



MOBILE BANKING AND CUSTOMER SATISFACTION: A COMPREHENSIVE REVIEW OF CONVENIENCE, SECURITY, SERVICE QUALITY AND TRUST

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Abstract: With the quickly advancement of mobile banking services worldwide, understanding the multifaceted factors influencing customer satisfaction is critical for both academics and financial institutions. This comprehensive literature review systematically synthesizes approximately 70 peer-reviewed studies published between 2010 and 2025, highlighting on how convenience, security, service quality, and trust independently and together influence customer satisfaction in mobile banking contexts. Key integration of theoretical frameworks such as the Technology Acceptance Model (TAM), Expectation-Confirmation Theory (ECT), Trust-Based Theories and SERVQUAL framework are examined for their relevance and limitations within mobile financial services. Findings reveal that convenience and service quality major contributors to enhance satisfaction, while perceived security and trust act as pivotal mediators, especially in digitally vulnerable or security-conscious environments. Convenience includes aspects like seamless transaction, ease of use, user-friendly interfaces, personalization and customization, while service quality encompasses assurance, Transparency responsiveness, Efficiency, interface design & usability, and reliability. The review identifies critical gaps including limited research on post-adoption behaviour, Underexplored Role of Emerging Technologies, Neglect of Vulnerable or Marginalized User Groups, Fragmented Conceptualizations of Trust and Security, Limited Longitudinal Studies, lack of cross-cultural comparative studies, and insufficient integration of perceived and technical security perspectives. The observations highlight that for financial institutions aiming to design user-centred mobile banking platforms that improve engagement and trust. Filling these gaps is vital for designing robust, user-centred mobile banking platforms that enhance customer retention over time. The study concludes by proposing an integrated conceptual framework and highlights future research directions to advance both theoretical understanding and enhance real-world practical application. Forward-looking research activities are necessary to maintain the efficacy and reliability of crucial mobile banking services in light of the rapidly evolving technical landscape and new security risks.

Keywords - Customer Satisfaction, Mobile Banking, Banking Security, Quality of Service, Customer Experience, Trust in Digital Banking and Convenience in Banking.

Introduction: The fast-paced development and mass adoption of mobile banking have fundamentally reshaped the financial services landscape globally. Mobile banking, defined as the delivery of banking solutions via smart device such as mobile phone and mobile tablet, provides exceptional ease of access, allowing customers to perform a wide range of financial transactions anytime and anywhere. This evolution mirrors the larger digital transformation within the financial sector, driven by technological innovation, growing smartphone usage, and changing consumer expectations. According to current figures, mobile banking rapid surge in engagement with millions of users across the world depending on mobile platforms to view account details, transfer funds, settle payments, and even request credit services. The simplicity and accessibility of mobile banking have not only greater financial empowerment, especially in developing regions, but also posed emerging challenges in sustaining user satisfaction in an increasingly competitive marketplace.

The rapid advancement of mobile technology has led to the development of mobile banking applications (m-banking apps), enabling clients to access banking services anytime and anywhere. Shankar, A., & Rishi, B. (2020). These apps provide greater convenience, reduce transaction costs, and improve access to financial services for users. Zhu, Q., Lyu, Z., Long, Y., & Wachenheim, C. J. (2022). For banks, m-banking reduces operational and managerial expenses Jebarajakirthy, C., & Shankar, A. (2021). while fostering stronger customer relationships through personalized and user-friendly interfaces, thereby increasing engagement and business opportunities. Karjaluoto, H., Shaikh, A. A., Saarijärvi, H., & Saraniemi, S. (2019). As a result, the value of m-banking has grown substantially for both banks and their users. Recent surveys, such as one conducted by Entersekt with 5,000 banking consumers across the UK, Norway, Hungary, and Germany, provide valuable insights into customer perceptions and usage patterns related to mobile banking, highlighting the importance of trust, security, and user experience in adoption decisions (Apau et al., 2025).

