

Customer Satisfaction and Intention to Use Mobile Financial Services: A Systematic Literature Review

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ABSTRACT

The study aims to provide a comprehensive literature review on customer satisfaction and intention to use mobile financial services, to find out the limitations of existing studies, and to guide a direction for future research. This research is narrative and qualitative in nature. There are 58 relevant and related articles selected for the systematic review which were mostly collected from the Scopus database and a few on snowball systems from other authentic databases. Weight analysis performs to identify the best predictors of the existing literatures and descriptive data are presented in tabular and graphical form. The study revealed that D&M IS Success model, TAM, and UTATUT theories have mostly been employed in existing literatures and SEM as frequently applied statistical techniques. Weight analysis disclosed that perceived usefulness, confirmation of expectation, trust, service quality, system quality, information quality, and perceived cost are the best predictors of customer satisfaction and perceived usefulness, satisfaction, self-efficacy, perceived benefit, hedonic motivation, perceived ease of use, and perceived risks are the best predictors of Intention to use MFS. These findings have implications for academicians to take into account such variables for developing new research frameworks and for practitioners in setting business strategies.

Keywords: Customer Satisfaction, Continuance Intention, Customer Perception, Mobile Banking, Mobile Financial Service, Weight Analysis.

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I. INTRODUCTION

In the era of technological advancement, banks were looking for novel tools for the addition of new services to their product line and to survive in the competition (Metlo *et al.*, 2021; Özecan, 2018). In the context of financial technology and 4th industrial revolution, banking systems have remarkably developed mobile financial services at a higher pace in the emerging markets of Asia, Africa, Europe, and the Middle East to connect customers with banking services and to uphold economic performance (Afroze & Rista, 2022; Alkhazaleh & Haddad, 2021; Lan & Giang, 2021). Mobile financial service is an addition to the banking industry that provides branchless banking services to customers.

Mobile financial service refers to the system that allows customers of mobile financial service providers to conduct financial and non-financial services at anytime and anywhere through an electronic device like a mobile phone, tab, etc. (Khan & Chaipoopirutana, 2020; Kumar & Shenbagaraman, 2017; Uddin, 2022; Yuan *et al.*, 2016). Customers can easily perform a financial transaction, for instance, withdrawals, deposits, transfers, bill payments, and merchant payments, and non-financial transactions, such as balance inquiries, and bank statements (Gupta & Dhingra, 2022; Lan & Giang, 2021; Zhou *et al.*, 2021). Mobile financial services have made people's life faster and easier, and more progressive in the banking industry.

The growth of mobile financial services is prodigious as

compared to other delivery channels such as net banking (Shamsher, 2014). The adoption rate of mobile financial services is much higher in developing countries, for instance, India, China, and Bangladesh, than in developed countries for example USA, Canada, UK, and Australia (Kumar & Shenbagaraman, 2017).

The competition in the banking industry has been raised in the last ten to fifteen years. Banks or financial service providers are facing huge challenges over competitors due to the similarity of services provided to the customers (Alwi *et al.*, 2019). Hence, the service providers may gain relative advantages by providing better service quality and perceived benefits to their customers and satisfy them in attaining the organizational goals. They should pay more attention to and improve the customers' satisfaction with mobile financial services for retaining them (Le *et al.*, 2020). Customer satisfaction has been considered as a key measure of the continuous use intention and success of mobile financial services (Geebren *et al.*, 2021).

For the faster growth of mobile financial services, researchers have shown their interest in this emerging sector on different issues such as factors affecting customers' adoption and behavior al intention of mobile financial services (Akhter *et al.*, 2020; Baptista & Oliveira, 2017; De Leon, 2019; Gupta & Dhingra, 2022; Merhi *et al.*, 2019; Sharma, 2019) at pre-adoption stage and customer satisfaction, experience, perception, and intention to use of MFS (AL-Zubi & Al-Gasawneh, 2022; Alkhawaldeh *et al.*,

2022; Asnakew, 2020; Baabdullah *et al.*, 2019; Foroughi *et al.*, 2019; Geebren *et al.*, 2021; Metlo *et al.*, 2021) at the post-adoption stage. Very few studies analyzed and synthesized studies on customer satisfaction and usage intention of mobile financial services (Kelly & Palaniappan, 2019; Khadim & Islam, 2022; Shaikh *et al.*, 2022) by providing a comprehensive review of literatures. There is a lack of studies that focus on customer satisfaction and intention of using mobile financial services, which systematically review and analyses the existing literatures. Thus, the main aim of this study is to provide a comprehensive review of literatures, perform weight analysis, and extend the current body of knowledge on customer satisfaction and usage intention of mobile financial services. Based on a comprehensive review, the study also aims to find out the limitations of existing studies and to guide a direction for future research. The current study will be helpful for the academicians and researchers to understand the best, and promising predictors for customer satisfaction and usage intention of MFS and will set the agenda for future research direction. This study will also provide practical guidance to the practitioners from the detailed analysis of customer satisfaction and usage intention by taking into account the best and least effective factors at the time of developing strategies.

