MOBILE BANKING SERVICE QUALITY AND CONTINUANCE INTENTION AMONG NEPALESE MOBILE BANKING USERS

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial fulfillment of the requirements for the Master's Degree

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Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled **"Mobile Banking Service Quality and Continuance Intention Among Nepalese Mobile Banking Users"**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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June, 2024

Report of Research Committee

Mr. Chandra Bahadur Pariyar has defended research proposal entitled **"Mobile Banking Service Quality and Continuance Intention Among Nepalese Mobile Banking Users"** successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Dinesh Basnet and submit the thesis for evaluation and viva voce examination.

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Approval Sheet

We, the undersigned, have examined the dissertation entitled **"Mobile Banking Service Quality and Continuance Intention Among Nepalese Mobile Banking Users"**. presented by Chandra Bahadur Pariyar candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the dissertation is worthy of acceptance.

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Abbreviation

%	=	Percent
&	=	And
CEO	=	Chief Executive Officer
CI	=	Continuance Intention
EDT	=	Expectancy Disconfirmation Theory
E-SQ	=	E-Service Quality
E-S-QUAL	=	Electronic Service Quality
MB-SQ	=	Mobile Banking Service Quality
NRB	=	Nepal Rastra Bank
PDA	=	Personal Digital Assistant
QUAL	=	Qualification
REG	=	Registration
SAT	=	Satisfaction
TU	=	Tribhuwan University
TAM	=	Technology Acceptance Model
PIT	=	Perceived Interactivity Theory
ECM	=	Expectancy-Value Model
TPB	=	Theory of Planned Behavior
ECM	=	Expectation Confirmation Model
SDT	=	Self-Determination Theory

Abstract

The increased use of mobile technology makes mobile banking services more engaging to examine among Nepalese mobile banking users. The aim of this study is to investigate the mobile banking service quality and continuance intention among Nepalese mobile banking users. Descriptive and casual research design has been used. A quantitative approach was followed making use of questionnaires for the collection of data. Two hundred and fifty four samples were used in this study. The theoretical framework for the study was constructed based on various literature reviews. Utilizing multiple regression analysis, the results indicate that, overall, the independent variables; efficiency and fulfillment have positive relationship with continuance intention and system availability has no effect on continuance intention. Additionally, the results revealed several strong predictors that influence users' intention to use mobile banking. Users also demonstrate a certain level of efficiency, as evidenced by their continued use of mobile banking services. However, system availability for mobile banking has a negative impact. The paper provides an understanding about the dynamics between mobile banking service quality and continuance intention.

This research has made significant contributions to the mobile banking literature in multiple areas. So, this study has has enriched the relevant literature by highlighting the importance of mobile banking service quality and continuance intention of the customer. Our findings underscore the significance of mobile banking service quality as an indicator of continuance intention in the domain of mobile banking. This study introduces mobile banking service quality into the existing EDT framework. This study expected to provide necessity insights for managers and policymakers on mobile naming sector. From a practical perspective, our findings are valuable for mobile banking application designers and service providers aiming to enhance competitiveness and service quality

Keyword: Mobile banking service quality, continuance intention, Nepalese mobile banking users.

CHAPTER I
INTRODUCTION

1.1 Background of the Study

Mobile banking involves conducting online financial transactions using mobile telecommunication devices such as mobile phones or tablets. People use mobile applications or websites provided by financial institutions to perform these transactions. Mobile banking is defined as "a channel whereby the consumer interacts with a bank via a mobile device, such as a mobile phone or personal digital assistant. In that sense, it can be seen as a subset of electronic banking and an extension of internet banking with its unique characteristics" (Laukkanen & Passanen, 2008, p. 87). Also known as m-banking or mobile financial services, mobile banking refers to using smartphones or tablets to conduct banking transactions and access financial services remotely, especially in areas without access to paper money. Its growing popularity is not limited to remote locations; people are increasingly attracted to mobile banking for its convenience and time-saving benefits

Additionally, a survey by the Boston Consulting Group reported that 1 in 4 customers intended to reduce or completely stop visiting bank branches after the COVID-19 crisis (Boston Consulting Group, 2020). In Nepal, the growth of mobile banking users shows similar trends. According to the Nepal Rastra Bank, the Central Bank of Nepal, the number of mobile banking users has significantly increased by 52%, 90%, 64%, 35%, and 25.5% over the past four years (Nepal Rastra Bank, 2021). Mobile banking is considered a subset of electronic banking and an extension of internet banking, but it has its own unique characteristics due to the specific services for the mobile banking users. Mobile banking provides users to carry out various banking activities conveniently and securely from anywhere with network connectivity. Mobile banking service provides account balances details, fund transfer easily, payment of any bills, depositing checks remotely, checking statements, and receiving alerts and notifications regarding account activity.

In this technological age of the world the increasing use of mobile devices in Nepal and other developing countries is demonstrating their effectiveness as a medium for delivering both communication and financial services directly to customers at their doorsteps (Poudyal &

Karmacharya, 2010). The most beneficial part of it is providing financial transaction personally. So, people need to be familiar with mobile banking functions and its service quality. This research has been done because people need to know about the service quality of mobile banking. Whether it is effective way for financial service where visiting branches is costly and difficult because of the lack of geographical easy excess and lack of road excess in remote areas and useful to find the service in remote area of Nepal people need to know the mobile banking service quality which is the best idea to provide good services and making personal and near relationship.

In recent years, the banking services sector has experienced significant growth with the emergence of mobile banking. Mobile banking, which falls under the umbrella of electronic banking services, involves providing financial services through mobile devices like smartphones and tablets using applications or websites offered by banks. The rapid increase in mobile banking users has made its adoption a focal point for researchers (e.g., Khan et al., 2021; Pokhrel, 2022; Rahi et al., 2022; Twum et al., 2023). It has emerged as a convenient and accessible alternative to traditional brick-and-mortar banking, offering customers the flexibility to conduct various banking transactions anytime, anywhere. The quality of service provided in mobile banking of financial institutions plays a vital role in shaping customer experiences and perceptions about banks and other financial institution. As the reliance on mobile banking continues to grow, understanding and enhancing service quality become imperative for banks and financial institutions to stay competitive and meet the evolving needs of their customers. (Sreelakshmi & Prathap, 2020).

Mobile banking has revolutionized the way customers interact with financial institutions, offering unprecedented convenience and accessibility. However, to capitalize on the opportunities presented by mobile banking, banks must prioritize the delivery of high-quality services that meet user expectations and preferences. By focusing on key elements such as accessibility, security, reliability, privacy of customer, personalization, customer support, and integration with value-added services, banks can enhance the overall quality of their mobile banking offerings and deliver exceptional experiences to their customers.

On the other hands, payments methods have experienced many changes on their upgrading strategies In the realm of mobile banking adoption, even traditionally less tech-savvy

segments of the population have embraced mobile banking (Walden & Foreman, 2021). Globally, mobile payment transactions are projected to rise by 50% from 2020 to 2025, with mobile commerce expected to constitute approximately 80% of the total e-commerce transaction value by 2025 (Rahi, 2022). Thus, this paper seems to investigate mobile banking service quality and continuance intention in the context of Nepal.

Mobile banking continuance intention is all about the intention of the customer to continue using mobile banking (Bhattacherjee, 2001). It is all about what is their intention after using the mobile, whether they want to continue or not. It has been called the adoption of mobile banking, users continue using it after experiencing the expected services provided by the service provider. Previous studies have explored the factors influencing the intention to use mobile banking users about their thoughts on mobile banking (e.g. Baabdullah et al., 2019; Pokhrel, 2022), the continuation adoption of mobile banking has rarely been examined. (Asnakew, 2020; Cao et al., 2018; Zhou, 2011). Therefore, this paper investigated the continuance adoption of mobile banking by applying the expectancy disconfirmation theory (EDT) of Oliver (1980).

This paper suggests that mobile banking service providers craft and draft their mobile services. Mobile banking continuance intention has not been extensively investigated in the context of Nepal (Pokhrel, 2022). The researcher is trying to find in this study which could provide meaningful insights for designing mobile banking applications to enhance the satisfaction of the costumer and, ultimately, the continuance intention of mobile banking users. Consequently, achieving a competitive edge is possible among various mobile banking service providers. Drawing on the EDT and electronic service quality model, this study aims to examine the continuance intention concerning mobile banking service quality among customers in Nepal.

1.2 Problem Statement

This research examines the service quality of mobile banking and the continuance intention of the consumer of mobile banking because some customers think that mobile banking is difficult to utilize and its use is complicated. A study by Alalwan et al. (2016) emphasizes that security and privacy concerns are major barriers to the adoption of mobile banking services. Inan et al. (2023) supports these findings by incorporating self-determination

theory, demonstrating that perceived competence and relatedness significantly influence satisfaction and perceived usefulness, which in turn affect the continuance usage intention of mobile banking. I believe both service provider and the consumer both can be satisfy with the services of mobile Banking with this research. By using mobile banking, some of the problem might occur. Mobile banking services might make the customers difficult to use because it is a new technology service. Rogers (2003) determine that the innovation services are perceived as difficult to understand and use. In addition, some Nepalese still not able to fully trust in mobile banking for they think and worry that some hacker may forgery their personal information and take out their money without any notifications. So many time people are not secure about their money whether it is still in account or not.