Mobile banking (MB) has gained significant popularity due to its convenience and ease of access, allowing users to perform transactions such as balance checks, fund transfers, and bill payments via smartphones (Masrek et al., 2013). Despite its growth, concerns related to security and privacy remain prevalent, potentially hindering user adoption and trust (Yu, 2015). Previous research highlights that factors like perceived credibility—encompassing security and privacy and perceived quality are critical in influencing users' trust and satisfaction with mobile banking services (Chu, S. and L.Y. Bin, 2009; Saleem, Z. and K. Rashid, 2011; Masrek, Mohamed, Daud, & Omar, 2013). Nonetheless, many studies have examined these factors separately, and there is limited research on their combined impact on trust and satisfaction within the mobile banking context (Chaudhry, Parviez, & Javed, 2016; Arcand, PromTep, Brun, & Rajaobelina, 2017). Given this gap, the current study aims to explore how perceived credibility and perceived quality jointly affect trust and satisfaction among Malaysian mobile banking users.

This has attracted special attention of in the security environment in the last couple of years where the occurrence of cyber frauds, data hackings and identity thefts is on the rise. This survey evaluates an existing literature about mobile banking which were connected to the satisfaction, adoption, perception, behaviour, and security of the customer. It further states that security is one of the highest impediments to increased adoption and adoption models such as TAM are widely adopted. Kelly, A. E., & Palaniappan, S. (2019). The sense of security can make the customers highly influenced to be willing to use the mobile banking services. It is assumed that trust is the most valuable in this relationship as it is the psychological protection mechanism that plays its role in reducing the perceived risks. The customer service satisfaction rate and loyalty has been seen to be improved by trust-building mechanisms that contain a powerful encryption, open communication, and biometric authentication and fast customer service.

With all these factors included in an elaborate conceptual framework a subtle sense of the interaction of all might be attained in the context of its impact on satisfaction. These could be moderated by the influence of the quality of service and security, and the trust and perceived risk and the demographics of the customers. As an example, the young and tech-savvy clientele may prioritize the convenient and not as risk-averse in the character of the rapid technological change, e.g., the creation of artificial intelligence, block chain, and biometric authentication, the mobile banking solution will have to change continuously. The boom of technological changes and the increased competition has transformed the banking sector and oriented towards the quality service especially in mobile banking. Khan, A. G., Lima, R. P., & Mahmud, M. S. (2021). The research investigates the influence of different drivers of customer satisfaction with mobile banking in China, including transaction speed, accessibility, and ease of use, particularly in the context of the technological change that was caused by the COVID-19. Yu, J., & Nuangjamnong, C. (2022). This dynamism is an indicator of the necessity to carry out unceasing research to keep track of the varying customer expectations and the arising challenges. Longitudinal studies may answer questions about the changes in the level of satisfaction with time and mixed-methods focus may reflect the variety and richness of the experiences of users. Averse, whereas older customers might place greater emphasis on security and trust.

The given research can be helpful in developing the conception of mobile banking adoption, by introducing such variables as security, risk, and trust in the current models that will allow banks to market more secure and credible services, and achieve their acceptance among the users.

One of the key contributions of this review is identifying research gaps that suggest directions for future investigation. Notably, there

is limited research on post-adoption behaviour, which includes factors influencing continued usage and satisfaction beyond the initial adoption phase. Additionally, cross-cultural studies comparing customer satisfaction determinants in developed and developing countries are scarce, limiting the generalizability of findings across diverse markets. Another significant gap lies in the insufficient integration of perceived security (user's subjective feeling of safety) and actual technical security measures implemented by financial institutions. Bridging this gap is crucial as both dimensions jointly influence trust and satisfaction but have often been studied in isolation. The quality of the service that is measured with models like SERVQUAL is crucial in determining the perception of banking services and their satisfaction to the customers. Aghdaie, S. A., & Faghani, F. (2012).

The liberalization of the Indian banking sector has increased its competitiveness, emphasizing efficient customer service and convenience as key factors for both customer acquisition and retention. The emergence of mobile banking, driven by technological innovation, has revolutionized the financial services industry by making banking more accessible, convenient, and faster. Understanding the factors that ensure customer satisfaction is essential for banks to retain their customers and improve their services (Thakuri et al., 2023).