The remaining sections of this study are designed as follows: Section II provides an overview of the method to recognize the related and relevant research included in this review. Section III states the results of weight analysis and description of a list of journals, yearly publication trends, regions-wise authors' contribution, application of statistical tools, and theory or research model employed in reviewed literatures. Section IV discusses the findings of the review, and limitations of the existing literatures. Section V provides the conclusion, limitations of the current study, and future research directions.

II. METHODOLOGY

A. Source of Literature

To conduct the present systematic literature review study, articles have been collected from the most renowned and accepted multidisciplinary database like Scopus, ProQuest, EBSCOhost, Emerald, and Google Scholar. The pooling of articles is mainly based on the Scopus database in a systematic way and a few articles on snowball systems from different sources, for example, ProQuest, EBSCOhost, Emerald, and Google scholar. Among the total collections, the highest number of articles have been selected from the Scopus database, and very few from other sources as stated earlier. Other sources had considered to stronger the literature base for the review.

B. Search Strategy

The study follows prior SLR works done by Alkhowaiter (2020), Ardani *et al.* (2019), Souiden *et al.* (2020), Khadim and Islam (2022), and Shaikh *et al.* (2022) where deemed appropriate to search articles by the 'keyword'. The study used "Customer Satisfaction", "Customers Perception", "Continuance Intention", "Mobile Financial Services", and "Mobile Banking Services" as the keywords to conduct search for the relevant studies in the Scopus database. The

search was also conducted by using relevant Boolean operators, such as "AND" and "OR". The snowball approach applied in the searching strategy using such keywords in other databases such as ProQuest, EBSCOhost, Emerald, and Google Scholar to enrich the literature base for the study.

C. Inclusion Criteria and Exclusion Criteria

The study considered empirical studies finally published in peer-reviewed indexed journals covering the period from 2010 to 2022 (up to August). The papers which are in empirical nature led to more sound and comparative analysis, for example, Weight analysis and Meta-analysis. Mobile banking services or similarly called mobile financial services started its operation at the beginning of the 21st century. As a new invention of technology in the banking industry, a lot of works done on the adoption or acceptance of mobile banking services at their early stages and afterward focused on customer satisfaction and behavioral intentions. Customer satisfaction and continuance intention in mobile financial services is the study of the post-adoption era and it is the central attention of the current study. So, the study period ranged from 2010 to 2022. Studies where the keywords, undertaken for the study, are perceptibly mentioned in the title taken into the list.

Articles written in English language considered for the study and others were excluded because 75-90% of total academic literatures published in English in the erudite business journals (Rhaiem & Amara, 2021). The research articles only included in the present study and other publications for example, conference paper, thesis paper, book chapter, professional writings, and review papers were excluded. This criterion permits to include papers published in academic journals. The study dealt with the context of mobile banking or mobile financial services, not to other services but related with banking for example, m-wallet, m-payments, m-commerce etc.

D. Final Selection of Literature for the Study

The main source of literature for the present study is the Scopus Database. The performed keyword search in Scopus database results 941 articles, out of which 107 articles were mobile banking or mobile financial services context. The subsequent step comprised in examining every article's title, author's keyword, and abstract to meet all inclusion and exclusion criteria. This procedure suggested to retain 83 articles. The final step was gone through or review the full text of the articles and confirmed that 47 articles matched all criteria and eligible from Scopus database for final selection in current systematic literature review study. Moreover 11 articles were added and selected on the basis of snowball systems (Find from reference list of reviewed papers) from other database like ProQuest, EBSCOhost, Emerald, and Google Scholar to make stronger the literature base and the present study. Finally, 58 articles were selected and reviewed for the study. The lead author maintained and summarized the listed articles in a MS Excel sheet for easy synthesizing and retrieval of reporting information. The summary of reviewed literature Excel sheet contains full reference, year of publication, country/regional context, aim of the study, statistical methods of analysis, theory or model employed, factors, incorporation of new antecedents into the model, and sample size. The excel sheet was finally examined by the

authors to ensure that the selected articles were properly placed under the right sorts and confirmed for further analysis.

E. Analysis of Data

The present systematic review paper is narrative and qualitative in nature. So, no statistical techniques or methods were applied in analyzing the data. The study analyzed the data in a tabular form with graphical presentation to interpret the trends or status of the data over the study period. Hence, Weight analysis is applied to examine the predictive strength of independent variables on dependent variable. This analysis identifies the best predictors, least effective predictors, and promising predictors on the basis of significant and non-significant relationship between predictors and outcome variable. This analysis helps to develop a new research framework or model by using promising and well-utilized variables.

III. RESULTS

A. Distribution of the Literature as Published in the Journals and their Indexing

Table I presents that the studies on customer satisfaction and continuance intention in mobile banking/ financial services were published in 52 journals. Among the journals, 81% (47 journals) were indexed by SCOPUS followed by ProQuest, EBSCOhost, and Google Scholar at 17% (10), and the rest 2% (1) by ASEAN citation index (ACI) and Thailand Citation Index (TCI). The International Journal of Bank Marketing placed first with four (04) articles, International Journal of Information Management, Journal of Business Research, and South Asian Journal of Marketing with two (02) articles each, and the rest 48 journals with a single article each.