Despite the growing popularity and uptake of mobile banking services, there remains a significant gap in understanding the factors that influence service quality provided by financial institution. This study aims to explore and analyze the different aspects of mobile banking service quality and their continuance intention, loyalty, and the intention to continue using mobile banking services. Identifying the main drivers and obstacles affecting continuance intention is crucial for maintaining ongoing engagement and maximizing the benefits of mobile banking platforms. In line with policy initiatives, the monetary policy for 2020–21 emphasized the importance of digital banking and e-payments as integral components of the digital Nepal framework (Nepal Rastra Bank, 2020). This framework promotes comprehensive digital payment activities across Nepal's financial sectors. Despite the increasing number of mobile banking users each year, research on mobile banking adoption in Nepal has been limited. Pokhrel (2022) noted that behavioral intention toward mobile banking adoption is influenced by attitudes toward mobile banking, subjective norms, and perceived behavioral control. However, there has been limited focus on the post-adoption behavior of mobile banking in the context of Nepal.

According to Yu (2013), despite the perceived benefits for customers, the actual adoption of mobile banking has not grown as quickly as expected. Yu further argues that a primary reason for this slower adoption is the lack of trust in mobile banking services. Despite there being over 5 billion mobile users worldwide, only 200 million actively use mobile banking services (Jeong & Yoon, 2013). It helps to identify the key dimensions of mobile banking

service quality, including but not limited to reliability, security, ease of use, responsiveness, and transactional efficiency, Assess the current level of satisfaction among mobile banking users regarding each identified dimension. Analyze the relationship between different dimensions of service quality and overall customer satisfaction, Examine the influence of service quality on customer loyalty and intention to continue using mobile banking services, investigate any demographic or behavioral factors that may moderate the relationship between service quality, customer satisfaction, and loyalty, provide recommendations for mobile banking providers to enhance service quality and improve customer satisfaction and loyalty and Understand continuance intention which reflects the propensity of users to persist in using mobile banking.

Similarly, it helps to identify influencing factors, addressing critical gaps and optimizing mobile Banking services. By addressing these things, this study aims to contribute to the understanding of mobile banking service quality and its implications for customer satisfaction.

This study has tried to address the following research questions:

i. What are the current statuses of mobile banking service quality and continuance intention among Nepalese Mobile Banking Users?
ii. Is there any relationship between efficiency, system availability, and Fulfillment among Nepalese Mobile Banking Users and continuance Intention among Nepalese Mobile Banking Users?
iii. Does the dimension of mobile banking service quality affect continuance intention among Nepalese Mobile Banking Users?

1.3 Objectives of the Study

This study aims to investigate service quality of mobile banking of the random Nepalese mobile banking users and their continuance intention of mobile banking. The study aims to achieve the following objectives:

i. To identify the current status of mobile banking service quality and continuance intention among Nepalese Mobile Banking Users.

ii. To examine the relationship between efficiency, system Availability, and Fulfillment among Nepalese Mobile Banking Users and continuance Intention among Nepalese Mobile Banking Users.
iii. To analyze the effect of the dimensions of mobile banking service quality on continuance intention among Nepalese Mobile Banking Users

1.4 Hypotheses

On the basis of questionnaires for this research the present study have the following hypothesis:

Hypothesis 1 (H1): There is significant positive relationship between efficiency and continuance intention.

Hypothesis 2 (H2): There is significant positive relationship between system availability and continuance Intention.

Hypothesis 3 (H3): There is significant positive relationship between fulfillment and continuance intention.

1.5 Rationale of the Study

The rationale of the study is to find the service quality of the mobile banking service provider and the continuance intention of the mobile banking users. It helps to know whether users are satisfied with the mobile banking or not. And this study will be helpful to the mobile banking service provider to improve their service quality in order to create satisfied consumers. So, costumers' can trust on using mobile banking.

Furthermore, this research aims to explore the Nepalese socio-economic landscape and perceptions regarding mobile banking. The study examines several determinant variables including continuance intention, efficiency, system availability, and fulfillment related to the adoption and necessity of mobile banking service providers would have benefit from predicting future trends to promote mobile banking and create a supportive environment for advancing the digital economy. Collaborating with banks and financial institutions through their contribution for the development of the country.

1.6 Limitations of the Study

Every research and study has some limitation because if there is no limitation then the research will be broad and hard to identify the specific problem. SO, this research also lacked in some aspects. Some of the limitations that were observed in this study are as follows.

i. Mobile banking users are growing rapidly in Nepal. So for data collection it is very easy to distribute questionnaires physically and through Google forms. The researcher was asking whether respondents are mobile banking users or not before giving the questionnaires.
ii. Unwillingness of the employee to response could be the reason why some of the variables are not loaded into expected factors.
iii. The samples of mobile banking users for this study were mostly those who are more knowledgeable about the mobile banking.
iv. The study directed during a specific time-frame won't bring about elements that have long-term impact.
v. This study based was only based on quantitative data. Collect data from 254 respondents who are mobile banking users in Nepal.

CHAPTER II
LITERATURE REVIEW

Introduction

The literature review is essential for researchers or investigators studying perception of mobile banking users. It provides a framework to understand what has already been explored and highlights how the current study introduces new dimensions to this field of research. Because of the rapid expansion of electronic services like online banking, online shopping, and online learning, the concept of service quality in traditional retail has evolved into e-service quality. Given the distinct characteristics of e-services compared to brick-and-mortar retail, ensuring high e-service quality has become crucial for attracting customers (Blut et al., 2015). Various studies conducted over different periods and in different locations have yielded diverse findings. Therefore, conducting a literature review is a fundamental and necessary step in research. This chapter is divided into three sections. The first section discusses the conceptual framework, focusing on the theories and concepts related to consumers' perceptions of mobile banking service quality and continuance intention. The second section reviews previous research, journals, and articles relevant to mobile banking service quality and continuance intention. The third section addresses research gaps in the existing literature.

In conclusion, mobile banking service quality plays a crucial role in shaping users' continuance intention. Understanding the dimensions of service quality that are most salient to users and identifying factors that mediate or moderate this relationship is essential for fostering continued engagement with mobile banking services.

2.1 Theoretical Review

Various theories have mobile banking that relates to service quality and continuance intention among Nepalese mobile banking users. Some of these theories include: TAM and PIT Theory, ECM and TBP Theory, ECM and SDT Theory, ECM and TRI Theory. These theories are described as below:

2.1.1. TAM and PIT Theory

These theory emphases on the satisfaction on mobile banking service quality and continuance intention. It is been developed by Yin and Ling (2020). Technology Acceptance Model (TAM) and Perceived Interactivity Theory (PIT) are two frameworks often used to understand and predict how users come to accept and use technology.

The TAM was introduced by Fred Davis in 1989 and is one of the most influential models in the field of information systems. It is designed to explain how users come to accept and use a technology. The core constructs of TAM are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU is he degree to which a person believes that using a particular system would enhance their job performance and the PEOU is the degree to which a person believes that using a particular system would be free from effort. These two constructs influence users' Attitude towards using the system, which in turn affects their Behavioral Intention to Use and ultimately their actual use of the Actual System Use. The model suggests that when users are presented with a new technology, their decision about how and when they will use it is influenced by these perceptions.

PIT focuses on how the characteristics of an innovation influence an individual's decision to adopt or reject it. This theory is often linked to Everett Rogers' Diffusion of Innovations (DOI) theory. Key constructs in PIT include Relative Advantage, Compatibility, Complexity, Trialability, and Observability. Relative Advantage refers to how much better an innovation is perceived compared to what it replaces. Compatibility measures how well an innovation aligns with existing values, past experiences, and the needs of potential adopters. Complexity assesses how difficult an innovation is perceived to be in terms of understanding and use. Trialability is the extent to which an innovation can be tested on a limited basis. Observability indicates how visible the results of an innovation are to others. These characteristics influence the rate at which an innovation is adopted within a social system.

Comparing TAM and PIT

While both TAM and PIT are used to understand technology adoption. TAM emphasizes user perceptions of the technology (usefulness and ease of use) and how these perceptions influence their acceptance and use. PIT emphasizes the characteristics of the innovation itself and how these characteristics influence the adoption decision. In practice, organizations often

use both models to design and implement technology solutions. TAM can help in understanding user perceptions and tailoring the user experience to enhance acceptance. PIT can help in identifying and addressing potential barriers to adoption based on the characteristics of the innovation. Together, these theories provide a comprehensive framework for understanding the dynamics of technology adoption and ensuring successful implementation.

2.1.2 ECM and TPB Theory

Baranova et al.'s work on the Expectancy-Value Model (ECM) and the Theory of Planned Behavior (TPB) likely examines the integration or comparative analysis of these two theoretical frameworks. The Expectancy-Value Model is a psychological framework that explains how individuals' attitudes and behaviors are influenced by their expectations and the value they place on the outcomes. Expectancy and the value are the Key components of it. Expectancy is the belief about the likelihood of a particular outcome and the value is the importance or value placed on the outcome. In the context of behavior, this model suggests that individuals are more likely to engage in behaviors they believe will lead to highly valued outcomes.

