# ANALYZING THE MULTI-DIMENSIONAL IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION: EVIDENCE FROM A LARGE-SIZED BANK'S MOBILE APP IN VIETNAM

**PhD. Nguyen Thi Nhung* - PhD. Do Thi Hoa Nha***

**Abstract:** ***This study examines how mobile banking service quality influences customer satisfaction in the case of a large-sized commercial bank in Vietnam. A structured questionnaire survey of 280 mobile banking users was conducted and analyzed using covariance-based structural equation modeling (SEM). The measurement model demonstrated excellent fit (CFI = 0.978; TLI = 0.974; RMSEA = 0.038; SRMR = 0.039), with satisfactory reliability and convergent validity (Cronbach's α = 0.808–0.885; CR = 0.809–0.886; AVE = 0.571–0.661) and acceptable discriminant validity (HTMT < 0.85). Structural results show that efficiency (β = 0.290), system availability (β = 0.347), privacy/security (β = 0.221), and digital empathy (β = 0.238) all have positive and significant effects on customer satisfaction (p < 0.001), explaining 56.6% of its variance ($R^2$ = 0.566). The findings suggest that large banks should prioritize system reliability and process efficiency while strengthening security assurance and digitally delivered support to enhance customer satisfaction.***

• Keywords: *mobile banking, service quality, customer satisfaction, tructural equation modeling (SEM), Vietnam commercial banks.*

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## 1. Introduction

Mobile banking has become a dominant retail-banking interface, reshaping how customers transact, monitor accounts, and evaluate service encounters. For large commercial banks in Vietnam, the mobile app increasingly functions as a "digital branch," meaning that competitive advantage depends not only on product offerings but also on the quality of the in-app experience. Prior research shows that customer satisfaction in mobile banking is strongly associated with customers' evaluations of app-based service performance and the broader digital service ecosystem (Geebren et al., 2021). In particular, customers tend to judge mobile banking through multiple interrelated dimensions, including the efficiency of task completion, system availability and stability, and perceptions of privacy and security factors that are often intertwined rather than independent in shaping users' overall evaluations (Zhou et al., 2021).

Despite the growing literature, two gaps remain practically important. First, a substantial share of studies continues to focus on adoption intention, while post-adoption satisfaction, a critical antecedent of sustained usage and relationship outcomes, still needs richer empirical explanation across contexts (Kumar et al., 2024). Second, empirical models frequently treat service quality in a fragmented way (e.g., relying on composite indices or testing a narrow set of predictors), which may mask the joint effects of technical quality (efficiency and system availability), risk-related perceptions (privacy and security), and digitally mediated support or empathy. Evidence from digital banking indicates that service quality dimensions and satisfaction are best understood as a system of latent constructs with simultaneous relationships (Raza et al., 2020).

To address these gaps, this study investigates customer satisfaction with mobile banking in the situation of a large commercial bank in Vietnam and evaluates the relative influence of key service-quality dimensions. Methodologically, the study employs covariance-based Structural Equation Modeling (SEM) to validate the measurement model via confirmatory factor analysis and to estimate structural paths among latent variables while accounting for measurement error. This approach is consistent with recent mobile banking research that uses SEM to examine how service-quality perceptions translate into satisfaction and post-adoption outcomes (Pokhrel & K.C., 2024). By providing latent-variable evidence

* *Thai Nguyen University of Economics and Business Administration; Corresponding author, email: dothihoanha@tueba.edu.vn*

on the determinants of mobile banking satisfaction in a large-bank setting, the study offers actionable priorities for digital service quality improvement and customer experience management.

## 2. Theoretical basis, research overview, and hypothesis development

### *2.1. Efficiency (EFF)*

Efficiency reflects how quickly and easily customers can complete core banking tasks via the mobile app (e.g., logging in, navigating features, executing transfers). In mobile banking, higher efficiency reduces user effort and friction, thereby strengthening positive evaluations of the service encounter. Prior evidence indicates that efficiency-related app quality is a significant driver of satisfaction and loyalty intentions in mobile banking settings (Zhou et al., 2021).

### *2.2. System Availability (SYS)*

System availability captures the stability and reliability of the mobile banking app, including uptime, responsiveness during peak periods, and error-free transactions. For large banks with high transaction volumes, stable availability is essential because service interruptions can quickly translate into widespread dissatisfaction and complaint escalation. Studies on mobile banking service quality show that system-related performance and reliability are strongly associated with user evaluations and post-adoption outcomes (Pokhrel & K.C., 2024).

