tangibles, Empathy, and Responsiveness.

DeLone and McLean is used in three papers. Theory Expectancy Confirmation, Technology Acceptance, and Task Technology Fit and UTAUT2 are used in two papers respectively, and Self-determination theory, TCT, Theory of Planned Behavior, UTAUT, CMR Theory, Generation Theory, Expectation Confirmation Theory, E-SERVQUAL in one paper each. There are also 11 papers using mixed theories with 1 paper each, and 4 papers don't include the theory used.

D. Satisfaction, Loyalty, and Intention of Mobile Banking

There are three dependent variables identified from the 42 selected papers. These are satisfaction, loyalty, and intention. Dependent variable is the destination of the factors that affect the use of mobile banking. As shown in the table below, satisfaction has 65 factors, loyalty has 15 factors, and intention has 56 factors.

TABLE 3. Table of Variables

Dependent Variable	#	%
Satisfaction	65	48%
Loyalty	15	11%
Intention	56	41%
TOTAL	136	100%

E. Determinant Factors of Loyalty in COVID-19 Pandemic Era

The literature articles collected by the author reveal that the loyalty of mobile banking users is being questioned in 2020-2021 when the COVID-19 pandemic began. Only 6 papers from 2020-2021 were found to discuss the loyalty of mobile banking users.

TABLE 4. Table of Loyalty

Title	Year	Region of Research	Factor
The Impact ... (Khoa, 2020)	2020	Vietnam	Perceived value
			Trust
			Word of Mouth
The Mediating ... (Purwanto et al., 2020)	2020	Indonesia	Corporate Image
			Trust
			Word of Mouth
Determinants of .. (Alonso-Dos-Santos et al., 2020)	2020	Chile	Trust
			Use of Mobile Banking
			Quality
Customer loyalty.. (Esmaeil i et al., 2021)	2021	Iran	Brand equity
			Value equity
			Relationship equity
Determining factors... (Kala Kamdjoug et al., 2021)	2021	Cameroon	Exploitative use
			Explorative Use
A study... (Zhou et al., 2021)	2021	Singapore	System Quality
			Service Quality

According to the table above, the authors prove that people will continue to show loyalty to the use of mobile banking in the year the COVID-19 pandemic begins, or in 2020 and 2021 which must be adjusted to the use of mobile banking while reducing access to traditional banks. However, the authors can come to a different conclusion that mobile banking users' loyalty is dissolving as a result of the growing popularity of mobile payment methods. Mobile payment can be considered a competitor to mobile banking that offer more convenience and promotion in transaction. Consumers have increasingly busy lifestyles and high demand. As a result, they have a desire for convenience when shopping with mobile payment, this technology is seen as a way to foster loyalty and enhanced the convenience of the shopping experience.

F. Determinant Factors of Intention

TABLE 5. Table of Intention

Title	Year	Region of Research	Factor
Determinants of (Altin Gumussoy et al., 2018)	2018	Turkey	Perceived usefulness
			Perceived ease of use
			Subjective norms
A cross-cultural ..(Merhi et al., 2019)	2019	Lebanon	Performance Expectancy
			Effort Expectancy
			Price Value
			Habit
Predicting Mobile ... (Siyal et al., 2019)	2019	China	Perceived Usefulness
			Attitude
			Perceived Benefits
Understanding the ... (Foroughi et al., 2019)	2019	Malaysia	Attitude
			Self-Efficacy
			Channel Preference
			Confirmation
			Perceived Usefulness
Examining the..(Sharma & Sharma, 2019)	2019	India	Service Quality
			Information Quality
			Trust
Factor Affecting .. (Le et al., 2020)	2020	Vietnam	Performance expectancy
			Perceived Ease of Use
			Perceived Trust
			Perceived Transaction Cost
		India	Social Influence
			Compatibility
			Mobile Self-Efficacy
			Perceived Ease of Use
Understanding the..(Singh & Srivastava, 2020)	2020	India	Social Influence
			Access Convenience
			Search Convenience
			Evaluation Convenience
			Transaction Convenience
Convenience matter...(Shankar & Rishi, 2020)	2020	India	Possession/Post-possession Convenience
			Attitude
			Innovativeness in New Tech
			Perceived Behavioral Control
Factors affecting...(Ho et al., 2020)	2020	Taiwan & Vietnam	Subjective Norms
			Perceived Behavioral Control
			Innovativeness in New Tech

Title	Year	Region of Research	Factor
Determinants of..(Taneja & Ali, 2021)	2021	India	Perceived Environmental Outcomes
			Subjective Norms
			Perceived Behavioral Control
			Attitude
Factors Affecting ... (Naruetharadhol et al., 2021)	2021	Thailand	Perceived Usefulness
			Perceived Ease of Use
Factors Impacting ... (Sankaran & Chakraborty, 2021)	2021	India	Performance Expectancy
			Effort Expectancy
			Habit
			Monetary Value
			Emotional Value
			Trust
Examining the ... (Tiwari et al., 2021)	2021	India	Perceived Usefulness
			Perceived Ease of Use
			Customers' Awareness
			Perceived Risk
Critical Factors ... (Sang, 2021)	2021	Vietnam	Innovativeness
			India
Examining the ... (Banerjee & Sreejesh, 2021)	2021	India	Intrinsic motivation