In conclusion, this review offers a comprehensive and detailed analysis of the key factors influencing customer satisfaction in mobile banking. It highlights the existing gap between theoretical frameworks and empirical findings, identifies critical research gaps, and offers practical recommendations for enhancing mobile financial services. The insights provided aim to guide the development of secure, convenient, high-quality, and trustworthy mobile banking platforms that foster long-term customer loyalty in an industry that is swiftly transforming into the digital domain.

Literature Review: This literature review critically examines existing research on mobile banking and customer satisfaction, focusing on key factors such as convenience, security, service quality, and trust. The review highlights major findings, theoretical frameworks, and identifies research gaps to inform future studies.”

Mobile Banking and Customer Satisfaction: According to the research paper, the literature review highlights that recent marketing studies focus on the antecedents of customer satisfaction in retail banking, emphasizing the benefits of mobile banking such as security, convenience, and privacy. It underlines the importance of perceived justice in service recovery, which moderates the association between benefits offered and satisfaction. The review also notes that cultural differences, particularly uncertainty avoidance, influence customer perceptions and responses, although its moderating effect was found to be insignificant in this study (Sampaio et al., 2017). The literature emphasizes that customer satisfaction in mobile banking is significantly influenced by service quality, system quality, information quality, and trust. Trust acts as a mediator, strengthening the positive impact of these factors on satisfaction, especially in developing countries' mobile ecosystems (Geebren et al., 2021). Previous studies have emphasized the significance of service quality factors—such as tangibles, reliability, responsiveness, empathy, and assurance—in shaping customer satisfaction across various banking contexts. While many researchers have applied the SERVQUAL model to traditional banking, limited research addresses mobile banking specifically, creating a gap that this study aims to fill. Aghdaie, S. A., & Faghani, F. (2012). The literature review emphasizes that electronic service quality (EQ) significantly influences customer satisfaction and loyalty, particularly in mobile banking. Worthwhile dimensions like trust, reliability, responsiveness, assurance and empathy whose dimensions were initially described by Parasuraman et al. (1988) are important in making judgments on the perceptions of the users. The previous research also proves that trust is particularly critical in the online context, which impacts adoption, satisfaction, and loyalty, and reliability helps to ensure that the services run smoothly. All in all, customer experiences and competitive advantage in mobile banking can be improved with the help of these dimensions. Puriwat, W., & Tripopsakul, S. (2017). The SERVQUAL model recognizes five major dimensions namely; tangibility, reliability, responsiveness, assurance and empathy that determine customer satisfaction. Past researchers affirm that the dimensions have a massive influence on the quality of service and customer perceptions in banking worldwide and in Bangladesh (Khan et al., 2021). This Previous studies demonstrate the fact that convenient, trust, and system quality should be the key factors that can determine customer satisfaction with mobile banking; in this case, the quality of the app system can be a decisive indicator (Fianto et al., 2021).

Convenience and Customer Satisfaction: According to Chowdhury (2023), convenience is the most significant factor influencing consumer purchasing decisions, particularly in the context of mobile banking adoption. Online banking is growing in popularity among customers as it provides them with the ease and efficiency to compare prices, make decisions, and complete transactions in very little time and effort (Jebararakirthy and Shankar, 2021). As a result, banks around the globe are taking a lot of resources to create user-friendly software and educate employees to guarantee successful and efficient online banking solutions (Duarte et al., 2018; Mutya, 2020). Online convenience is the biggest motivator to the rise of digital banking, as customers are extremely sensitive to the time-saving, mobility, and cutting-down effort and efficiency (Shankar et al., 2021; Khan et al., 2022). Although digital services are more convenient, customers expect to receive fast and efficient service when going to physical branches (Duarte et al., 2018). Some of the key elements of online convenience that have been identified by previous studies are access, search, evaluation, transaction, possession, and post-possession convenience (Mahapatra, S. (2017), (Shankar et al., (2019), (Shankar and Rushi, (2020); (Jebararajakirthy and Shankar, (2021). (Mahapatra, S. (2017) pointed out that search and possession convenience are linked to initial consumption, while access, evaluation, and post-possession convenience are associated with ongoing usage. Studies by Shankar and Rushi (2020) and Jebararajakirthy and Shankar (2021) further confirm that access, transaction, possession, and post-possession conveniences are strongly interconnected. However, Benoit et al. (2017) emphasized the significance of search convenience as a vital dimension, and Kaura (2017) demonstrated that all these dimensions collectively play a vital role in facilitating mobile banking adoption.