### *2.3. Privacy and Security (SEC)*

Privacy and security represent customers' perceptions that the app protects personal data and transactions against misuse, fraud, or unauthorized access. In digital banking, security concerns are often a central risk component shaping satisfaction because perceived vulnerability can offset functional convenience. Recent meta-analytic evidence in mobile banking indicates that perceived security and privacy are positively and significantly related to satisfaction across contexts (Kumar et al., 2024).

### *2.4. Digital Empathy (EMP)*

Digital empathy refers to customers' perceptions of care, responsiveness, and helpful guidance delivered through digital touchpoints (e.g., timely support, clear instructions, and considerate handling of issues). In mobile banking, empathy signals service commitment and reduces uncertainty when customers face errors, unfamiliar features, or account concerns. Evidence from online/digital banking service research suggests that customer-centric practices often including responsiveness and empathic support which are associated with higher e-satisfaction and stronger relationship outcomes (Gautam et al., 2023).

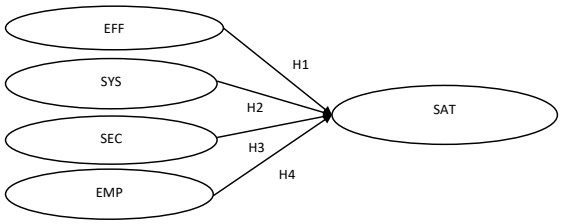
### *2.5. Customer Satisfaction (SAT)*

Customer satisfaction is a cumulative evaluation reflecting how well the mobile banking experience meets or exceeds customers' expectations in routine usage. In digital financial services, satisfaction is typically treated as a key post-adoption outcome and a pathway to continuance and loyalty behaviors. Empirical work on mobile banking ecosystems highlights satisfaction as a pivotal outcome shaped by perceived quality and experience factors (Geebren et al., 2021).

### *2.6. Hypothesis development*

Integrating the above logic, this study conceptualizes customer satisfaction as an outcome of multiple service-quality dimensions in mobile banking. Technical quality (EFF, SYS) reduces effort and service disruption, risk-related perceptions (SEC) strengthen confidence in transactions, and interactional digital quality (EMP) enhances perceived support and care. Prior SEM-based mobile banking research supports specifying direct paths from service-quality dimensions to satisfaction (Raza et al., 2020).

**Figure 1: Research model**




H1: Efficiency (EFF) positively affects Customer Satisfaction (SAT).

H2: System Availability (SYS) positively affects Customer Satisfaction (SAT).

H3: Privacy and Security (SEC) positively affects Customer Satisfaction (SAT).

H4: Digital Empathy (EMP) positively affects Customer Satisfaction (SAT).

## 3. Research Methods

### *3.1. Research Design*

This study employed a quantitative, cross-sectional research design to examine how mobile banking service-quality dimensions influence customer satisfaction. Data were collected using a structured questionnaire administered to retail customers of a large commercial bank in Vietnam. The proposed

relationships were tested using covariance-based SEM, which is appropriate for simultaneously assessing latent measurement properties and structural paths. This approach aligns with prior mobile banking studies that model satisfaction as a latent outcome influenced by multiple quality dimensions (Geebren et al., 2021).

### *3.2. Survey Subjects, Sampling, and Data Collection*

The target population comprised individual customers who had experience using the bank's mobile banking application for routine transactions (e.g., transfers, payments, balance checks). A non-probability (convenience) sampling approach was used due to access constraints typical in bank-customer surveys, while ensuring respondents had actual usage experience. The questionnaire was distributed online/offline (depending on access channels), and responses were screened for completeness and consistency. After data cleaning, 280 valid observations were retained for analysis, which is adequate for SEM estimation in similar mobile banking contexts. The data collection emphasized respondent anonymity and voluntary participation. The study context, a large commercial bank, provides a meaningful setting because high user volumes amplify the managerial importance of service quality and satisfaction. Similar survey-based SEM designs are widely used in mobile banking service-quality research (Pokhrel & K.C., 2024).