TABLE I: LIST OF JOURNALS (WITH INDEXING) WHO PUBLISHED ARTICLES ON CUSTOMER SATISFACTION AND CONTINUOUS INTENTION IN MOBILE FINANCIAL SERVICES

SL No.	Name of Journal	Frequency	Indexing
1	Accounting	1	Scopus
2	Asia Pacific Journal of Information Systems	1	Scopus
3	Banks and Bank Systems	1	Scopus
4	Cogent Business and Management	1	Scopus
5	Computers in Human Behavior	1	Scopus
6	Digital Policy, Regulation and Governance	1	Scopus
7	Industrial Management and Data Systems	1	Scopus
8	Information Development	1	Scopus
9	Information Systems Frontiers	1	Scopus
10	International Journal of Advanced Science and Technology	1	Scopus
11	International Journal of Bank Marketing	4	Scopus
12	International Journal of Business Information Systems	1	Scopus
13	International Journal of Business Innovation and Research	1	Scopus
14	International Journal of Data and Network Science	1	Scopus
15	International Journal of Economic Research	1	Scopus
16	International Journal of Electronic Finance	1	Scopus
17	International Journal of Human-Computer Interaction	1	Scopus
18	International Journal of Information Management	2	Scopus
19	International Journal of Management	1	Scopus
20	International Journal of Recent Technology and Engineering	1	Scopus
21	Internet Research	1	Scopus
22	Journal of Advanced Research in Dynamical and Control Systems	1	Scopus
23	Journal of Asian Finance, Economics and Business	1	Scopus
24	Journal of Business Research	2	Scopus
25	Journal of Engineering and Applied Sciences	1	Scopus
26	Journal of Enterprise Information Management	1	Scopus
27	Journal of Financial Services Marketing	1	Scopus
28	Journal of Global Information Management	1	Scopus
29	Journal of Global Information Management	1	Scopus
30	Journal of Internet Banking and Commerce	1	Scopus
31	Journal of Organizational Computing and Electronic Commerce	1	Scopus
32	Journal of Promotion Management	1	Scopus
33	Malaysian Journal of Consumer and Family Economics	1	Scopus
34	Management and Marketing	1	Scopus
35	Managing Service Quality	1	Scopus
36	Sage Open	1	Scopus
37	Strategic Change	1	Scopus
38	Sustainability	1	Scopus
39	Economic Research	1	Scopus/SSCI
40	Telematics and Informatics	1	Scopus/SSCI
41	Advances in Economics, Business and Management Research	1	Scopus/WoS
42	Mobile Information Systems	1	Scopus/WoS
43	Jurnal Studi Komunikasi	1	Google scholar
44	Journal of Management and Marketing Review	1	Google scholar, EBSCOhost
45	European Journal of Management and Marketing Studies	1	Google scholar, Mendely
46	American Journal of Multidisciplinary Research & Development	1	ProQuest, Mendely
47	Australasian Accounting, Business and Finance Journal	1	ProQuest, EBSCOhost
48	Journal of Management Research	1	ProQuest, EBSCOhost, Google scholar
49	South Asian Journal of Marketing	2	ProQuest, EBSCOhost, Google scholar
50	The Asian Journal of Technology Management	1	ProQuest, Google scholar
51	The Review of Socionetwork Strategies	1	ProQuest, Google scholar, EBSCOhost
52	ASEAN Journal of Management & Innovation	1	Google scholar, ACI

TABLE II: YEAR-WISE AUTHORS' CONTRIBUTION TO THE LITERATURE ON CUSTOMER SATISFACTION AND CONTINUANCE INTENTION IN MOBILE BANKING/FINANCIAL SERVICES