Similarly, The Theory of Planned Behavior, proposed by Icek Ajzen (2022), expands on the Theory of Reasoned Action (TRA) by including perceived behavioral control. The TPB suggests that behavior is directly influenced by behavioral intentions. TPB theory is shaped by attitudes and Subjective Norms. Attitude is the personal positive or negative evaluation of performing the behavior and the subjective norms are the perceived social pressure to perform or not perform the behavior. Along with this it is shaped by perceived Behavioral control. It is the perceived ease or difficulty of performing the behavior, which can also directly influence behavior.

Baranova et al. (2022) might integrate these models to provide a comprehensive understanding of behavior by combining the elements of expectancy and value from ECM with the components of TPB. Possible intersections include behavioral Intentions: Both models consider the importance of expectations (ECM) and intentions (TPB) in predicting behavior, Value and Attitude: The value in ECM aligns with attitudes in TPB, as both assess the importance or desirability of outcomes. Perceived Behavioral Control: This element from

TPB can be integrated with expectancy, where individuals' beliefs about their control over outcomes influence their expectations.

2.1.3 ECM and SDT Theory

Rahi et al. (2022) integrated the Expectation Confirmation Model (ECM) and Self-Determination Theory (SDT) to explore factors influencing user continuance intention in internet banking. Their study highlighted that intrinsic motivation, a core component of SDT, significantly impacts users' decisions to continue using e-banking services. They also found that the relationship between user intention to continue using these services and their intention to recommend them is moderated by the perceived image of the service. This integrated approach enriches the understanding of technology continuance intention by combining motivational and technological factors.

They investigated the continuance intention of internet banking users by integrating the Expectation Confirmation Model (ECM) and Self-Determination Theory (SDT). They found that intrinsic motivation, as described by SDT, significantly influences users' decisions to continue using e-banking services. Moreover, the perceived image of the service moderates the relationship between continuance intention and the intention to recommend it. This study highlights the importance of understanding both technological and motivational factors to enhance user retention in internet banking.

2.1.4 ECM and TRI Theory

Enterprise Content Management (ECM) and the Technology Readiness Index (TRI) are both important concepts in the realm of technology adoption and management. Let’s break down each one and understand their significance and interplay. This theory is founded by Humbani & Wiese (2019). It refers to mobile payment apps. Beside this, ECM refers to the strategies, methods, and tools used to capture, manage, store, preserve, and deliver content and documents related to organizational processes. ECM covers the entire lifecycle of content from creation to disposition. Components of ECM include document management, workflow, record management, web content management, collaboration tools and digital assets management.

Similarly, The Technology Readiness Index (TRI) is a framework used to measure the readiness of individuals or organizations to embrace and use new technologies. The TRI assesses different dimensions that reflect psychological readiness towards technology adoption. Components of TRI optimism, innovativeness, discomfort and insecurity

By considering both ECM and TRI, organizations can better prepare for and manage the transition to new content management technologies, ensuring a more successful and less disruptive implementation process.

2.2 Empirical Review

The main purpose of the present study is to get some idea regarding mobile banking. There are different kinds of literature available regarding this. Some books, reports, journals, articles, thesis and related websites will be reviewed to attempt the theoretical foundation and analyze how e-banking helps to maintain the satisfaction of customers of the bank. So, researcher was reviewed these studies in order to explain the present problem of the study. They are as follows:

Table 1

Empirical review

Author	**Major Objectives**	**Methodology**	**Findings**
Govender and Sihlali (2014)	Aims to explore the factors that affect the adoption of mobile banking services.	Using multiple regression analysis	1.Significant predictors impact the intention to continue using mobile banking. 2.Users exhibit a degree of trust, which contributes to their ongoing use of mobile banking.

Akturan and Tezcan(2012)	Aims to examine customers' adoption of mobile banking by integrating the technology acceptance model (TAM) with research on perceived benefits and risks.	Structural equation modeling (SEM) technique	Perceived efficiency, system availability, fulfillment, privacy, and fulfillment directly influence customers' intentions towards mobile banking. There is no direct correlation between perceived usefulness and intention to use, perceived ease of use and attitude, or financial, time, and security/privacy risks and attitude.
Chau and Ngai (2010)	This paper seeks to explore the perceptions, attitudes, and behaviors of the youth market regarding internet banking services (IBS).	ANOVA Test	1.Individuals aged 16-29 exhibit more favorable attitudes and intentions towards using IBS compared to other age groups. 2.The quality of IBS positively influences satisfaction and loyalty.
Lau (2016)	Aims to offer deeper	Unified Theory of	Performance

	understanding of the factors influencing consumers' intentions to use mobile banking services.	Acceptance and Use of Technology (UTAUT)	expectancy is the primary factor influencing users' adoption of mobile banking, followed by perceived effort.
Ernovianti, Nikmat, Kassim, Rashid and Shaari (2012)	The study utilizes a Technology Acceptance Model (TAM) to examine factors influencing the intention of bank customers in Malaysia to use online banking.	Using Structural equation modeling (SEM) using AMOS 18	1. There is a notable correlation between self-efficacy and the intention to use internet banking.
Pradhan (2018)	To investigate the effect of service promotion on creating customer value.	Using statistical tools such as correlation – regression, T test, and P value.	Service promotion has a positive impact on the value of customer
Bidarra, Leiva and Cabanillas (2013)	To enhance the research on the adoption of electronic banking, especially mobile banking acceptance, and to deepen the	The online survey, and using structural equation modeling (SEM)	Customers still lack complete confidence in mobile banking due to various factors

	understanding of consumers' attitudes toward using new technology		
Alalwan, Dwivedi and Rana (2017)	The purpose of this study is to investigate the factors influencing behavioral intention and adoption of mobile banking by customers of Jordanian banks.	Unified Theory of Acceptance and Use of Technology (UTAUT2)	Behavioral intention is significantly and positively influenced by performance expectancy, effort expectancy, hedonic motivation, price value, and trust.
Khatri and Upadhyaya (2013)	To know the types of facilities provided under internet banking service (IBS), Consumers knowledge about the services, and Difficulties faced by Banks while providing the services	Using SPSS program and Microsoft Excel Program.	Awareness, Benefits, and security were identified as major reasons behind less utilization of internet Banking
Laukkanen and Kiviniemi (2010)	To investigate the effect of information and guidance offered by a bank	Using structural equation modeling	1. The most significant factor in reducing the usage barrier is the

			information and guidance provided by the bank, followed by the importance of image, value, and risk barriers. 2. Information and guidance had no impact on the traditional barrier.
Malaquias and Hwang (2016)	To improve people's quality of life and to bring efficiency to the service provider	Confirmatory Factor Analysis and Structural Equation Modeling	Observed a negative relationship between fulfillment of Mobile banking and undergraduate course area (dummy variable for undergraduate technology courses).
Chaouali, Souiden and Ladhari (2017)	Aims to enhance this theoretical framework by examining the roles of general self-confidence and cynicism in explaining consumers' adoption of mobile banking.	Structural equation modeling (SEM) using the partial least squares (PLS) path modeling method.	Intention of adopting mobile banking is determined by attitude toward mobile banking, which in turn is determined by attitude toward success, attitude toward failure, and

			attitude toward learning to use mobile banking. These three attitudes are significantly influenced by general self-confidence and cynicism
AlSoufi and Ali (2014)	To incorporate the role of factors in influencing customer's perception towards M banking adoption.	Technology Adoption Model (TAM)	1. The intention to adopt mobile banking is mainly affected by specific factors which are: Perceived Usefulness and Ease of Use. 2. Perceived cost and perceived risk did not show any effect on the users' intention to use mobile banking
Chawla and Joshi (2017)	To examines the influence of various factors on user attitude and intention towards adopting mobile banking.	Based on focus-group discussion and personal interviews with bankers, the technology acceptance model (TAM).	1. User attitude did not significantly differ across demographic variables. 2. User intention significantly varied among demographic groups based on

			gender and household income.
Singh and Srivastava (2018)	To study and understand customers' adoption of mobile banking to enhance its diffusion.	Using SPSS program and SEM analysis by using AMOS 16.0.	1. Security, self-efficacy, perceived ease of use, and perceived financial cost, in that order, influence customers' intention to adopt mobile banking.
Luarn and Lin (2005)	To identify the factors that influence users' acceptance of mobile banking.	Theory of planned behavior (TPB) and the TAM	1. Strongly support the extended TAM in predicting users' intentions to adopt mobile banking.
Laukkanen and Lauronen (2005)	To study that explored consumer value creation in various mobile banking services.	using a qualitative in-depth interviewing method	1. New electronic channels are taking the place of more traditional ones. 2. Location-free access appears to add positive value to the consumption of this service

Baptista and Oliveira (2015) found that mobile banking is considered the most value-adding and important mobile commerce application available. It has been acknowledged that mobile banking is a essential service in this generation. Laukkanen and Kiviniemi (2010) defined mobile banking as "an interaction where a customer connects to a bank using a mobile

device, such as a cell phone, smartphone, or personal digital assistant." Mobile banking services enable customers to transfer funds between accounts, check account balances, review statements, top up mobile credit, make utility payments, and pay electronic bills. They thus have vast market potential because of their always-on functionality and it is an option of bank virtually any time and anywhere.