### *3.3. Scales and Research Variables*

All constructs were operationalized as reflective latent variables measured by multiple observed indicators using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). Service quality was captured through four dimensions which consit of Efficiency (EFF), System Availability (SYS), Privacy & Security (SEC), and Digital Empathy (EMP) were adapted from established e-banking/m-banking service-quality research streams (Raza et al., 2020; Zhou et al., 2021). Customer Satisfaction (SAT) was measured as an overall evaluative outcome consistent with prior mobile banking satisfaction studies (Geebren et al., 2021).

### *3.4. Data Analysis Process*

Data analysis followed a two-stage SEM procedure. First, descriptive statistics and Pearson correlations were computed to summarize construct-level patterns. Second, a confirmatory factor analysis (CFA) was conducted to assess the measurement model, including standardized loadings and model-fit indices. Reliability and convergent validity were evaluated using Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE), while discriminant validity was assessed via HTMT. Finally, the structural model was estimated to test hypotheses (H1–H4) using standardized path coefficients and explained variance ($R^2$). This sequence is consistent with recent SEM-based mobile banking research focused on service quality and satisfaction (Pokhrel & K.C., 2024).

## 4. Research Results

### *4.1. Descriptive Statistics of Respondents*

**Table 1. Demographics of Respondents (n = 280)**

| Factors | Frequency | (%) |
|---|---|---|
| **Gender** | | |
| Male | 128 | 45.71 |
| Female | 152 | 54.29 |
| **Marital status** | | |
| Single | 74 | 26.43 |
| Married | 206 | 73.57 |
| **Age** | | |
| Under 25 | 53 | 18.93 |
| From 25 to 40 | 142 | 50.71 |
| More than 40 | 85 | 30.36 |
| **Residence** | | |
| In the North | 106 | 37.86 |
| In the Central provinces | 76 | 27.14 |
| In the South | 98 | 35.0 |
| **Occupation** | | |
| Student | 38 | 13.57 |
| Company employee | 79 | 28.21 |
| State servant | 91 | 32.50 |
| Other | 72 | 25.72 |

*Source: Authors' calculation*

The respondent profile in Table 1 shows a relatively balanced gender composition, with females accounting for 54.29% and males 45.71%. Most participants are married (73.57%), indicating that the sample largely represents customers with stable household and financial routines. In terms of age, the dominant group is 25–40 years old (50.71%), followed by those above 40 (30.36%), suggesting that the dataset mainly reflects mature, economically active users rather than very young users. Regarding residence, respondents are distributed across regions, with the North (37.86%) and South (35.00%) slightly outweighing the Central provinces (27.14%), supporting geographic diversity within Vietnam. Occupationally, state servants form the largest group (32.50%), followed by company employees (28.21%), while students represent a smaller share (13.57%). Overall, the demographic structure suggests that findings primarily reflect the perceptions of working-age mobile banking users, which is appropriate for examining service quality and satisfaction in a large-bank context. The relatively diversified regional and occupational composition also helps reduce the risk

that results are driven by a single locality or a narrow customer segment.

### *4.2. Descriptive statistical analysis of factors*

**Table 2. Descriptive Statistics and Correlation Matrix (N = 280)**

| Construct | Mean | SD | EFF | SYS | SEC | EMP | SAT |
|---|---|---|---|---|---|---|---|
| EFF | 3.09 | 0.673 | | 0.298** | 0.210** | 0.251** | 0.442** |
| SYS | 2.73 | 0.739 | 0.298** | | 0.298** | 0.232** | 0.487** |
| SEC | 2.81 | 0.711 | 0.210** | 0.298** | | 0.153** | 0.380** |
| EMP | 3.24 | 0.747 | 0.251** | 0.232** | 0.153** | | 0.383** |
| SAT | 3.08 | 0.699 | 0.442** | 0.487** | 0.380** | 0.383** | |

** $p < 0.01$

*Source: Authors' calculation*

Table 2 indicates that respondents reported moderate evaluations across constructs, with mean scores ranging from 2.73 (SYS) to 3.24 (EMP). System Availability shows the lowest mean (M = 2.73, SD = 0.739), suggesting relatively weaker perceptions of system stability compared with other dimensions. All correlations are positive and significant at $p < 0.01$, supporting the expected direction among service-quality dimensions and satisfaction. Customer Satisfaction is most strongly correlated with System Availability (r = 0.487) and Efficiency (r = 0.442), followed by Digital Empathy (r = 0.383) and Privacy/Security (r = 0.380). Overall, the correlation pattern provides preliminary evidence that higher perceived mobile banking service quality is associated with higher customer satisfaction in the studied large-bank context.