According to the table above, there are only journals and papers from 2018, 2019, 2020, and 2021. The authors found several reoccurring factors being used. Trust used in 2019, 2020, and 2021. Another factor Perceived Usefulness used in 2018, 2019, 2020. Perceived Ease of Use applied in 2018, 2019, 2020, and 2021. Subjective Norms used only in

2018 and 2020. Attitude used in paper from 2019 and 2020. Self-Efficacy being used in 2019 and 2020. Social Influence applied in 2019 and 2020. Innovativeness used in 2020 and 2021. Effort expectancy used only in 2019 and 2021. The last factor is Habit, taken from 2019 and 2021. From here, we can conclude that the variable intention always appears in 2018-2021.

G. Determinant Factors of Satisfaction

TABLE 6. Table of Satisfaction

Title	Year	Region of research	Factor
Privacy and ... (Albashrawi & Motiwalla, 2017)	2017	United States	Perceived usefulness
			Perceived Ease of Use
			Privacy
			Personalization
The Impact ... (Puriwat & Tripopsakul, 2017)		Thailand	E – Service Quality
Mobile Banking ... (Mokhtar et al., 2017)		Saudi Arabia	Social Influence
			Ubiquitous Finance Control
			Perceived Trust
What keeps ... (Mohd Thas Thaker et al., 2018)	2018	Malaysia	Usability
			Customer Service
Mobile banking ... (Priya et al., 2018)		India	Perceived Usefulness
			Perceived Ease of Use
			Perceived Credibility
			Perceived Risk
			Structural Assurance
Service Quality ... (Trabelsi-Zoghلامي et al., 2018)		Tunisia	Trust
How mobile ... (Rahmat Trialih, Endang Siti Astuti, 2018)		Indonesia	Reliability and Responsiveness
			Assurance and Security
			Convenience
			Efficiency
Drivers of ... (Poromatikul et al., 2019)	2019	Thailand	Corporate Image
			Confirmation
			Trust
			Perceived Value
Consumer use..(Baabdullah et al., 2019)		Saudi Arabia	Use
The role..(Kuncoro, 2020)	2020	Indonesia	Customer Trust
			Security and Privacy
A multigroup ... (Wang, 2020)		China	Confirmation
			Task Technology Fit
Comparative Study ... (S. Lee & Lee, 2020)		South Korea	Usefulness
			Ease of Use
			System Security
			System Trust
			System Responsiveness
			Empathy
The Mediating ... (Khatoun et al., 2020)		Qatar	Efficiency
			Reliability
			Security and Privacy
			Responsiveness and Communication
An Integrative ... (Albashrawi & Motiwalla, 2020)		Saudi Arabia	Performance Expectancy
			Social Influence
			System Quality
			Service Quality
Challenges to... (Abdus Salam et al., 2021)	2021	Bangladesh	Perceived Cost of Use
			Quality of Mobile Banking Service
Mobile banking ... (Tumewang, 2021)		Indonesia	Convenience
			Security
			Design
			Application System
The Influence ... (Rumiyati & Syafarudin, 2021)		Indonesia	Quality of Service
			Marketing Mix
Impact of ... (Toqeer et al., 2021)		Pakistan	Trust Beliefs
			M – Banking Service Quality
			Customer Value Co – Creation
Impact of ... (Khot, 2021)		Pakistan	Perceived Usefulness
			Perceived Ease of Use
			Perceived Credibility
Investigating Mobile ... (Hidayat-Ur-Rehman et al., 2021)		Saudi Arabia	Customer's Attitude
			Confirmation
			Facilitating Conditions
			Trust
Examining the..(Geebren et al., 2021)		United Kingdom	Perceived ubiquity
			Perceived autonomy
Examining the..(Geebren et al., 2021)		United Kingdom	Trust

From the Table. 4. Table of Loyalty and Table 5. Table of Intention, no paper was found in 2017. But there are 3 papers found in the Table 6. Table of Satisfaction. The authors found several of the same factors being used. Perceived Usefulness used in 2017, 2018, 2020 and 2021. Perceived Ease of Use applied in 2017, 2018, 2020, and 2021. Social Influence being used in 2017 and 2020. And Trust is found in all years. There's a new factor used in this table and

different from the intention table, there is Service Quality used in 2017, 2020, and 2021. Confirmation applied in 2019, 2020, and 2021. Perceived Ubiquity found in paper from 2017 and 2021. Last but not least, Security used in 2020 and 2021.