Year	No. of Article	Authors
2022	4	(AL-Zubi & Al-Gasawneh, 2022; Alkhawaldeh <i>et al.</i> , 2022; Ciunova-Shuleska <i>et al.</i> , 2022; Yin & Lin, 2022)
2021	11	(Alkhazaleh & Haddad, 2021; Boujaddaine & Taqi, 2021; Geebren <i>et al.</i> , 2021; Hidayat-ur-Rehman <i>et al.</i> , 2021; Himel <i>et al.</i> , 2021; Jahan & Shahria, 2021; Lan & Giang, 2021; Metlo <i>et al.</i> , 2021; Naruetharadhol <i>et al.</i> , 2021; Rabaa'i & AlMaati, 2021; Soekarno <i>et al.</i> , 2021)
2020	16	(Adjei <i>et al.</i> , 2020; Akhter <i>et al.</i> , 2020; Alonso-Dos-Santos <i>et al.</i> , 2020; Asnakew, 2020; De Leon <i>et al.</i> , 2020; Hassan & Wood, 2020; Khan & Chaipoopirutana, 2020; Le <i>et al.</i> , 2020; H. Lee <i>et al.</i> , 2020; Omigie <i>et al.</i> , 2020; Ryu & Ko, 2020; Saadilah <i>et al.</i> , 2020; Samsudeen <i>et al.</i> , 2020; Singh & Srivastava, 2020; Tun, 2020a, 2020b)
2019	9	(Alwi <i>et al.</i> , 2019; Baabdullah <i>et al.</i> , 2019; Bhuvana & Vasantha, 2019; De Leon, 2019; Foroughi <i>et al.</i> , 2019; Lim <i>et al.</i> , Kim <i>et al.</i> , 2019; Poromatikul <i>et al.</i> , 2019; Sharma, 2019; Sharma & Sharma, 2019)
2018	3	(Al-Otaibi <i>et al.</i> , 2018; Gharaibeh & Arshad, 2018; Singh & Srivastava, 2020)
2017	4	(Baptista & Oliveira, 2017; Munir & Ilyas, 2017; Sampaio <i>et al.</i> , 2017; Tseng <i>et al.</i> , 2017)
2016	2	(Susanto <i>et al.</i> , 2016; Yuan <i>et al.</i> , 2016)
2015	2	(Ali & Kaur, 2015; Azam, 2015)
2014	2	(Sagib & Zapan, 2014; Talukder <i>et al.</i> , 2014)
2013	2	(Chemingui, 2013; Chen, 2013)
2012	3	(Kang <i>et al.</i> , 2012; Kumar & Ravindran, 2012; Lee <i>et al.</i> , 2012)
2011	0	-
2010	0	-

B. Yearly Publication Trends

As shown in Table II, authors' yearly contribution on customer satisfaction and continuance intention in mobile financial services. Though the study period covers from 2010 to 2022, but there was no article listed in the year 2010 & 2011 because of irrelevancy or not fulfilling the eligibility criteria. The yearly trends of literature publication (as shown in Fig. 1) indicate the increasing of articles during the period 2010 to 2020. The maximum number of articles published in 2020 and followed by 2021 and 2019. It means that the scholar's interest is growing more on mobile financial services in post-adoption era. Number of articles in the year 2022 was possibly low for considering data up to August.

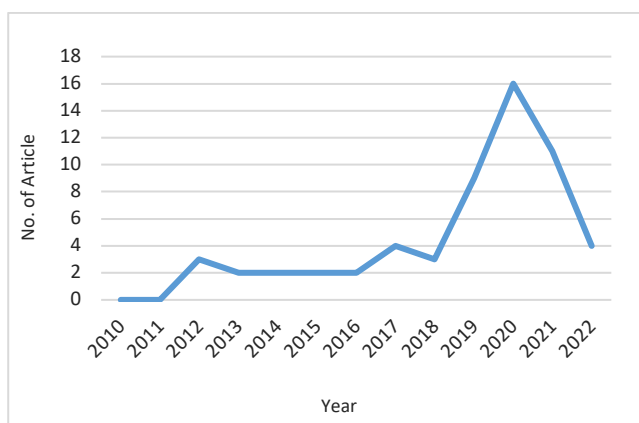


Fig. 1. Year-wise article publication trend.

C. Investigated Country/Regions

Mobile financial services are the latest addition of technology in the banking industry at globally. Academicians, scholars, researchers, and professionals from different region of the world had shown their interest on this emerging area focusing on customer satisfaction and

continuous intention. The present study covers thirty-one regions comprising of underdeveloped, least developed, developing, and developed countries. As presented in Table III, region-wise authors contribution to the literature on customer satisfaction and continuance intention in mobile financial/banking services.

The majority of the studies (71%) were undertaken in developing/least developed/underdeveloped and emerging countries, whereas the rest (29%) were undertaken in developed countries. These statistics had shown that the customer satisfaction and continuous intention in mobile financial services is a big issue for the developing or emerging countries. Most of the studied countries were from Asia (75%) followed by Africa (12%), America (8%) and European (5%) countries. Individually the most studied country was in India (6) followed by Bangladesh (5), Jordan, Saudi Arabia, and South Korea were four (4) each, Indonesia & Vietnam (3) each, and Brazil, China, Malaysia, Myanmar, Oman, Philippine, Taiwan, Thailand, and United States were 02 each and rest of the countries were in single contribution.

D. Distribution of Articles by Statistical Methods/Techniques of Analysis

The majority of the studies (46 articles, 66%) on customer satisfaction and continuous intention to use mobile financial services used SEM (Structural Equation Model), PLS (Partial-least Square) and PLS-SEM as presented in Table IV. SEM is the most commonly used method of examining the multifaceted relationship between latent variables for last two decades (Astrachan *et al.*, 2014). Simple/Multiple regression analysis techniques were used in 11 articles, while correlation analysis and other methods such as Factor analysis, ANOVA Test, T-test, Neural Network Model and Sobel test were also used in few studies.