### *4.3. The goodness-of-fit index of the confirmatory factor analysis (CFA)*

**Table 3. CFA Model Fit Indices**

| Fit Index | Value | Threshold | Conclusion |
|---|---|---|---|
| CMIN/DF | 1.400 | ≤ 3.0 (good: ≤ 2.0) | Good fit |
| p-value | 0.001 | ≥ 0.05 | Not met ($\chi^2$ is sensitive to sample size) |
| CFI | 0.978 | ≥ 0.90 (good: ≥ 0.95) | Excellent fit |
| TLI | 0.974 | ≥ 0.90 (good: ≥ 0.95) | Excellent fit |
| RMSEA | 0.038 | ≤ 0.08 (good: ≤ 0.06) | Excellent fit |
| SRMR | 0.039 | ≤ 0.08 | Excellent fit |
| PCLOSE | 0.954 | ≥ 0.05 | Close fit supported |

*Source: Authors' calculation*

Table 3 shows that the CFA measurement model fits the data very well. The parsimony index (CMIN/DF = 1.400) indicates a good fit, and the incremental fit indices are excellent (CFI = 0.978; TLI = 0.974). The absolute fit indices also meet stringent criteria (RMSEA = 0.038; SRMR = 0.039), while PCLOSE = 0.954 supports a close-fitting model. Although the chi-square test is significant (p = 0.001), this statistic is known to be sensitive to sample size. Overall, the results confirm that the proposed five-construct measurement model is acceptable for subsequent SEM analysis.

### *4.4. Reliability and convergent validity of structures*

**Table 4. Reliability and Convergent Validity**

| Construct | N Items | Cronbach's α | CR | AVE |
|---|---|---|---|---|
| EFF | 4 | 0.841 | 0.842 | 0.571 |
| SYS | 4 | 0.874 | 0.874 | 0.635 |
| SEC | 4 | 0.854 | 0.855 | 0.597 |
| EMP | 4 | 0.885 | 0.886 | 0.661 |
| SAT | 3 | 0.808 | 0.809 | 0.587 |

*Source: Authors' calculation*

Table 4 confirms strong internal consistency and convergent validity for all constructs. Cronbach's alpha values range from 0.808 to 0.885, exceeding the recommended 0.70 threshold and indicating satisfactory reliability. Composite reliability (CR) values are also high (0.809–0.886), further supporting the stability of the measurement scales. All AVE values are above 0.50 (0.571–0.661), demonstrating adequate convergent validity and suggesting that each construct explains more than half of the variance in its indicators. Overall, the results indicate that the measurement model is reliable and suitable for subsequent structural model testing.

### *4.5. Discriminant Value (HTMT)*

**Table 5. Discriminant Validity (HTMT)**

| | EFF | SYS | SEC | EMP | SAT |
|---|---|---|---|---|---|
| EFF | | 0.347 | 0.246 | 0.290 | 0.533 |
| SYS | 0.347 | | 0.343 | 0.262 | 0.577 |
| SEC | 0.246 | 0.343 | | 0.174 | 0.455 |
| EMP | 0.290 | 0.262 | 0.174 | | 0.454 |
| SAT | 0.533 | 0.577 | 0.455 | 0.454 | |

*Source: Authors' calculation*

Table 5 reports the HTMT ratios used to assess discriminant validity among the study constructs. All HTMT values are well below the commonly accepted threshold of 0.85, indicating that each construct is empirically distinct from the others. The highest HTMT value is 0.577 (SYS–SAT), which remains comfortably within acceptable limits and suggests no problematic overlap. Most other ratios fall in the low-to-moderate range (e.g., 0.174–0.533), further supporting clear construct separation. Overall, the HTMT results confirm adequate discriminant validity for the measurement model, enabling robust interpretation of the subsequent SEM paths.