H. Result

Table 7. Table of Factors

Factors	#	Factors	#	Factors	#
Trust	15	Perceived Risk	2	Explorative Use	1
Perceived Ease of Use	9	Perceived Ubiquity	2	Facilitating Conditions	1
Perceived Usefulness	9	Perceived Value	2	Intrinsic motivation	1
Service quality	8	Reliability	2	Marketing mix	1
Convenience	7	Self-Efficacy	2	Monetary Value	1
Performance Expectancy	6	System Quality	2	Perceived autonomy	1
Attitude	5	System Responsiveness	2	Perceived Benefits	1
Confirmation	4	Use	2	Perceived Cost of use	1
Security	4	Application System	1	Perceived Environmental Outcomes	1
Social Influence	4	Brand Equity	1	Perceived Transaction Cost	1
Subjective Norms	3	Channel Preference	1	Personalization	1
Assurance	2	Compatibility	1	Price Value	1
Corporate Image	2	Customer Service	1	Privacy	1
Efficiency	2	Customer Value Co-Creation	1	Relationship Equity	1
Habit	2	Customers' Awareness	1	System Security	1
Information Quality	2	Design	1	Task Technology Fit	1
Innovativeness	2	Emotional Value	1	Usability	1
Perceived Behavioral Control	2	Empathy	1	Value Equity	1
Perceived Credibility	2	Exploitative Use	1	Word of Mouth	1

From the Table 7. Table of Factors, authors found 57 main factors from 42 literature papers. All these factors have passed validity, reliability, and hypothesis testing with "accepted" result. Therefore, the result listed in the table is factors that can be used to measure customer satisfaction, loyalty, and intention to use mobile banking. Trust and service quality contribute to mobile banking **satisfaction, loyalty, and intention** by 17 %. Perceived ease of use and perceived usefulness contribute to **satisfaction and intention** to use mobile banking by 14%. Convenience, performance expectancy, confirmation, and social influence contribute **satisfaction and intention** by 15% and other factors influence the remaining 54%.

I. Discussion

With the Systematic Literature Review approach, we can conclude that the most used theory is TAM. Mobile banking keeps adding new features to its application in order to reach the ever-changing needs of customers. In Indonesia, BNI Mobile banking launches a variety of new features including the use of biometrics to access BNI's mobile banking, referrals, and loyalty point information, to the convenience of transfers and methods of sending funds through a feature titled "dikado for donations" (Laurensius Marshall Sautlan Sitanggang, 2020). In addition to that, BCA Mobile also launches a new feature for a lifestyle services from grocery shopping to donation and airplane ticket and more (Bank Central Asia, 2020). This expansion of offered services results in an all in one mobile application that has become brand new mobile banking experience. Because of this expansion, TAM is the most suitable method for this purpose which was why the authors opted to use TAM to determine customer interest in accepting new technology.

From this SLR approach, authors found various factors and methods to determine satisfaction, loyalty, and intention of mobile banking from different countries. These factors lead to the creation of customer satisfaction in mobile banking, which will affect customer loyalty. Trust, being found in 15 independent literatures, is the most common factor that encouraged customer to continue using mobile banking. Once mobile banking gains the trust from customer, customers will feel safe about the electronic transaction and sensitive information, and they will continue to use mobile banking. Mobile banking has to indicate a good brand image to customer which in the next stage will positively affect trust. Trust is the most important factor for customer-bank relationship and for customer relationship in general. Customers who have a high level of trust in their bank are convinced that their interest are well served. The obtained result implies that higher trust in mobile banking will affect satisfaction, loyalty, and intention to use mobile banking.

In addition to Trust, each variable such as satisfaction, loyalty, and intention, has factors that need to be a concern for a bank in order to develop mobile banking applications by considering the factors that we found on this paper. On the Satisfaction variable, the largest number of determinant factors is Perceived Usefulness and Perceived Ease of Use. Satisfaction can be achieved by using mobile banking application that is useful and beneficial for the users. Therefore, users are satisfied with mobile banking experience. Although various mobile payments provide new nuances in transaction, mobile banking will always be chosen by users in transaction because they feel **satisfaction** from Perceived Usefulness.

V. CONCLUSION

Based on the study findings, the authors identified different step of mobile banking transformation that will affect the social and economic development of each country. The way people use mobile phones is constantly changing, and mobile banking must adapt to every change that occurs. Mobile banking's product and services offer a real time experience and has proven successful in fulfilling customer's need with minimal drawback and leading to customer satisfaction, loyalty, and intention. In 2017-2019, mobile banking provide feature such as simple navigation based on customer needs like transfer money, bill payment, top up e-wallet, mobile pre-paid top up and more. Basically, mobile banking has features which facilitate customer's daily needs. While on pandemic era which occur in 2020 and 2021, mobile banking has been very helpful to promote social distancing and bring more convenience and practical to customers. There has been significant decrease in cash usage over the past few years, and mobile banking became more important in a year of worldwide pandemic. From bill payment to shopping for daily needs, people use a contactless payment with cashless method (such as e-wallet and QRIS technology).

VI. FUTURE RESEARCH

The recommendations given based on studies may vary from country to country. In Indonesia, further research on mobile banking is needed. The use of another new modern digital banking is flaring in Indonesia. These new digital banks in Indonesia, Line Bank and Jenius are widely known. They have the same form as mobile banking because it can be accessed easily through gadgets, but they give a different experience for their customer through revolutionary features such as savings, e-wallet, mobile payment, pay later and credit in one application. Research is possible to be carried out on the practical situation and the development of digital banks. The author will use the systematic literature review as a method for future research on Indonesia's new digital bank because the systematic literature review method has proven to be a way to delve into the subject.

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