TABLE III: STUDIED COUNTRIES/REGION

SL No.	Country/Region	Frequency	Authors
1	Australia	1	(Talukder <i>et al.</i> , 2014)
2	Bangladesh	5	(Akhter <i>et al.</i> , 2020; Himel <i>et al.</i> , 2021; Jahan & Shahria, 2021; Khan & Chaipoopirutana, 2020; Sagib & Zapan, 2014)
3	Brazil	2	(Baptista & Oliveira, 2017; Sampaio <i>et al.</i> , 2017)
4	Chile	1	Alonso-Dos-Santos <i>et al.</i> , (2020)
5	China	2	(Yin & Lin, 2022; Yuan <i>et al.</i> , 2016)

Cont. of Table III			
5	China	2	(Yin & Lin, 2022; Yuan <i>et al.</i> , 2016)
6	Egypt	1	(Hassan & Wood, 2020)
7	Ethiopia	1	(Asnakew, 2020)
8	Ghana	1	(Adjei <i>et al.</i> , 2020)
9	India	6	(Ali & Kaur, 2015; Bhuvana & Vasantha, 2019; Kumar & Ravindran, 2012; Sampaio <i>et al.</i> , 2017; Singh & Srivastava, 2020; Singh & Srivastava, 2018)
10	Indonesia	3	(Munir & Ilyas, 2017; Saadilah <i>et al.</i> , 2020; Soekarno <i>et al.</i> , 2021)
11	Jordan	4	(AL-Zubi & Al-Gasawneh, 2022; Alkhawaldeh <i>et al.</i> , 2022; Alkhazaleh & Haddad, 2021; Gharaibeh & Arshad, 2018)
12	Kenya	1	(Omigie <i>et al.</i> , 2020)
13	Kuwait	1	(Rabaa'i & AlMaati, 2021)
14	Libya	1	(Geebren <i>et al.</i> , 2021)
15	Malaysia	2	(Alwi <i>et al.</i> , 2019; Foroughi <i>et al.</i> , 2019)
16	Morocco	1	(Boujaddaine & Taqi, 2021)
17	Myanmar	2	(Tun, 2020a, 2020b)
18	North Macedonia	1	(Ciunova-Shuleska <i>et al.</i> , 2022)
19	Oman	2	(Sharma, 2019; Sharma & Sharma, 2019)
20	Pakistan	1	(Metlo <i>et al.</i> , 2021)
21	Philippines	2	(De Leon, 2019; De Leon <i>et al.</i> , 2020)
22	Saudi Arabia	4	(Al-Otaibi <i>et al.</i> , 2018; Azam, 2015; Baabdullah <i>et al.</i> , 2019; Hidayat-ur-Rehman <i>et al.</i> , 2021)
23	South Korea	4	(Kang <i>et al.</i> , 2012; Lee <i>et al.</i> , 2012; Ryu & Ko, 2020; Susanto <i>et al.</i> , 2016)
24	Sri Lanka	1	(Samsudeen <i>et al.</i> , 2020)
25	Taiwan	2	(Chen, 2013; Tseng <i>et al.</i> , 2017)
26	Thailand	2	(Naruetharadhol <i>et al.</i> , 2021; Poromatikul <i>et al.</i> , 2019)
27	Tunisia	1	(Chemingui, 2013)
28	United Kingdom	1	(Al-Otaibi <i>et al.</i> , 2018)
29	United States	2	(Hassan & Wood, 2020; Sampaio <i>et al.</i> , 2017)
30	Vietnam	3	(Lan & Giang, 2021; Le <i>et al.</i> , 2020; Lee <i>et al.</i> , 2020)
31	Global	1	(Lim <i>et al.</i> , 2019)

TABLE IV: STATISTICAL METHODS OR TECHNIQUES USED IN LITERATURES

SL No.	Statistical Methods/Techniques of Analysis	Frequency
1	ANOVA	1
2	Correlation analysis	6
3	Factor analysis	3
4	Neural Network Model	1
5	PLS	6
6	PLS-SEM	9
7	Regression analysis	11
8	SEM	31
9	Sobel Test	1
10	T-test	1

E. Models and Theories Employed in the Literature

Authors generally employed a theory or model or integrated model in the literature to measure the relationship between the constructs or investigate the casual effect between predictors and outcome variables. In some cases authors incorporate a new construct to the existing model and develop new research model or framework and justified it by the statistical analysis.

In Table V shown that a bulk of studies were employed TAM (25, 33%) in investigating customer satisfaction and intention to use MFS, followed by UTATUT/UTATU2 (13, 17%), D&M IS Success Model and Expectation Confirmation Theory were used in 8 (11%) each, Task-technology fit used in 4 (5%) articles, IRT, TRA, and Trust theory were used in 2 (3%) articles. A few studies wherein used other theory or model like ACSI, ECSI, PAM and others to evaluate customer satisfaction and intention to use MFS. Among the studied literatures, no model or theory employed in 11 articles by the authors.