Among various factors, convenience most positively effect on customer satisfaction, which in turn significantly influences customer loyalty Bernarto, I. (2023). Studies indicate that convenience has been known to solve user engagement, whereas cost has been identified as a challenge to adoption. Jahan, N., & Shahria, G. (2022). According to research, different aspects of service convenience, such as, decision, access, transaction, benefit, and post benefit have a great impact on customer satisfaction, which leads to customer loyalty in banking. Kaura, V. (2013).Relative advantage, ease of use, and perceived risk are the factors that affect customer satisfaction, as they determine the level of continued interaction with mobile banking services; past studies indicate that technology and user experience are important in influencing the level of customer satisfaction. Yu, J., & Nuangjamnong, C. (2022).

Service Quality Dimensions in Mobile Banking: In the virtual atmosphere, where customers primarily engage with technology rather than human agents, traditional notions of service quality need to be reconsidered (Parasuraman, A., & Grewal, D. (2000); (Shankar, Datta, & Jebararajakirthy, 2019). After 2000, research has shifted its focus toward electronic service quality (e-service quality), which (Parasuraman, Zeithaml, & Malhotra, 2005) define as “the extent to which a website facilitates efficient and effective shopping, purchasing, and delivery.” While many researchers consider m-banking a subset of E-commerce, described by financial and non-financial transactions conducted via mobile communication technology Moser, F. (2015). Shaikh, A. A., & Karjaluoto, H. (2015). A distinct difference exists between e-service quality and mobile service quality, reflecting the unique characteristics and user expectations of each platform.(Arcand, PromTep, Brun, & Rajaobelina, 2017); (Twum, Kosiba, Hinson, Gabrah, & Assabil, (2022). Generally, m-banking service quality refers to “overall customer evaluations and judgments regarding the excellence and quality of mobile content delivery within the m-banking context” Lin, H. F. (2013).Fundamentally, it must capture the unique advantages offered by the mobile environment, such as enhanced convenience, flexibility, localization, and ubiquity—factors that set mobile banking apart from both traditional and online banking services (Laukkanen, T. (2016); (Rajaobelina, Prom Tep, Arcand, & Ricard, 2021); Srivastava, S., & Vishnani, S.(2021).Research shows that service quality dimensions, such as reliability and convenience, are crucial predictors of customer satisfaction (Trialih et al., 2018; Zhang and Kim, 2020 as cited in Bernarto, I. (2023). The past studies have shown that the customer satisfaction is influenced by the quality of the service, yet the loyalty is affected by the trust and the switching costs. The retention of customers can be strengthened with the effective mobile banking through establishment of trust and lowering the motivation to change services. Hossain, N., & Hossain, Y. (2015). Past research has found out that perceived quality (PQ) and perceived credibility (PC) are critical determinants of trust and satisfaction. The perceived quality includes system reliability, ease of use, and accuracy of the transaction, whereas the perceived credibility includes security, privacy, and integrity of the system (Chu, S. and L.Y. Bin, 2009; Saleem, Z. and K. Rashid, 2011; Masrek, Mohamed, Daud, & Omar, 2013). Over time, although e-service quality has been extensively studied, e-banking specifics remain relatively underexplored (Arcand, PromTep, Brun, & Rajaobelina, 2017; Ayo, Oni, Adewoye, & Eweoya, 2016). Even more surprisingly, only a limited number of studies have

