

Determinants of portable bank use among the bank clients in North India

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Abstract

This manuscript purports to assess the determinants of service quality and their implications for continuance intention of usage of mobile banking. Our research model investigates the moderating influence of trust between service quality and user's satisfaction, and mediating impact of satisfaction on service quality—Continuance Intention relationship. The study used a sample size of 258 respondents from North India. All hypotheses were tested using SPSS and PROCESS Macro (Hayes). A positive connection was found between all study constructs. Furthermore, results revealed that trust did not moderate the impact of service quality on satisfaction; satisfaction partially mediated the service quality—Continuance Intention relationship. Findings of the study suggest that banks must emphasise on user-friendly interface for the m-banking application as well as the relevant service processes related to perceived ease of use. It is advisable that the user interface looks orderly and is easy to navigate. Also, results derived from the study suggest that banks must consider mobile security as a very important issue in order to protect the customers from fraud, and thus encourage use of m-banking application. The results cannot be generalised since data was collected only from northern part of India.

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