TABLE V: MODELS AND THEORIES USED BY AUTHORS IN LITERATURES

SL No.	Name of Theory	Frequency
1	Australian Customer Satisfaction Index (ACSI)	1
2	D&M IS Success Model	8
3	IS Continuance theory	1
4	Diffusion of Innovation (DOI) Theory	1
5	Dissonance Theory, Assimilation theory, and Contrast Theory	1
6	Elaboration Likelihood Model (ELM)	1
7	European Customer Satisfaction Index (ECSI)	1
8	Expectation Confirmation Theory/Model (ECM)	8
9	Innovation resistance theory (IRT)	2
10	MET (Means-End Theory)	1
11	Perceived interactivity Theory	1
12	Post-Adoption Model	1
13	Self-determination Theory of Motivation (SDT)	1
14	SSTQUAL	1
15	Task-Technology Fit (TTF)	4
16	Technology Acceptance Model (TAM)	24
17	TAM2	1
18	Theory of Reasoned Action (TRA)	2
19	Trust Theory	2
20	Unified Theory of Acceptance and Uses of Technology (UTAUT)	9
21	Unified Theory of Acceptance and Uses of Technology (UTAUT2)	4
22	None	11

F. Weight Analysis

Weight analysis is a method of ascertaining the predictive power of independent variable on dependent variable in a study (Alkhowaiter, 2020). Table VI shows a brief depiction of the 98 most often used relationship between predictors and outcome variables. In weight analysis, weight value of a predictor is calculated on the basis of number of significant relationships, non-significant relationship, and total number of relationships investigated by previous studies between each pair of independent variable and dependent variable. Under the current study, out of 98 frequently used

relationship, usage intention had used as dependent variable in the bulk studies (36) followed by customer satisfaction (29). The way of performing weight analysis is the total number of significant relationships divided by total number of examined relationship between independent variable and

dependent variables. For example, the weight for relationship between perceived ease of use and intention to use is determined by dividing 19 (number of significant relationship) by 23 (total number of relationship) that equals 0.83.

TABLE VI: RESULTS OF WEIGHT ANALYSIS OF PREDICTORS

Independent Variable	Dependent Variable	No. of Sig. Results	No. of Non-Sig. Results	Total No. of Tests	Weight
Perceived Usefulness		26	-	26	1
Perceived Ease of Use		19	4	23	0.83
Perceived Self-efficacy		7	1	8	0.875
Perceived Trust		11	6	17	0.647
Satisfaction		15	1	16	0.938
Perceived task-technology fit		2	1	3	0.667
Perceived risk		8	2	10	0.8
Attitude		4	-	4	1
Perceived channel preference		2	1	3	0.667
Social Influence		12	5	17	0.706
Perceived cost		3	2	5	0.6
Perceived security		4	2	6	0.667
Perceived credibility		1	1	2	0.5
Service quality		3	2	5	0.60
System quality		2	1	3	0.667
Information quality		1	-	1	1
Communication		1	1	2	0.5
Facilitating condition		7	4	11	0.636
Hedonic Motivation	Intention to use	6	1	7	0.86
Gamification		1	-	1	1
Brand image		2	1	3	0.667
Confirmation of expectation		-	1	1	0
Perceived benefit		6	1	7	0.857
Complaint handling		1	1	2	0.5
Perceived connectivity		-	1	1	0
Personal innovativeness		2	1	3	0.667
Customer support		-	1	1	0
Habit		3	-	3	1
Utilitarian value		1	-	1	1
Perceived awareness		2	-	2	1
Loyalty		1	-	1	1
Perceived ubiquity		1	-	1	1
Fintech Literacy		2	-	2	1
Observability		1	-	1	1
Trialability		2	-	2	1
Word-of-Mouth (WOM)		-	1	1	0
Perceived self-efficacy		1	-	1	1
Confirmation of expectation		9	-	9	1
Perceived Usefulness		11	-	11	1
Perceived Ease of Use		3	3	6	0.50
Perceived Trust		5	-	5	1
Perceived security		6	2	8	0.75
Service quality		8	2	10	0.800
System quality		4	1	5	0.800
Information quality		5	-	5	1
Perceived task-technology fit		1	1	2	0.5
Perceived risk		1	3	4	0.25
Attitude		1	-	1	1
Perceived credibility		2	-	2	1
Mobile banking use		1	-	1	1
Social Influence	Customer satisfaction	-	1	1	0
Hedonic motivation		1	1	1	1
Facilitating condition		2	-	2	1
Brand image		1	-	1	1
Perceived benefit		2	1	3	0.667
Communication		-	1	1	0
Complaint handling		-	1	1	0
Availability		1	-	1	1
Accessibility		1	-	1	1
Perceived cost		4	1	5	0.8
Utilitarian value		1	-	1	1
Responsiveness		1	-	1	1
Convenience		1	-	1	1
Interface design quality		2	-	2	1
Autonomy		1	-	1	1

Jeyaraj *et al.* (2006) classified predictors into two categories- well utilized and experimental predictors. Predictors which can be examined more than five times should be treated as well utilized and predictors which can be examined less than five times should be treated as experimental predictors. Among the well utilized predictors, which predictor's weight value is more than or equal to 0.80 should be considered as the best predictor and otherwise it should be least effective predictors. On the other hand, among the experimental predictors, a predictor is said to be promising predictor if its weight value is 1.