Although the majority of bank customers use the internet and are somewhat aware of the internet banking services offered by their banks, they are reluctant to adopt these services. The study identified the primary reason for this underutilization in Nepal as a lack of sufficient knowledge about the methods, benefits, and security of using e-banking. (Khatri & Upadhyay-Dhungel 2013). It is mentioned in the context of Nepal. The study provides an understanding of the dynamics between the factors that influence banking customers to adopt mobile banking (Irene & Walter, 2014).

It is essential to identify the factors that influence mobile banking service quality and continuance intention. Performance expectancy has been found to partially mediate the relationship between effort expectancy and users' intention to adopt mobile banking (Evon Tan Jasmine Leby Lau, 2016). In polytechnics, the introduction of a diploma program in information technology in the late 2000s and an e-commerce program starting in 2010 may have influenced the perception of online banking and self-efficacy among people today. Furthermore, an e-commerce course was introduced as a core component of the Business Management program in polytechnics at the beginning of 2011. This program aimed to understand the perception of online activities and increase awareness of legal rights in online trade (Ernovianti, Nikmat, Kassim, Rashid, & Shaari, 2012).

The use of mobile applications increases rapidly and has been used in many segments including the banking segment. The results show that the intention to adopt mobile banking is mainly affected by specific factors which are: Perceived Usefulness and Ease of Use. On the other hand, some factors such as perceived cost and perceived risk did not show any effect on the users' intention to use mobile banking (AlSoifi & Ali, 2014)

Due to the remarkable growth of electronic services like e-banking, e-shopping, and e-learning, the service quality in traditional retailing has been redefined as e-service quality.

Since e-services differ from brick-and-mortar retail services (Blut et al., 2015), maintaining high e-service quality has become crucial for attracting modern customers. E-service quality is defined as technology that facilitates efficient and effective shopping, purchasing, and delivery of products and services (Zeithaml, 2002). Although mobile services are similar to E-SQ, Huang et al. (2015) noted that the characteristics of mobile channels differ significantly from those of e-service channels; therefore, mobile banking service quality should be defined separately.

The mobile banking service quality scale is evidently under development, and literature suggests that generic scales need to be applied in the absence of context-specific instruments to measure service quality (Shankar et al., 2019). Likewise, previous studies have found the generic scale to be reliable and valid (Akinci et al., 2010). Therefore, this paper employed the generic E-S-QUAL scale to measure mobile service quality. Efficiency pertains to the ease and speed of accessing and using the mobile banking application. System availability refers to the proper functioning of mobile banking applications. Fulfillment concerns the extent to which customers feel their expectations and needs are met by mobile banking.

2.3 Research Gap

Mobile Banking service is assaulted by the pressure of globalization and competition from nonbanking new ways to add value to the services. The question of what drives performance is at the top in understanding superior performance and hence striving for it. This study made on Mobile banking Service quality and continuance Intention. During the review of previous studies it was found that most of researches (Sherpa, 2015, Asmath & Nuru 2020, Chandrawati & Pandey 2015) has been conducted on the perception on mobile banking and development and impact on mobile banking. This research tries to fill the gap by analysis and identify the Mobile Banking service quality and customer behavior as a delivery channel on the financial performance of service provider. However, researchers have not focused extensively on these challenges of e-banking. This study seeks to address this gap and complement the existing literature on mobile banking in Nepal. There is a significant knowledge gap regarding the impact of electronic banking on banks' financial performance in Nepal, as many people are unaware of the convenience offered by e-banking services from their banks. This study aims not only to examine and explore the history and progress made

over the years but also to identify and bridge the knowledge gap among Nepalese bank account holders and researchers. Additionally, this research provides recommendations for improving electronic banking services in the country.

CHAPTER III
RESEARCH METHODOLOGY

This chapter deals with the methods of the study. It sets out the various stages and phases that were followed in completing the study. It identifies the procedures and techniques that were used in the collection, processing and analysis of data. The following sub sections were included; research design, measures, populations and sample size, source of data and specially it deals with the research framework. Along with this it deals with the data collection and data analysis.

3.1 Research design

This study employs a descriptive and causal research design to gain a comprehensive understanding of mobile banking and its service quality, aiming to encourage continued use. It follows a positivist epistemology to analyze mobile banking service quality and continuance intention. A cross-sectional survey design is utilized, as there is no need to manipulate independent variables to examine their influence on the dependent variable. This approach provides a foundational model for understanding continuance intention in the context of information systems (Bhattacherjee, A., 2001).

The research strategy involves a survey, encompassing objective setting, study design, using reliable and valid instruments, administering the survey, data collection and analysis, and result interpretation (Sekaran & Bougie, 2016). The study setting is non-contrived, and the time horizon is cross-sectional (Sekaran & Bougie, 2016). The study gathers individual perceptions of mobile banking service quality and continuance intention from random mobile banking users in Nepal.

This research deals with seven variables. The independent variables in this study are Efficiency, System Availability, and Fulfillment. The dependent variable is Continuance Intention. For the control variables I considered gender, age group, education level and duration of Mobile Banking Uses in this study. The measure is a global indication of mobile banking users about their continuance intention and satisfaction where getting idea for the independent variables for this study were taken from online survey.

This study has used only individual level of unit of analysis as individual data were collected from the Mobile Banking Users of Nepal. I was not focusing on specific people group because different group of people are using mobile banking and the rapid growth of technology make possible for it. So, people from different professions and backgrounds are the respondents for this research. Tam, C., and Oliveira, T. (2017) found that, this review highlights key factors influencing mobile banking usage and performance. For data analysis process individual responses were entered for understanding their mobile banking uses and their performance. The objective of this study was to investigate the continuance intention to use mobile banking and find whether they are satisfy of not with the use of Mobile Banking. The researcher followed a quantitative approach in this study for data analysis. Perception considers quantitative research the most scientific approach (Richard, 2009). Quantitative research makes relatively correct predictions which are valuable for evaluating and testing theory. It infers that the used epistemological basis and methodological approach are applicable in this study. Cross-sectional design has been used, i.e. data are collected at one point of time in this research. Thus, this study investigates the factors associated with Mobile Banking users for understanding their continuance intention which helped to generate ideas and helped to fill the gap in the context of thought of mobile banking uses.

3.2 Measures

This measurement scale was taking from Shankar et al. (2019). The scale is context is based on a generic E-S-QUAL scale comprising 21 items under four constructs: efficiency, system availability, and fulfillment. Shankaret al. (2019) reported that the generic E-S-QUAL scale ensures reliability and validity in Mobile banking. The coefficient alpha values were reported ranging from 0.83 to 0.94. Efficiency was measured using eight items. The sample item includes: “M-banking applications make it easy to find what I need.” System availability was measured by applying four items. The sample item includes: “M-banking applications are always available to provide services.” All variables were measured using a 5-point likert scale where 1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Stronglyz agree.

3.3 Population and Sample Size

The term "population" refers to the entire group of individuals relevant to a study, but in research, it typically represents a smaller subset used to gather information. Mobile banking services are used by billions globally wherever there is internet and mobile phone access. In Nepal, millions of people across various demographics utilize mobile banking, a number that continues to grow. This study encompasses all mobile banking users in Nepal as its population. A sample of 254 respondents, spanning different ages, professions, and backgrounds, was selected.

These respondents represent diverse sectors of mobile banking users in Nepal, encompassing both long-term and new users. Due to a lack of banking knowledge, individuals without bank accounts were not included in the sample. Guidelines by Marks (1966, as cited in Green, 1991) suggested a minimum of 200 samples for regression analysis, and Schmidt (1971, as cited in Green, 1991) recommended a subject-to-predictor ratio of 15:1 to 25:1, implying a need for at least 100 samples in this study. Various methods have been employed by different authors to determine sample size for this research.