examined service quality within the context of m-banking (Arcand, PromTep, Brun, & Rajaobelina, 2017; Khan, Lima, & Mahmud, 2021; Jin, Z., & Lim, C. K. 2021.; Jun, M., & Palacios, S. 2016 Mostafa, R. B. (2020).; Rajaobelina, Prom Tep, Arcand, & Ricard, 2021; Shankar, A., Datta, B., & Jebarajakirthy, C. (2019), Shankar, A., Datta, B., Jebarajakirthy, C., & Mukherjee, S. 2020, Sagib, G. K., & Zapan, B. (2014).; Zoghalmi, A., Berraies, S., & Ben Yahia, K. (2020). This is notable given that m-banking is the fastest-growing channel in e-banking services (Arcand, PromTep, Brun, & Rajaobelina, 2017; Shankar, A., Datta, B., Jebarajakirthy, C., & Mukherjee, S. 2020). Previous studies on mobile banking service quality have primarily emphasized functional aspects such as convenience, user-friendliness, privacy, reliability, responsiveness, perceived risk, security, and overall usefulness. (Aldiat, Al-Gasaymeh, Alebbini, Alsarayreh, Alzoubi, & Alhowas, 2022; Bui, N., Moore, Z., Wimmer, H., & Pham, L. 2022; Heng, B. L. J., Teng, P. K., & Wong, S. I. N. 2019.; Mahakunajirakul, S. (2022).; Mostafa, R. B. (2020).; Jun, M., & Palacios, S. (2016).; Srivastava, S., & Vishnani, S. (2021). ; Tang, Y. M., Chau, K. Y., Hong, L., Ip, Y. K., & Yan, W. (2021).; Zoghalmi, A., Berraies, S., & Ben Yahia, K. (2020). According to some researchers, perceived quality and perceived credibility also have a considerable impact on the trust of users, which, in turn, affects their general satisfaction with MB services (Jannat and Ahmet, 2015; Yu, 2015). It is also important to note that mobile banking service quality consistently shows a positive correlation with perceived value, behavioural intentions, satisfaction, trust, and loyalty towards m-banking services (Arcand, PromTep, Brun, & Rajaobelina, 2017, Baabdullah, Alalwan, Rana, Kizgin, & Patil, 2019; Bui, Moore, Wimmer, & Pham, 2022, Hassan, Iqbal, & Habibah, 2020.; Heng, Teng, & Wong, 2019.; Liébana-Cabanillas, F., Molinillo, S., & Ruiz-Montañez, M. 2019; Zoghalmi, Berraies, and Ben Yahia (2020).

Security & Trust in Mobile Banking: Assuring that transactions are secure and that the personal information is safe is extremely important to achieve customer trust and satisfaction (Aldiat et al., 2019, as cited in Bernarto, 2023). Security is also a priority issue, which has a significant impact on the trust of the user and his or her readiness or not to use mobile banking services. Jahan, N., & Shahria, G. (2022). According to past studies, security, responsiveness and convenience are key contributors to customer satisfaction in mobile banking, cost is not significant as well as relative advantage perceived. These findings are supported by service quality frameworks which have reliability and trust as the main determiners of customer loyalty and satisfaction (Thakuri et al., 2023). The review of the literature highlights that important factors that determine the adoption of mobile banking are perceived usefulness, ease of use, trust, and perceived risk. Moreover, the popular models to operate with the determination of these determinants are TAM, UTAUT, and DOI. Issues like privacy and trust are the main security factors that still pose a serious challenge even though this is not a widely researched field. In general, additional studies are required to elevate safety and convince customers to feel safe using mobile banking. Kelly, A. E., & Palaniappan, S. (2019). The paper investigates the role of perceived credibility (security and privacy) and perceived quality in trust and satisfaction in mobile banking and highlights the significance of these variables in achieving positive experiences by users (Masrek et al., 2018). The literature review highlights that the use of mobile banking and e-banking is influenced by such determinants as trust, privacy issues, technology preparedness, customer satisfaction, and engagement. In these studies the importance of security measures, technology acceptance and customer perceptions are noted as critical in determining the use of digital financial services (Ho et al., 2025).