On the basis of weight analysis it was found that among the 13 well utilized predictors for usage intention, 7 predictors such as, perceived usefulness (1), satisfaction (0.94), self-efficacy (0.88), perceived benefit (0.86), hedonic motivation (0.86), perceived ease of use (0.83), and perceived risks (0.80) are the best predictors and the remaining such as social influence, perceived security, service quality, facilitating condition, perceived trust, and perceived cost are the least effective predictors. On the other hand, among the 23 experimental predictors of intention, there are 11 predictors found as the promising predictors, such as, attitude, habit, awareness, Fintech literacy, trialability, information quality, utilitarian value, loyalty, perceived ubiquity, and observability.

Out of 9 well utilized predictors for customer satisfaction it was found that perceived usefulness, confirmation of expectation, trust, service quality, system quality, information quality, perceived cost are the best predictors and perceived security, and perceived ease of use are the least effective predictors. There are also 14 experimental predictors for customer satisfaction which considered as the promising, such as perceived credibility, facilitating condition, accessibility, responsiveness, interface design quality, perceived self-efficacy, attitude, mobile banking use, brand image, availability, utilitarian value, convenience, autonomy, and hedonic motivation.

IV. DISCUSSION

A. Customer Satisfaction

During the study period from 2010 to 2022 only 13 studies were conducted with a view to measuring the customer satisfaction of mobile financial service and/or mobile banking services. The majority of the study were conducted in developing countries (Al-Zubi & Al-Gasawneh, 2022; Alkhazaleh & Haddad, 2021; Alwi *et al.*, 2019; Jahan & Shahria, 2021; Metlo *et al.*, 2021; Saadilah *et al.*, 2020; Sagib & Zapan, 2014) and a very few studies from developed regions (Al-Otaibi *et al.*, 2018; Baabdullah *et al.*, 2019; Sampaio *et al.*, 2017). The theory or model used in measuring the customer satisfaction were D&M IS Success Model (Al-Otaibi *et al.*, 2018; Baabdullah *et al.*, 2019; Geebren *et al.*, 2021; Saadilah *et al.*, 2020); SSTQUAL (De Leon *et al.*, 2020); and ACSI (Boujaddaine & Taqi, 2021).

The statistical methods frequently used in investigating customer satisfaction were SEM/ PLS-SEM. On the other hand, Al-Otaibi *et al.* (2018), Alkhazaleh and Haddad (2021), Alwi *et al.* (2019), and Metlo *et al.* (2021) have used correlation and regression analysis in their studies and revealed that perceived usefulness, perceived ease of use,

security and privacy, transaction costs, perceived credibility, availability, accessibility, and attitude have significant association and effect on customers' satisfaction. Alwi *et al.* (2019) found that perceived ease of use has a significant impact on customer satisfaction.

Sagib and Zapan (2014) has measured relationship between service quality and customer satisfaction and loyalty in Bangladeshi context and found that reliability and responsiveness, efficiency and convenience have a positive influence on satisfaction. In another study also conducted in Bangladesh context, Jahan and Shahria (2021) reveals that expense, responsiveness and relative advantage have significant influence while security and convenience have insignificant influence on satisfaction. No specific research model or theory employed in their study.

From the weight analysis, it is found that perceived usefulness, confirmation of expectation, trust, service quality, system quality, information quality, perceived cost are the best predictors and perceived security, and perceived ease of use are the least effective predictors of customer satisfaction. Moreover, perceived credibility, facilitating condition, accessibility, responsiveness, interface design quality, perceived self-efficacy, attitude, mobile banking use, brand image, availability, utilitarian value, convenience, autonomy, and hedonic motivation are found as the promising predictors of customer satisfaction in mobile financial services.

B. Intention of Using Mobile Financial Services

The comprehensive review study reveals that total 44 articles published on customers' intention of using mobile financial services and/or mobile banking services during the period 2010 to 2022. Out of which the highest 17 studies examined customers' continuance intention of using MFS; 12 studies were conducted on investigating customers' behavioral intention to use MFS; 9 studies evaluated customers' intention to use MFS; 2 studies analyzed customers' reuse intention; 2 studies investigated sustained use or sustainable intention of using MFS; One study evaluated customer perception, actual usage and loyalty on MFS each. The models or theory used in evaluating the customer's usage intention of MFS were TAM, UTAUT, TTF, SDT, ECT/ECM, PAM, IS continuance model, MET, ELM, DOI, and IRT. But the most frequent used models in previous studies were TAM, UTAUT, and ECT/ECM. A significant number of studies extended these theory or model by incorporating new variables, for example, perceived credibility, trust, social influence, perceived security and privacy, corporate image, perceived service quality, perceived risks, awareness, personal innovativeness, perceived enjoyment, Fintech literacy with the TAM (Alkhalwaldeh *et al.*, 2022; Asnakew, 2020; Azam, 2015; Bhuvana & Vasantha, 2019; De Leon, 2019; Hassan & Wood, 2020; Kang *et al.*, 2012; Kumar & Ravindran, 2012; Munir & Ilyas, 2017; Sharma & Sharma, 2019; Talukder *et al.*, 2014); Gamification, Trust, perceived ubiquity, security, autonomy, customer support with UTAUT (Hidayat-ur-Rehman *et al.*, 2021; Samsudeen *et al.*, 2020; Singh & Srivastava, 2020); Fintech knowledge, security and privacy, trust, self-efficacy with ECT & PAM (Lim *et al.*, 2019; Susanto *et al.*, 2016); trust with D&M IS Success (Sharma & Sharma, 2019); Perceived risks, brand image, brand awareness with DOI

(Chen, 2013). A bulk of studies (more than 90%) used SEM, PLS, and PLS-SEM as a tool of analyzing statistical data.