3.4 Sources of Data

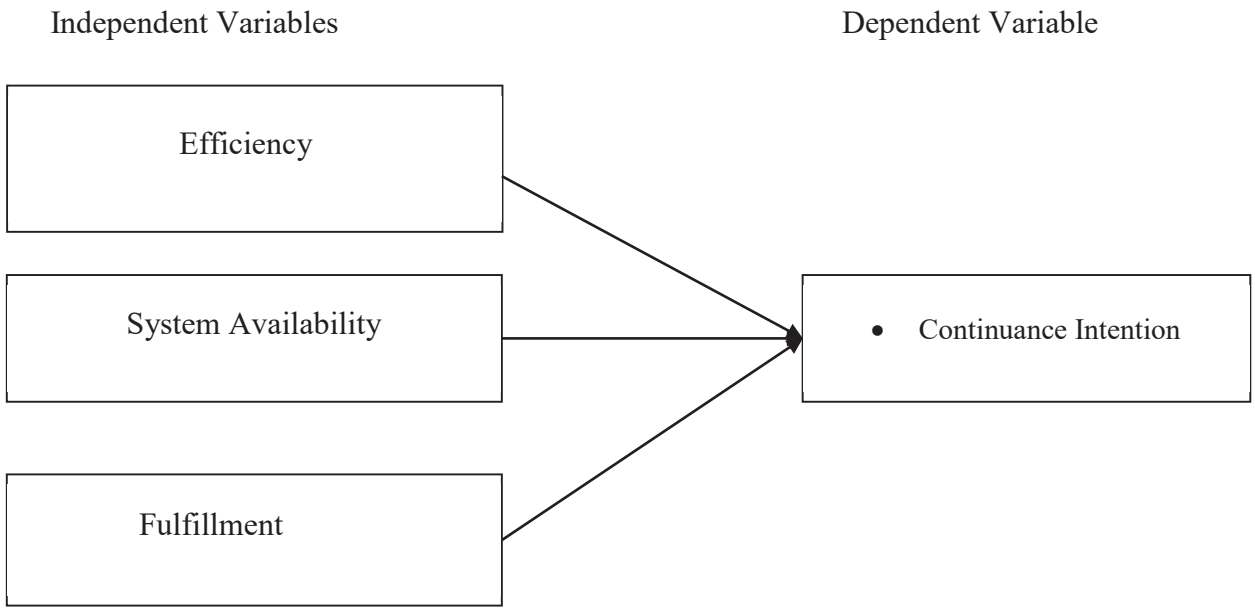
Primary data has been included in this study. The primary data was collected through an online survey 254 mobile banking users of different bank of Nepal were selected for survey. These persons are from different profession, genders, age groups and education background.

3.5 Research Framework

This section presents relationship among Efficiency, System Availability of Mobile banking, and Fulfillment of the consumer and Continuance intension. This study examines direct relationship with dependent variable (continuance intention). Furthermore, control variables (i.e. gender, age category, education level and duration of Mobile Banking uses) have also been included. Out of the reviewed, following research framework has been presented.

Figure 3.2

Research Framework



Efficiency

In the digital age, mobile banking has revolutionized the way people manage their finances. The efficiency of using mobile banking refers to the ability of the customer. Due to the many facilities of the mobile banking services people are attract in using mobile banking. So, most of the users are familiar in using mobile banking. Mobile banking has many benefits like time savings, cost effectiveness, accessibility, real time transactions provide security. The efficiency of mobile banking not only benefits individual users but also contributes to the broader financial ecosystem by driving innovation, increasing competition, and promoting more efficient financial services.

System availability

In today's digital technological world, mobile banking has become an essential thing. However, the efficiency and reliability of mobile banking are highly dependent on system availability. System availability refers to the extent to which mobile banking services are accessible and operational for users, ensuring that they can perform transactions, check

balances, and access other banking features provided by financial institution without interruptions.

To achieve high system availability, banks must implement regular maintenance and updates. Additionally, continuous monitoring and proactive management are essential to identify and resolve issues before they impact users. Finally, system availability is a cornerstone of successful mobile banking, directly influencing customer satisfaction, operational efficiency, and competitive positioning.

Fulfillment

The concept of fulfillment in mobile banking refers to the successful delivery and execution of banking services through mobile platforms, ensuring that users can efficiently complete their desired financial activities. Fulfillment encompasses various aspects, including the completion of transactions, provision of account information, and overall customer satisfaction. It seems like it must fulfill the desire of the mobile banking users. Effective fulfillment in mobile banking ensures that users can rely on their mobile banking apps for all their financial services, leading to higher satisfaction on using mobile banking etc. By focusing on these aspects, banks can deliver a seamless, secure, and personalized banking experience, meeting the evolving demands of their customers in the digital age.

3.6 Data Collection Procedure

Data is the foundation and mirror of the research. It shows the opinions, concepts, attitude of the respondents. Therefore, the researcher developed the questionnaires and a Google form was created online and shared among relevant contacts and some form were distributed printed. The respondents were contacted through personal and professional contacts. The respondents were surveyed through online forms. Respondents who are agreed and were eligible to participate in the survey were provided a closed ended questionnaire.

The respondents were taken who are well known about mobile banking and they are Mobile banking users.

3.7 Data Processing Procedure

The collected information was coded and recorded in an excel sheet. Abbreviations such as OT were used for organization type. Similarly, for gender 1 and 2 were assigned for male and female.

Similarly for age: 1 is equal to under 25, 2 is equal to 25-35, 3 is equal to 36-45 4 is equal to 46-55 and 5= Over 56

For Qualification (QUAL): 1= Below Bachelor's 2= Bachelor's 3= Master's 4= Above Masters

For Duration of Mobile Banking Uses: 1= Less than 6 Months 2= 6 months to 1 year 3= 1 to 3 years, 4= More than 3 years

Further in the second part,

In the second part, all statements are stated which the responded many agree or disagree were presented to them. In this response scale respondent shad to indicate their thoughts whether they are agree or disagree with the each item according to their own thought by choosing the appropriate number. I am using Likert scale that had maximum value of 5 and the minimum value of 1 was used.

All the data collected through the printed from or Google form was transferred in numerical value for further processing and analysis the data.

3.8 Data Analysis Tools and Techniques

Descriptive and inferential statistics were used for data analysis. Initially, data were examined for exploratory factor analysis and reliability analysis which are very popular and frequently used procedure in quantitative research. Cronbach's alpha (α) was considered to check the reliability of the data. α> 0.9-excellent, α>0.8-good, α>0.7- acceptable, α>0.6-questionable, α>0.5- poor, α<0.5>- unacceptable (Mallery, 2009). All the questions have been tested using Cronbach's alpha. SPSS software have been used for this research for data analysis.

3.9 Descriptive analysis

Descriptive statistics is the analysis of data that helps describe, show or summarize data in a meaningful way. It is useful to summarize group of data using a combination of tabulated description (i.e., tables), graphical description (i.e., graphs and charts) and 25 statistical commentaries (i.e., a discussion of the results). Hence, it enables researchers to have an overview of the demographic statistics. Descriptive analysis has been used in this research. Percentage, frequency, mean, standard deviation, skewness and kurtosis were used to describe the data that was collected. The pie charts derived from Google forms have also been analyzed descriptively in this research.

3.10 Correlation Analysis

A correlation coefficient is a statistical measure of the degree that changes the value of the one variable predicts change to the value of another. Karl Pearson's correlation analysis was used to find the relationship between dependent and independent variables. Correlation was used to understand the strength and direction of the variables. The formula to calculate Correlation analysis is as follows:

$$r = \frac{n(\Sigma xy) - (\Sigma x)(\Sigma y)}{\sqrt{[\, n\Sigma x^2 - (\Sigma x)^2 \,][\, n\Sigma y^2 - (\Sigma y)^2 \,]}}$$

Where,

r = correlation coefficient

n = number of observations

x and y are variables

CHAPTER IV
RESULT AND DISCUSSION

The primary aim of this study is to explore the service quality of mobile banking among randomly selected users and their intention to continue using mobile banking. The research endeavors to achieve its objectives through the outcomes obtained from data analysis. This chapter focuses on the analysis and interpretation of data collected during the study, aiming to draw meaningful conclusions and implications. Various statistical tests have been employed for this analysis, and summarized results are presented in the tables below. Upon confirming assumptions of equal variances ($p > 0.05$), a T-test was utilized to assess differences in job satisfaction across different training factors. The results of the T-test indicate statistically significant differences in responses among the groups.

4.1 Demographic Characteristics of the respondents

Demographic characteristics of respondents typically include the personal information of the respondents so that their specialty has been found. So, it may help researchers understand the composition of their sample and how it may relate to the broader population. Collecting demographic information is crucial for analyzing how different segments of the population respond to surveys, products, or services and for identifying trends and patterns within specific groups.

In this research a total 254 respondents provide their demographic characteristics who are mobile banking users were surveyed.

Table 2
Gender

	Frequency	Percent
Male	160	63
Female	94	37
Total	254	100

Source: *Survey, 2024*

Table 2 represent about the gender of this research. It was categories in two sector i.e. Male and Female. Among them 160 persons were male and 94 person were female. It is categorized in percentage there are 63% and 37% respectively.

Table 3
Age

	Frequency	Percent
Under 25	44	17.3
25-35	136	53.5
36-45	46	18.1
46-55	23	9.1
Over 55	5	2
Total	254	100

Source: *Survey, 2024*

Above table (Table 3) shows that age group of respondent were categorize in four parts. Among them respondents from under 25 were 44 person which is 17.3 percent, 25-35 were 136 persons which is 53.5 percent, 36-45 were 46 person which is 18.1 percent, 46-55 were 23 person which is 9.1 percent and over 55 were 5 person which is 2 percent.