### *4.6. Structural model fit indices (SEM)*

**Table 6. SEM Model Fit Indices**

| Fit Index | Value | Threshold | Conclusion |
|---|---|---|---|
| CMIN/DF | 1.417 | ≤ 3.0 (good: ≤ 2.0) | Good fit |
| p-value | 0.001 | ≥ 0.05 | Not met ($\chi^2$ is sensitive to sample size) |
| CFI | 0.977 | ≥ 0.90 (good: ≥ 0.95) | Excellent fit |
| TLI | 0.972 | ≥ 0.90 (good: ≥ 0.95) | Excellent fit |
| RMSEA | 0.039 | ≤ 0.08 (good: ≤ 0.06) | Excellent fit |

| Fit Index | Value | Threshold | Conclusion |
|---|---|---|---|
| SRMR | 0.039 | ≤ 0.08 | Excellent fit |
| PCLOSE | 0.944 | ≥ 0.05 | Close fit supported |

*Source: Authors' calculation*

Table 6 indicates that the structural model demonstrates an excellent overall fit to the data. The parsimony index is acceptable (CMIN/DF = 1.417), and incremental fit indices exceed recommended cutoffs (CFI = 0.977; TLI = 0.972). Absolute fit measures also confirm strong model adequacy (RMSEA = 0.039; SRMR = 0.039), while PCLOSE = 0.944 supports a close-fitting model. Although the chi-square test is significant (p = 0.001), this is common in SEM with moderate samples and should be interpreted alongside the other fit indices. Overall, the SEM results provide a sound basis for testing the hypothesized relationships among constructs.

### *4.7. Structural modeling and hypothesis testing*

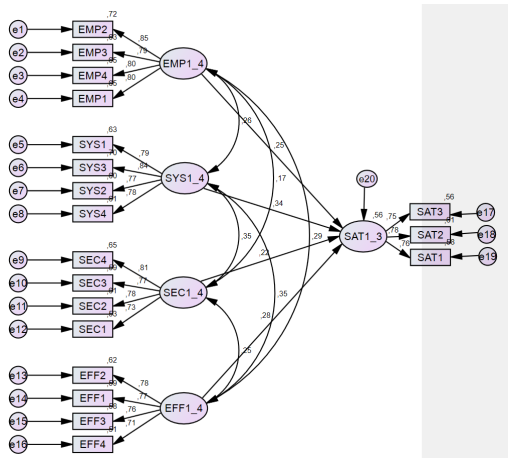
**Table 7. Structural Model Results**

| Hypothesis | Path | β | S.E. | p-value | Supported |
|---|---|---|---|---|---|
| H1 | EFF → SAT | 0.290 | 0.113 | <0.001 | Yes |
| H2 | SYS → SAT | 0.347 | 0.103 | <0.001 | Yes |
| H3 | SEC → SAT | 0.221 | 0.088 | <0.001 | Yes |
| H4 | EMP → SAT | 0.238 | 0.096 | <0.001 | Yes |
| $R^2$(SAT) = 0.566 | | | | | |

*Source: Authors' calculation*

Table 7 presents the SEM structural results and hypothesis tests for the proposed model. All four service-quality dimensions have positive and statistically significant effects on customer satisfaction (p < 0.001), indicating strong empirical support for H1–H4. Among the predictors, System Availability (SYS) exerts the strongest impact on SAT (β = 0.347), highlighting the critical role of system stability and uninterrupted access in mobile banking. Efficiency (EFF) is the second strongest driver (β = 0.290), suggesting that quick and effortless task completion materially enhances satisfaction. Digital Empathy (EMP) (β = 0.238) and Privacy/Security (SEC) (β = 0.221) also contribute meaningfully, implying that supportive digital interactions and perceived protection jointly shape users' evaluations. The model explains a substantial proportion of satisfaction variance ($R^2$ = 0.566), indicating good explanatory power for a behavioral outcome in a service setting. Overall, the findings suggest that large banks should prioritize system reliability and transaction efficiency while simultaneously strengthening security assurances and customer-support responsiveness. These results provide coherent evidence that improving mobile banking service quality can translate into higher customer satisfaction in the studied context.

**Figure 2: Structural Equation Modeling (SEM) with standardized Path Coefficients**




*Note: The diagram was visualized using IBM SPSS AMOS for clarity in presentation.*

Figure 2 visualizes the SEM results with standardized coefficients for both the measurement and structural components. The four latent service-quality constructs (EFF, SYS, SEC, and EMP) are specified as reflective factors measured by their corresponding observed indicators, all showing satisfactory standardized loadings. The structural paths indicate positive effects from EFF, SYS, SEC, and EMP on customer satisfaction (SAT), consistent with the hypothesized model. Correlations among the exogenous latent constructs are also presented, capturing the interrelated nature of service-quality perceptions in mobile banking. Overall, the diagram illustrates that the model explains a substantial proportion of variance in SAT, supporting the adequacy of the proposed framework.