For customers intention to use MFS, the frequently (more than five times) used predictive antecedents were perceived usefulness, perceived ease of use, social influence, perceived trust, satisfaction, facilitating condition, perceived risks, perceived self-efficacy, perceived benefit, perceived enjoyment, perceived security, perceived service quality, and perceived cost. Among these well utilized antecedents, the best predictors of customer intention to use MFs were perceived usefulness, satisfaction, self-efficacy, perceived benefit, hedonic motivation, perceived ease of use, and perceived risks and the remaining were the least effective.

Ali and Kaur (2015) studied on factors affecting customer's perception towards mobile banking services in India through factor analysis. The study identified four factors such as convenience, security, traditional banking, and awareness that significantly impact customer perception toward mobile banking services. Kang *et al.* (2012) identified four major determinants, for instance, perceived risks, perceived usability, channel preference, and perceived value for sustained MFS use. The study reveals that perceived usability, channel preference, and perceived value have significant impact on sustained use of MFS but perceived risks have no significant effect. Naruetharadhol *et al.* (2021) finds positive and significant relationship among service quality, perception and sustainable intention to use MFS.

C. Weight Analysis

Weight analysis purports to reveal the predictive power of factors over the outcome variable. In the weight analysis, it is initiated that intention to use mobile financial services as outcome variable has the highest relationship with the predictors. Weight analysis revealed seven best predictors for customer satisfaction such as, perceived usefulness, confirmation of expectation, trust, service quality, system quality, information quality, and perceived cost and similarly the seven best predictors for customer intention to use MFS for instance, perceived usefulness, satisfaction, self-efficacy, perceived benefit, hedonic motivation, perceived ease of use, and perceived risks (Table VI). It also disclosed a bunch of promising predictors for customer satisfaction and usage intention of MFS, for example, attitude, brand image, Fintech literacy, perceived credibility, facilitating condition, perceived enjoyment (hedonic motivation), awareness, and gamification (Table VI).

V. CONCLUSION

The main purpose of the study was to provide a comprehensive review of literature and perform weight analysis. To reach this objective 58 studies focused on customer satisfaction and intention of using mobile banking/financial services were collected and investigated. The study finds that most of the studies focused on behavioral intention of using MFS; factors affecting customer satisfaction, and factors affecting intention to use MFS by employing D&M IS Success model, TAM, and UTATUT as a theoretical framework. The majority of the studies used PLS, SEM, and PLS-SEM as statistical technique for analyzing data. It also found that the issues of customer

satisfaction and intention to use MFS were frequently addressed in developing countries especially from Asian region followed by Africa.

The weight analysis unveiled seven best predictors for customer satisfaction such as, perceived usefulness, confirmation of expectation, trust, service quality, system quality, information quality, and perceived cost and seven best predictors as well for customer intention to use MFS for instance, perceived usefulness, satisfaction, self-efficacy, perceived benefit, hedonic motivation, perceived ease of use, and perceived risks. The least effective predictors for continuance intention were social influence, perceived security, service quality, facilitating condition, perceived trust, and perceived cost. It also revealed a bunch of promising predictors for customer satisfaction and usage intention of MFS, for example, attitude, brand image, Fintech literacy, perceived credibility, facilitating condition, perceived enjoyment, awareness, and gamification.

There are some limitations of this paper while summarizing and extending the knowledge base on customer satisfaction and usage intention of MFS. Firstly, the study collects majority of the literatures from Scopus and a very few picked on the snowball system from the reference list of reviewed paper that limit the number of studies for review, and weight analysis. Further study may recommend considering wider source of collecting literatures for vast investigation. Secondly, the study is in qualitative nature and applied weight analysis only but have an opportunity to conduct quantitative study in future for instance, Meta-analysis. Though there are some limitations but this study to the best of authors' knowledge is a comprehensive literature review that extends current state of knowledge in customer satisfaction and usage intention of MFS.

From the comprehensive literature review, this study finds a literature gap and directs a new pave of future research emphasized on customers' post-adoption era, for example, factors affecting sustainable intention to use MFS; the relationship between customer satisfaction and sustainable intention to use MFS; intervening effect of customer satisfaction on the relationship between perceived factors and sustainable usage intention of MFS. Authors will propose a new conceptual research model consisting of the constructs identified from weight analysis and conduct a comprehensive study by using primary data in future.

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CONFLICT OF INTEREST

Authors declare that they do not have any conflict of interest.

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