Table 4
Education Level

	Frequency	Percent
Below Bachelor's	41	16.1
Bachelor's	109	42.9
Master's	100	39.4
Above Master's	4	1.6
Total	254	100

Source: *Survey, 2024*

Table 4 shows about the educational level of respondent where 41 persons 16.1 percentage were from below Bachelor's, similarly, 109 person i.e., 42.9 percentage people were Bachelor's holder, 100 person i.e. 39.4 persons were from Master's and remaining 4 person 1.6 percentage people were from Above Masters.

Table 5

Duration of Mobile Banking Uses

	Frequency	Percent
Less than 6 months	10	3.9
6 months to 1 year	56	22
1-3 years	123	48.4
More than 3 years	65	25.6
Total	254	100

Source: *Survey, 2024*

Table 5 explains about the time duration of using mobile Banking. As the result there person who were using mobile banking less than six months were 10 persons, 6 months to 1 year is 56 persons, 1 year to 3 years is 123 persons and More than 3 years is 65 persons. In percentage there are 3.9%, 22%, 48.4% and 25.6% respectively.

4.2 Descriptive Analysis

Descriptive analysis is a statistical method in research. It involves in summarizing and organizing data to describe its main characteristics without making inferences beyond the data itself. It provides a way to present raw data in a more interpretable format, often as a preliminary step in data analysis. This source offers comprehensive insights into the principles and applications of descriptive analysis in research. Techniques commonly used in descriptive analysis include measures of central tendency (mean, median, mode), measures of dispersion (range, variance, standard deviation), frequency distributions, and data visualizations like histograms and bar charts.

Descriptive analysis is essential for identifying patterns, trends, and anomalies in data, providing a foundational understanding before further statistical or inferential analysis. Below are the results of descriptive analysis of the research.

Table 6
Descriptive Statistics (Continuance Intention)

Items	N	Mean	Std. Deviation
I want to continue using mobile banking rather discontinue its use	254	3.57	0.97
My intention is to continue using mobile banking rather than any alternative means	254	3.49	0.748
I am likely to recommend mobile banking to friends, neighbors and relatives	254	3.48	0.799
My choice to use mobile banking was a wise one	254	3.42	0.829

Source: *Survey, 2024*

Table 6 shows the descriptive statistics of one of the dependent variable that known as continuance intention among Nepalese mobile banking users. Among the four statements “I want to continue using mobile banking rather discontinue its use” has highest mean 3.57 with the standard deviation of 0.97 and statement “My choice to use mobile banking was a wise one" has the least mean 3.42 with the standard deviation of 0.829. Along with this " My intention is to continue using mobile banking rather than any alternative means" has mean 3.49 with the standard deviation of 0.748 and "I am likely to recommend mobile banking to friends, neighbors and relatives" has mean 3.48 with the standard deviation of 0.799.

All these statement have average mean in between 3.42 to 3.57. The respondent was in between strongly disagree (1) and Strongly Agree (5). The average mean of Mobile banking continuance intention is 3.49 with standard deviation 0.837 which shows that the respondent i.e. mobile banking continuance intention among Nepalese Mobile banking user is positive.

Table 7

Descriptive Statistics (Efficiency)

Items	N	Mean	Std. Deviation
Mobile banking applications make it easy to find what I need	254	3.41	0.768
Mobile banking applications make it easy to get services from anywhere	254	3.33	0.802
Mobile banking applications enable me to complete transactions quickly	254	3.41	0.794
Information on mobile banking applications is well organized	254	3.37	0.748
Pages load very fast in mobile banking applications	254	3.34	0.763
Mobile banking applications are simple to use	254	3.41	0.818
Mobile banking applications enable me to get on to it quickly	254	3.37	0.798
Mobile banking applications are well organized	254	3.35	0.726

Source: *Survey, 2024*

Table 7 shows the descriptive statistics of one of the independent variable that known as efficiency among Nepalese mobile banking users. Among the eight statements three statements have equally highest mean of 3.41 these are "Mobile banking applications make it easy to find what I need" with standard deviation of 0.768, "Mobile banking applications enable me to complete transactions quickly" with the standard deviation of 0.794 and " Mobile banking applications are simple to use" with the standard deviation of 0.848. Similarly, "Mobile banking applications make it easy to get services from anywhere" has lowest value of mean that is 3.33 with the standard deviation of 0.802.

Along with this, "Information on mobile banking applications is well organized" has the mean of 3.37 with the standard deviation of 0.748, "Pages load very fast in mobile banking applications" has the mean of 3.34 with the standard deviation of 0.763, "Mobile banking applications enable me to get on to it quickly" has the mean of 3.37 with the standard deviation of 0.798, and " Mobile banking applications are well organized" has the mean of 3.35 with the standard deviation of 0.726.

All these statement have average mean in between 3.33 to 3.41. The respondent was in between strongly disagree (1) and Strongly Agree (5). The average mean of Mobile banking efficiency is 3.374 with standard deviation 0.777 which shows that the respondent i.e. mobile banking efficiency among Nepalese Mobile banking user is positive.

Table 8

Descriptive Statistics (Satisfaction)

Items	N	Mean	Std. Deviation
Mobile banking applications are always available to provide services	254	3.34	0.777
Mobile banking applications do not crash	254	3.28	0.938
Pages in mobile banking applications do not freeze after I enter my transaction information	254	2.98	0.727

Source: *Survey, 2024*

Table 8 shows the descriptive statistics of one of the independent variable that known as satisfaction of using mobile banking among Nepalese mobile banking users. Among the three statements "Mobile banking applications are always available to provide services " has highest mean of 3.34 with the standard deviation of 0.777 and statement "Pages in mobile banking applications do not freeze after I enter my transaction information" has the lowest mean of 2.98 with the standard deviation of 0.727. Along with this "Mobile banking applications do not crash" has mean of 3.28 with the standard deviation of 0.938.

All these statement have average mean in between 2.98 to 3.34. The respondent was in between strongly disagree (1) and Strongly Agree (5). The average mean of satisfaction of using mobile banking is 3.20 with standard deviation 0.814 which shows that the respondent i.e. satisfaction of using mobile banking among Nepalese Mobile banking user is positive.

Table 9

Descriptive Statistics (Fulfillment)

Items	N	Mean	Std. Deviation
Using a mobile banking has become automatic to me.	254	3.44	0.777
Using a mobile banking comes naturally to me.	254	3.3	0.715
When faced with a particular task, using the mobile banking is an obvious choice for me.	254	3.49	0.748
I have a fulfillment of using the mobile banking	254	3.74	0.787

Source: *Survey, 2024*

Table 9 shows the descriptive statistics of one of the independent variable that known as fulfillment of using mobile banking among Nepalese mobile banking users. Among the four statements "I have a fulfillment of using the mobile banking" has highest mean of 3.74 with the standard deviation of 0.787 and statement "Using a mobile banking comes naturally to me." has the lowest mean of 3.3 with the standard deviation of 0.715. Along with this "Using a mobile banking has become automatic to me." has mean of 3.44 with the standard deviation of 0.777 and "When faced with a particular task, using the mobile banking is an obvious choice for me" has mean of 3.49 with the standard deviation of 0.748.

All these statement have average mean in between 3.3 to 3.74. The respondent was in between strongly disagree (1) and Strongly Agree (5). The average mean of satisfaction of using mobile banking is 3.493 with standard deviation 0.954 which shows that the respondent i.e. satisfaction of using mobile banking among Nepalese Mobile banking user is positive.

4.3 Reliability Analysis

Reliability analysis is a statistical method used to assess the consistency and stability of a measurement instrument or survey. It aims to ensure that the instrument produces reliable and repeatable results under consistent conditions.

Table 10

Reliability Analysis

Variables	Items	
1.Efficiency	8	0.658
2.System Availability	3	0.621
3.Fulfillment	4	0.604
4.Continuance Intention	4	0.600

Source: *Survey, 2024*

Table 10 presents the mean of the entire variable which range in between 2.98 to 3.74. The calculation of the quantity of variation of the data is of high indicating data point is spread across wide range of value. The minimum number of the question item is 1 and maximum is of 5.

Above table presents the questionnaire instruments for the further data reliability test the different instruments with variation in question numbers. Each of the instruments for the independent variable has a range of from 0.604 to 0.658. Both dependent and independent variables that suggests the reliability of the data are good at the range of above 8. This shows the increase inter correlation among the test item possessing higher internal consistency and validity of the study.

4.4 Correlations

Here, in the table 11 the relationship between efficiency, system availability & fulfillment and continuance intention has been presented. the description of the findings are given below.

Table 11

Correlations

	Mean	Std. Deviation	1	2	3
1.Efficiency	3.375	0.422	1.000		
2.System Availability	3.197	0.618	.465**	1.000	
3.Fulfillment	3.493	0.512	.690**	.360**	1.000
4.Continuance Intention	3.491	0.563	.465**	.167**	.557**

** Correlation is significant at the 0.01 level (2-tailed).

Source: *Survey, 2024*

Table 11 shows that the strong and significant relation between the continuance intention and efficiency, system availability and fulfillment. The value shown in the table describe that there is a positive relationship between continuance intention and all components of independent variables (efficiency, system availability and fulfillment). The relationship between Efficiency and Continuance Intention has strong correlation (Υ= .0.465, $p<0.01$). Similarly, there is strong relation between System Availability and Continuance Intention (Υ= .167, $p<0.01$). Another dimension Fulfillment also have strong relation with Continuance intention (Υ= .557, $p<0.01$). Since, all the values generated from the Table 11 Clarified that there is a significantly strong relation with all the dimension form Continuance intention of using mobile banking in Nepal.