Customer Satisfaction and Loyalty: Customer loyalty is a term which denotes the ongoing loyalty by customers to continue to favour and continually choose a certain brand, product, or service instead of the others (Moretta Tartaglione, Cavacece, Russo, & Granata, 2019). It is manifested by the continuation of buying habits, a favourable mood towards the brand even in a situation when there is an option to choose, and readiness to advise others to purchase the brand. (Strenitzerová & Gařna, 2018). True loyalty is not just about the transactions but rather a stronger relationship that is based on trust, satisfaction and pleasant experiences gained over a period of time (Das et al., 2019). In its simplest form, an emotional bond and the level of trust between the customer and the brand lead to customer loyalty (Hussain, Javed, Khan, & Yasir, 2025). This relationship is strengthened through the consistent delivery of high-quality products or services, exceptional customer support, and positive experiences at every interaction. Loyal customers are less sensitive to price changes or competitors' promotional offers, often becoming advocates for the brand by sharing their positive experiences and encouraging others to try it (Al-Hujri, A., Al-Hakimi, M. A., Alshageri, S., Vasant Keshavrao, B., & Al Koliby, I. S. (2025).. Even when facing occasional setbacks, dedicated customers are likely to stay committed if the business effectively addresses issues and maintains transparent and reliable communication (S. H. Kim & Yang, 2025). For organizations, cultivating customer loyalty is crucial because loyal customers not only drive repeat business but also generate positive word-of-mouth referrals and

contribute to increased profitability (Salvietti, 2025). It is often more economical to retain the current customers, as compared to getting new ones, and the loyal customers are the ones who will offer greater lifetime value. By focusing on building strong relationships and consistently exceeding customer expectations, companies can develop a dedicated customer base that supports sustainable growth and long-term success (So, Yang, & Li, 2025).

Objectives of this study: To conduct a comprehensive and critical review of existing scholarly literature to explore how the dimensions of convenience, security, service quality, and trust influence customer satisfaction in mobile banking, and to identify key insights and research gaps for future investigation.

Research Methodology: This research is based on a simple literature review conducted to explore the main factors influencing customer satisfaction in mobile banking, with a focus on convenience, security, service quality, and trust. Relevant studies published between 2015 and 2025 were collected from trusted academic platforms including Pro-Quest, Google Scholar, Academia.edu, and Research Gate. The search was carried out using key terms such as “mobile banking,” “customer satisfaction,” “convenience in banking,” “security in mobile banking,” “service quality,” and “trust in digital banking.” Priority was given to peer-reviewed journal articles, conference papers, and literature reviews that focused directly on the topic. The review is limited to English language publications, which may exclude some regional studies published in other languages. Studies that were outdated, unrelated to mobile banking, or focused solely on internet banking or ATM services were excluded. Only articles that provided clear insights into the relationship between mobile banking features and customer satisfaction were considered. After reviewing the selected papers, their findings were summarized and compared to understand common conclusions, differences, and key insights related to customer satisfaction in the context of mobile banking. A total of 60 to 70 relevant sources were referred to during the preparation of this paper. In total, approximately 70 scholarly articles and papers were reviewed to provide a robust understanding of the subject. This approach enabled the review to present a clear summary of existing knowledge, highlight important contributions, and offer direction for future research, particularly in understanding user behaviour and satisfaction in mobile banking environments.

Findings: The review of literature from 2015 to 2025 highlights that user satisfaction in mobile banking is shaped by multiple interconnected factors, with convenience, security, service quality, and trust emerging as the most influential. Most studies strongly agree that convenience such as such as easy login, intuitive interface, Real-time account management, quick transaction, post-benefit convenience, ease of use, speed, mobile alerts and 24/7 access is one of the primary reasons why customers prefer mobile banking over traditional methods. In mobile contexts, perceived ease of use and system quality replace some traditional banking service expectations. The Capability to perform transactions at any time and place has significantly enhanced the user experience and satisfaction. Studies show that convenience alone can offset minor flaws in other areas, especially for tech-savvy users. Security and privacy is another critical factor identified across the literature. Customers are highly concerned about the safety of their financial and sensitive information. Research consistently shows that perceived security increases customer trust, satisfaction and their willingness to continue using mobile banking services. Perceived risks like hacking, phishing, Identity theft, and unauthorized access, Data interception during transactions and data breaches reduce usage intent and satisfaction. Personalization features and real-time feedback increase satisfaction. Most studies highlight the impact of Perceived Risk (PR) and Perceived Security (PS) as influencing factors in mobile banking satisfaction. Multi-factor authentication, encryption, and privacy assurance are seen as essential components for customer confidence. User confidence in the bank’s ability to protect data, deliver consistent service, and act in the user’s best interest. Service quality including the app’s performance, reliability, responsiveness, empathy, assurance and design also plays a vital role. The study shows that reliability, responsiveness, trust, and switching costs are key to enhancing customer satisfaction and loyalty in mobile banking. Banks should focus on building trust and barriers to switching to retain customers. Hossain, N., & Hossain, Y. (2015). Users expect seamless, bug-free functionality, quick response times, accuracy, clarity, timeliness and effective customer support. Poor service quality has been linked to dissatisfaction and negative user experiences. Trust acts as a foundation that connects all the above factors. The literature reveals that when customers perceive mobile banking services as reliable, secure, ethical, show credentials, transparent, their trust grows, leading to increased satisfaction and long-term loyalty. Trust is especially crucial in digital banking environments, where face-to-face interaction is absent. The paper's main findings are that mobile banking adoption is largely driven by the perceived value, usability, and level of trust associated with the system, while security and privacy concerns are major barriers. Most studies used models like TAM and UTAUT, but security remains an underexplored area that needs further