## 5. Discussion

The SEM results provide clear evidence that mobile banking service quality is a strong antecedent of customer satisfaction in a large-bank context, explaining 56.6% of the variance in SAT ($R^2$ = 0.566). The most influential predictor is System Availability (β = 0.347), suggesting that stability, uptime, and error-free performance are the most salient drivers of satisfaction when customers rely on mobile apps for frequent, high-volume transactions. This finding aligns with prior mobile banking research emphasizing the centrality of system-related quality for favorable user evaluations and post-adoption outcomes (Minh & Nam, 2023).

Efficiency is the second strongest predictor (β = 0.290), indicating that fast, effortless task completion meaningfully enhances satisfaction, particularly

relevant for large banks where customer segments are diverse and expectations for convenience are high. Similar patterns have been documented in digital banking service-quality studies, where functional performance and ease-of-use features substantially shape e-satisfaction (Kumalasari et al., 2022).

Both Digital Empathy ($\beta = 0.238$) and Privacy/Security ($\beta = 0.221$) are also significant ($p < 0.001$), implying that "humanized" digital support (guidance, responsiveness) and confidence in data/transaction protection jointly contribute to customer satisfaction. This is consistent with evidence that satisfaction in mobile banking ecosystems is reinforced by relational mechanisms and trust-related perceptions, not only by technical performance (Khan et al., 2021). The significance of security-related perceptions also mirrors broader syntheses showing security/privacy as reliable correlates of satisfaction across mobile banking contexts (Adiningtyas & Auliani, 2024).

Managerially, the pattern of effects suggests a clear prioritization logic for large banks: first, ensure system reliability and availability at scale; second, optimize process efficiency for key journeys (login, transfers, payments); and third, strengthen security assurance and digitally delivered support to sustain satisfaction and reduce service recovery burdens. The results are also in line with recent mobile banking studies using SEM to demonstrate that service-quality improvements translate into satisfaction and post-adoption outcomes (Pokhrel & K.C., 2024).

**6. Conclusion and Implications**

This study examined how key dimensions of mobile banking service quality influence customer satisfaction in the context of a large commercial bank in Vietnam, using covariance-based SEM. The results confirm that the proposed model fits the data well and that all hypothesized relationships are supported. Specifically, Efficiency, System Availability, Privacy/Security, and Digital Empathy each exert a positive and statistically significant effect on Customer Satisfaction ($p < 0.001$). Collectively, these factors explain a substantial proportion of satisfaction variance ($R^2 = 0.566$), indicating that service-quality perceptions are powerful determinants of customer satisfaction in a large-bank mobile banking environment.

From a managerial perspective, the findings suggest a clear set of priorities for banks seeking to strengthen mobile banking satisfaction. First, System Availability shows the strongest effect, implying that investments in infrastructure resilience, uptime management, peak-load handling, and error reduction should be treated as top priorities. Second, Efficiency also has a strong impact, highlighting the importance of streamlining customer journeys (e.g., login, transfers, bill payments), reducing processing time, and improving user interface clarity to minimize effort and friction. Third, Privacy and Security remains a significant contributor, indicating that banks should continuously enhance authentication, fraud monitoring, and transparent communication about data protection to reinforce customer confidence. Finally, the significance of Digital Empathy underscores that satisfaction is not driven solely by technical performance; responsive support, clear guidance, and considerate service recovery via digital channels are essential for sustaining positive customer experiences.

Theoretically, the study contributes by validating a multi-dimensional service-quality framework for mobile banking satisfaction in an emerging-market, large-bank setting, while demonstrating the usefulness of SEM for jointly assessing measurement quality and structural effects among latent constructs. Practically, the results provide actionable insights for digital service quality management: banks can improve satisfaction most effectively by prioritizing system reliability and functional efficiency, while simultaneously strengthening security assurance and digitally delivered support. Future research could extend this work by using multi-bank samples, incorporating longitudinal data to capture satisfaction dynamics over time, and examining downstream outcomes such as continuance intention, loyalty, or word-of-mouth to further clarify the strategic value of mobile banking service quality.

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