Along with this, all the variables were measured using a 5-point likert scale where 1 = strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = strongly agree. It shows that, if the result is turn to the side of 1 it shows most of the population do not agree with the mobile banking service quality and continuance intention. And if the result turns to the side of 5 it shows most of the population are agree with the mobile banking service quality and continuance intention. Here in table 11, the mean of all variables turns into 5, more than 3, it shows that most of the people are agree with the mobile banking service quality and continuance intention.

4.5 Regression Analysis

Regression analysis is a powerful statistical method used to examine the relationship between two or more variables. This technique allows researchers and analysts to understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. Key components of the regression analysis are dependent variable which is known as response variable and independent variables which is known as predictor variable.

Regression analysis is an essential tool in data science and statistics, providing insights into relationships between variables and allowing for predictions and informed decision-making.

In this research, Continuance intention is dependent variable and Efficiency, system availability and fulfillment are the independent variables. Here researcher is trying to show the relationship between these dependent variable and independent variables. It helps us to identify the relationship between these variables. Researcher has been using multiple linear regression method in this analysis.

Table 12

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.573a	0.328	0.32	0.46413

a Predictors: (Constant), MEAN_FUL, MEAN_SA, MEAN_EFF

Source: *Online Survey, 2024*

Here in table 12 reveals that the model R=0.573 represents the correlation coefficient, indicating a moderate positive correlation between mean of efficiency, system availability and fulfillment. and the continuance intention. Similarly, R square=0.328 indicates that approximately 32.8% of the variation in the continuance intention through efficiency, system availability and fulfillment that can be explained by the model. Along with this, adjusted R Square (0.32) adjusts the R Square value for the number of efficiency, system availability and fulfillment in the model, providing a more accurate measure of model fit when multiple variables are involved. It indicates that 32% of the variance in the continuance intention is accounted for by the efficiency, system availability and fulfillment. And standard error of the

Estimate (0.46413) is the standard deviation of the residuals (errors), providing a measure of the average distance that the observed values fall from the regression line. A lower value indicates a better fit.

Table 13
ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.314	3	8.771	40.719	.000b
	Residual	53.853	250	0.215		
	Total	80.168	253			

a Dependent Variable: MEAN_CI
b Predictors: (Constant), MEAN_FUL, MEAN_SA, MEAN_EFF
Source: *Survey, 2024*

Table 13 shows that model if fit (F-40.719, $p<0.05$). F-value is the ratio of the mean regression sum of squares to the mean sum of squares. A higher F-value indicates that the model explains a significant portion of the variance in continuance intention. Along with this, P value is 0.000, which is less than the alpha level of 0.05. This indicates that the regression model is statistically significant and that the efficiency, system availability and fulfillment are significantly explain the variance in the continuance intention.

Similarly, Regression of sum of squares represents the total variation explained by the regression model, which is 26.314; residual of sum of square indicates the variation that is not explained by the model, amounting to 53.853 and total sum of square indicates total variation in continuance intention of mobile banking, which is 80.168.

Degree of freedom refers to the number of independent values or quantities that can vary in the analysis without breaking any constraints. In statistics, degrees of freedom are crucial in various calculations, including estimating population parameters, conducting hypothesis tests, and constructing confidence intervals. Here in the table regression degree of freedom is 3, residual is 250 and total is 253.

Moreover, The mean square for regression is the sum fo square divided by its respective degrees of freedom that is 8.771 and the residual mean square is 0.215.

Table 14

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.135	0.245		4.631	0
	1.Efficiency	0.251	0.101	0.188	2.49	0.013
	2.System Availability	-0.078	0.053	-0.086	-1.46	0.146
	3.Fulfillment	0.504	0.079	0.458	6.38	0

a Dependent Variable: MEAN_CI

Source: *Survey, 2024*

Table 14 presents the coefficients of a multiple linear regression model where the dependent variable is continuance intention. The major point of this table is to find out whether hypothesis of the variables efficiency were accepted or rejected. It can be find out through the value of significance of the variables. According to the theory, if the significance value is less than 0.05 then the variable must be accepted. And if the significance value is greater than 0.05 then the variable must be rejected.

Here in this table, the significance of the efficiency with continuance intention is 0.013<0.05 so it is accepted. Similarly, the significance of the system availability with continuance intention is 0.146>0.05 so it is rejected. And the significance of the fulfillment with continuance intention is 0<0.05 so it is accepted. It shows that system availability do not affect in the continuance intention of using mobile banking and other two, efficiency and fulfillment affect in the continuance intention using mobile banking.

Along with this, unstandardized coefficient is known as the raw coefficients that represent the change in the continuance intention for a one unit change in the independent variable, holding other al independent variables constant. Here in the table, unstandardized coefficient of efficiency is 0.251, System availability is -0.078 and fulfillment is 0.504. Similarly, standardized coefficients are standardized to have a mean of 0 and a standard deviation of 1, allowing for comparison of the relative strength of each independent variable. Here in the

table, standardized coefficient of efficiency is 0.101, system availability is 0.053 and fulfillment is 0.079.

In Table 14 there is constant value of B=1.135, it refers that when all the independent variables are at 0, the mean CI is 1.135. And the t=4.631 and significance =0.000, is significantly different from zero at the 0.05 level.

Efficiency and Fulfillment are significant of mean continuance intention with Fulfillment having the strongest impact and system availability does not significantly of mean continuance intention.

4.6 Testing of Hypothesis

Hypothesis testing is a fundamental aspect of statistical analysis that involves making inferences or decisions about a population based on sample data. In this research testing of hypothesis found these results.

Hypothesis 1(H1): There is significant positive relationship between efficiency and continuance intention.

P-value of efficiency is 0.013 which is less than 5% level of significance. So, hypothesis 1 is accepted.

Hypothesis 2 (H2): There is significant positive relationship between system availability and continuance Intention.

P-value of System availability is 0.146 which is greater than 5% level of significance. So, hypothesis 2 is rejected.

Hypothesis 3 (H3): There is significant positive relationship between fulfillment and continuance intention.

P-value of fulfillment is 0 which is less than 5% level of significance. So, hypothesis 3 is accepted.

4.7 Discussions

According to the responses it is seen that continuance intention and efficiency, and fulfillment of the customer have close relationship between each other and continuance intention and system availability do not have strong relationship on using mobile banking.

Previously authors such as Govender and Sihlali (2014) found that the study of mobile banking service quality and continuance intention among Nepalese mobile banking users is consistent with this research. Along with this, with the finding of Pokharel L. (2022), the frequency of mobile banking use during COVID-19 is not supported this study

Efficiency in mobile banking refers to the ease and speed with which users can complete banking transactions. High efficiency is associated with streamlined process, quick loading times and user-friendly interfaces. This research concludes that efficiency has positive significance with the continuance intention. Lin (2011) emphasizes that the efficiency of mobile banking applications is crucial for users' continuance intention. So his finding is consistent with this research.

System availability refers to the reliability and uptime of mobile banking services. High availability means that users can access services whenever needed without downtime. Shin (2009) finding is consistent with this research that system availability enhances trust in mobile banking services, leading to higher user retention. Along with this, Yoon and Occena (2015) found that while system availability is critical, its impact might be moderated by users' expectations and prior experiences with other reliable services which is not consistent with this research.

Fulfillment of mobile banking leads to higher user satisfaction. In 2018 Singh and Srivastava found that there is not positive relationship among fulfillment and continuance intention to use mobile banking. So, this research is inconsistent with that finding.

This is found there is a not positive significant influence of fulfillment of using mobile banking and continuance intention to use mobile banking, which is supported by Govender, Sihlali (2014). Attitude has negative relation which does not help to adopt the use of mobile banking.

CHAPTER V
SUMMARY AND CONCLUSION

5.1 Summary

The objective of the study is to understand the Nepalese mobile banking user whether they have continuance intention to use mobile banking or not. For this research the researcher decided to review from multiple literatures. So, firstly researcher review multiple literatures, journals and articles then the researcher made questionnaires and got review by the sample who is regular users of mobile banking. Primary data were collected from 254 mobile banking users. The respondents were from different professions and different backgrounds. They were contacted through personal visiting and social media. Responses were collected through Google form and printed questionnaire. The literature review was carried out to identify the various factors as efficiency, system availability and fulfillment which can directly affect to the mobile banking users.

The research process was conducted to study the continuance intention of mobile banking users. In addition, the researchers studied the possible way to improve the services to increase the service quality of mobile banking which help to develop the quality of the mobile banking and it helps to develop fulfillment among Nepalese mobile banking users which helps to influence to use mobile banking services in the upgraded technological advancement.