attention. Kelly, A. E., & Palaniappan, S. (2019). Overall, the literature suggests that all four factors are closely related and must be addressed together delivering secure, convenient, high-quality services that build user trust to maximize customer satisfaction and retention. Perceived credibility and quality significantly enhance trust and satisfaction, which are crucial for mobile banking success amid concerns over security, privacy, and service quality Masrek et al. (2018). The results confirm that customer satisfaction and technology preparedness are critical variables that dictate customer loyalty in mobile banking as security, trust, and personalized experience are critical in enhancing customer engagement and creating loyalty (Ho et al., 2025). Convenience could be a driver to users but long run satisfaction and satisfaction relies on trust and security which is facilitated by high quality of services.

Conclusion: Conclusively, the literature review on mobile banking reveals that user satisfaction in mobile banking is not predetermined by a particular aspect but it is a complex combination of various dimensions that induce customer satisfaction. The four dimensions that were affected by a mix of convenience, security, service quality and trust. Each aspect has a unique and related role in shaping the user thoughts and experience to the customer. The facility attracts users by providing simple, quick, no hassle of visiting physical branches, no hassle of lines, anytime, anywhere, multiple services at one place and accessible services. This accessibility not only saves time but also improves customer experience, provides a user-friendly platform, saves paper from paperless banking and also increases satisfaction levels. However, without powerful security, real-time alerts, multi-factor authentication, and trust, customers may hesitate to use these services repeatedly. The study finds that customer satisfaction influences loyalty, with technology readiness traits shaping this relationship—positive traits strengthen loyalty, while discomfort and insecurity weaken it (Ho et al., 2025). Customers expect advanced security features like multi-factor authentication, emergency support, biometric authentication, privacy standards, secure interface, fraud protection and cryptography to protect their sensitive data. Similarly, improved performance ensures seamless user operations, enhanced digital literacy, minimal downtime, user-friendly, quick resolution of issues, complete control and knowledgeable customer support creates a positive impression, value-added services and hassle-free interactions, further enhancing satisfaction levels. For commercial and investment institutions to understand these factors to regularly upgrade mobile banking platforms. They need to ensure that their services are easy to use, have strong security, are technologically enabled, have secure data management, and are transparent enough to drive customer readiness to connect to mobile banking platforms and make mobile banking work via SMS or USSD even in rural or remote areas where internet is weak. Influencing factors such as convenience, security, service quality, and trust are not separate; rather, they are deeply intertwined. A holistic approach that addresses all these aspects – technical, emotional, and behavioural – simultaneously is essential to improve customer satisfaction and sustained customer engagement. The findings from this review underline the necessity for sustained updates and improvements in mobile banking services as customer expectations and technologies evolve. Finally, this study also points to some gaps in the literature especially in the areas of cultural differences, the role of digital literacy, and long-term trust-building strategies in different regions. Upcoming studies may focus on these areas in more thoroughly to deliver a deeper complete understanding of customer satisfaction in mobile banking. Investigating the long-term impact of mobile banking on overall financial behaviour and loyalty will provide deeper insights into sustaining customer satisfaction.

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