The descriptive findings indicate that among several independent variables, Fulfillment exhibits the highest mean of 3.493 with a standard deviation of 0.512. This suggests that fulfillment has a considerable influence on the continuance intention of mobile banking users in Nepal. Similarly, the dependent variable, continuance intention to use mobile banking, has a mean of 3.491 with a standard deviation of 0.563, indicating a generally positive level of intention among users.

Three research hypotheses were formulated to examine the impact of factors—Efficiency, system availability, and fulfillment—on the continuance intention of Nepalese mobile banking users. The significance of these hypotheses was analyzed based on p-values derived

from the sample. The regression results confirmed that Efficiency, system availability, and fulfillment are statistically significant at the 5% level, as indicated by p-values less than 0.05. This suggests a positive and significant relationship between these factors and the continuance intention of mobile banking users.

Service quality is very important aspect for technological sector. If the service provider cannot provide good service and improve in their service quality then there will be a problem of losing the customer. In present time, there are so many competition market and people want upgrade them. So, the service provider need to research on it. There should be clear thoughts on mobile banking in order to make customer satisfy in services.

This study tries to find out the continuance intention of the Nepalese mobile banking users. Similarly, this study wants to check whether there is a significant relationship between the continuance intention and other independent variables of this study. In this study, the total sample of 254 was taken to perform the research. The primary research is conducted where the target population was the mobile banking users of Nepal. The research instrument used to collect the data during study was “Questionnaire”. The convenience sampling method was used to collect the data. The data was later analyzed using the statistical program i.e Statistical Package for Social Science (SPSS).The various statistical tool used in SPSS are Descriptive analysis, Regression assumption tests, Correlation analysis, and Reliability test.

The result indicate that banking industry have good policies regarding mobile banking service quality and continuance intention. As most of the respondents indicated that they have used mobile banking regularly and most of them were from different professions. In examining the question relating to mobile banking service quality, the results indicated that program undertaken by the mobile banking users.

5.2 Conclusion

The results of the regression analysis provide support for the three hypothesized relationships of mobile banking users. The statistical analysis has shown that there is a positive significant relationship between efficiency, system availability and fulfillment of the mobile banking users and continuance intention towards mobile banking using. From the findings, the study found that Users' efficiency has positive significant on the continuance intention of Nepalese

mobile banking users. It indicates that most of mobile banking users have that efficiency of using mobile banking. It seems the service provider focuses on customer interest on using mobile banking,

This paper has discussed is there any intention of the customers to continue mobile banking. It assumes that efficiency and continuance intention has significant relationship. Based on the responses of the sample population as well as interpretations and findings discussed above, the researcher the following conclusions:

Primary data were collected through survey in the form Questionnaire (distributed among 254 mobile banking users which were selected as respondents). The literature review was carried out to identify the user's continuance intention to use mobile banking.

The research has been conducted in the particular setting, Hence the researcher is aware of the possibility that the finding could have turned out differently in another context. The same study thus could have been conducted in another context of human resource management. This could therefore be a suggested for the further research. Additionally this research tries to find out the mobile banking service quality and continuance intention.

Although the data sample captures limited respondents, it is recommended that the future researchers should include more people form more different sectors in order to give concrete generalization and policy of mobile banking service provider.

5.3 Implications

The findings from this research will serve as a valuable resource for individuals and mobile banking service providers to enhance the efficiency, system availability, and satisfaction of mobile banking users' continuance intentions. This not only aids in understanding the perspectives of mobile banking users but also addresses misconceptions about the use of mobile banking.

The study underscores the significance of continuance intention in mobile banking among Nepalese users, which contributes to the overall economic development of the country. Additionally, this research contributes to both theoretical and empirical literature by

exploring the relationship between mobile banking users' continuance intention and the quality of services provided.

5.3.1 Theoretical implications

This research has significantly advanced the mobile banking literature in several key areas. It has enriched existing studies by emphasizing the importance of mobile banking service quality in influencing customers' intention to continue using mobile banking services. By integrating mobile banking service quality into the EDT framework, this study introduces a new dimension to understanding continuance intention. Furthermore, it highlights the role of generational factors, suggesting that additional variables could impact the relationships explored in prior literature, as seen in recent studies by Baranova et al. (2022), Rahi et al. (2022), Twum et al. (2023), and Yin and Lin (2022).

5.3.2 Managerial implications

The study aims to offer essential insights for managers and policymakers in the mobile banking sector. From a practical perspective, our findings hold significance for designers of mobile banking applications and service providers who strive to enhance competitiveness and service quality.

Mobile Banking service quality has been a critical factor in the continuance intention of mobile banking adoption. The designers should understand the consumer behavior of mobile banking and design an application that is efficient by increasing the ease and speed of using the application. Before designing, the product development team of mobile service providers should conduct focus group discussions to understand mobile banking consumer behaviors. They should decode the most important mobile banking service quality factor for consumers such as privacy or efficiently operating mobile banking. Rather than adding unlimited features, service providers should improve the efficiency and system availability of mobile banking as shown in our result. Likewise, the service providers should fulfill order delivery and availability as promised.

Given these points, organizations operating in Nepal's highly competitive mobile banking market should align their strategic initiatives to leverage this understanding. While the current service gap model can provide a basis, service providers should also take into account

the evolving literature on mobile banking service quality and develop frameworks tailored to the local context in the future. Similarly, regulatory bodies such as the Nepal Rastra Bank, the central bank of Nepal, could play a pivotal role in shaping policies for overseeing the e-payment system. By incorporating factors such as efficiency, system availability, and fulfillment of mobile banking service quality into the regulatory framework, they can effectively implement the E-Payment system.

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Appendix I

March, 2024

Dear respondent,

I am conducting this questionnaire survey for an academic research as required by the MBS program. The title of my research is **"Mobile Banking Service Quality and Continuance Intention"**. I would like to state that this research is purely for an academic purpose and I am simply interested in your candid and honest opinion. I assure you that strict confidentiality will be maintained and the information you provide will be used only for the academic purpose.

Thanking you for your cooperation.

Chandra Bahadur Pariyar
MBS student
Shanker Dev Campus

Part I

Gender	a)Male b)Female
Age Category	a)Under 25 b)25-35 c)36-45 d)46-55 e)Over 55
Education Level	a)Below Bachelor's b)Bachelor's c)Master's d) Above Master's
Duration of Mobile Banking Uses	a)Less than 6 months b)6 months to 1 year c)1 – 3 years d) More than 3 years

Part II

Below are several statements about you with which you may agree or disagree. Using the response scale below, indicate your agreement or disagreement with each item by choosing the appropriate number. Please give your responses as followings:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

CI_1	I want to continue using mobile banking rather discontinue its use	1	2	3	4	5
CI_2	My intention is to continue using mobile banking rather than any alternative means	1	2	3	4	5
CI_3	I am likely to recommend mobile banking to friends, neighbors and relatives	1	2	3	4	5
CI_4	My choice to use mobile banking was a wise one	1	2	3	4	5
EFF_1	Mobile banking applications make it easy to find what I need	1	2	3	4	5
EFF_2	Mobile banking applications make it easy to get services from anywhere	1	2	3	4	5
EFF_3	Mobile banking applications enable me to complete transactions quickly	1	2	3	4	5
EFF_4	Information on mobile banking applications is well organized	1	2	3	4	5
EFF_5	Pages load very fast in mobile banking applications	1	2	3	4	5
EFF_6	Mobile banking applications are simple to use	1	2	3	4	5
EFF_7	Mobile banking applications enable me to get on to it quickly	1	2	3	4	5
EFF_8	Mobile banking applications are well organized	1	2	3	4	5
SA_1	Mobile banking applications are always available to provide services	1	2	3	4	5
SA_2	Mobile banking applications do not crash	1	2	3	4	5
SA_3	Pages in mobile banking applications do not freeze after I enter my transaction information	1	2	3	4	5
FUL_1	Using a mobile banking has become automatic to me.	1	2	3	4	5
FUL_2	Using a mobile banking comes naturally to me.	1	2	3	4	5
FUL_3	When faced with a particular task, using the mobile banking is an obvious choice for me.	1	2	3	4	5
FUL_4	I have a fulfillment of using the mobile banking.	1	2	3	4	5

Thank you for your participation.

MOBILE BANKING SERVICE QUALITY AND CONTINUANCE ...

By: Chandra Bahadur Pariyar

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Abstract The increased use of mobile technology makes mobile banking services more engaging to examine **among**

Nepalese mobile banking users. The aim of this study is to investigate the mobile banking service quality and continuance intention among Nepalese mobile banking users. Descriptive and casual research design has been used.

A quantitative approach was followed making use of questionnaires for the collection of data

. Two hundred and fifty four samples were used in this study.

The theoretical framework for the study was constructed **based on** various **literature reviews** . Utilizing **multiple regression analysis, the results** indicate **that, overall, the independent variables**

; efficiency and fulfillment have positive relationship with continuance intention and system availability has no effect on continuance intention. Additionally, the results revealed several strong predictors that influence users' intention to use mobile banking. Users also demonstrate a certain level of efficiency, as evidenced by their continued use of mobile banking services. However, system availability for mobile banking has a negative impact. The paper provides an understanding about the dynamics between mobile banking service quality and continuance intention.