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## **Emerging technological antecedents shaping customer outcomes in mobile banking: A literature review**

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### **Abstract**

Due to customers' reliance on digital platforms and the use of banking applications for financial services, mobile banking has emerged as a key channel for delivering smart banking services. In this dynamic environment customer behavior has been affected not only by the accessibility but also by the advancements in mobile banking services. The purpose of this review is to identify the latest technological antecedents influencing customer outcomes in mobile banking. Twenty research papers selected from the databases; Emerald, Taylor & Francis, Elsevier, and Google Scholar were reviewed. Key antecedents were system quality, information quality, service quality, interface design, security and privacy, task-technology fit, and emerging AI-enabled features. This study highlights the combined influence of these technological antecedents on customer behaviour in mobile banking.

**Keyword:** Mobile banking, information quality, system quality, security & privacy, Interface design

### **Introduction**

In recent years, the conventional Banking system has modernised into a digital banking system. With the rapid advancement in technology and widespread use of smartphones, banks are also providing banking services to their customers through these mobile devices. With these devices, customers can access financial services like fund transfers, QR payments, bill payments, and account management, collectively known as mobile banking. Banks are providing these services through a mobile banking application. These applications are the result of technological advances, and these advances have an impact on customer outcomes. Additionally, it lowered the cost of banking services and gave clients access to immediate fund transfers, real-time account information, and round-the-clock services without any physical restrictions (Saxena *et al.*, 2023; Souiden *et al.*, 2020)<sup>[1, 2]</sup>.

The growth and continuous use of mobile banking not only depend on its availability but also on how technological features are implemented by banks through mobile banking applications which are shaping customer outcomes. Numerous studies have attempted to explain why customer adopt some technologies more quickly than others, such as the "Technology Acceptance Model" (Davis 1989)<sup>[3]</sup> and the "Theory of Reasoned Action" (Fishbein and Ajzen 1975)<sup>[4]</sup>. An information system's success depends on its acceptance, yet acceptance is not the same as success. The "Information Systems Success Model" which was created by DeLone and McLean in 1992, provides a thorough knowledge of information system (IS) success by analyzing and clarifying the connections between a number of important IS assessment dimensions.

Recent empirical studies provide strong evidence that technological antecedents play a significant role in shaping customer outcomes using mobile banking. Pham *et al.*, (2025)<sup>[19]</sup> has revealed that interface design critically influenced both system quality and service quality of mobile banking. Jisham *et al.*, (2025)<sup>[11]</sup> customer expectation confirmation and ease of use were enhanced by perceived anthropomorphism and intelligence. Basu *et al.*, (2024)<sup>[6]</sup> had analysed the impact of these antecedents resource perception, cybercrime-related internet anxiety, technology-trusting performance, on promoting intension. Huma *et al.*, (2024)<sup>[10]</sup> revealed that dimensions: efficiency, system availability, information quality, visual appeal, and security and privacy have a significant impact on customer satisfaction.

Mobile banking applications are continuously evolving due to disruptive technological advancements, with recently introduced features reshaping the antecedents that influence customer behaviour.

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Customer access these smart features with updation in mobile banking apps; this not only depend upon their accessibility but also on the quality of the technological features and the user experience. These advancements make it necessary to periodically reassess the technological antecedents that influence customer outcomes.

Despite the growing attention to advanced technological features, many researchers examined the individual impacts on customer outcomes rather than their combined effect on customer behaviour. Therefore, there is noticeable research gap to identify emerging technological antecedents shaping customer outcomes in mobile banking by reviewing recent studies of (2024-2025). Through this review article researchers propose to answer the following research questions:

RQ1. What are the emerging technological antecedents of mobile banking that reshaping customer outcomes?

RQ2. What future directions can be identified from existing literature on mobile banking?

## 2. Methodology

For the aim of this narrative review paper, authors analyzed

and critically evaluated 20 research articles, all of which were on Mobile Banking and collected relevant articles from Emerald and Tailor & Francis databases. Only relevant studies were selected from the period 2024-2025. Google Scholar was also employed to collect research articles. The articles were selected only from peer-reviewed academic journals published in English and for screening of articles. The keywords; “mobile banking”, “M-banking”, “mobile banking applications”, “customer satisfaction”, “continuance intention”, “adoption intention”, “benefits and challenges” were combined using Boolean operators (AND, OR) to collect relevant articles. Thereafter, abstract and full-text of the articles were screened and finalized for further review.

## Results

The selected 20 research articles analyzed by author to identify technological and system antecedents of customer outcomes in Mobile Banking are published in peer reviewed journals, the list of journals are provided in table 1.

**Table 1:** Sources of reviewed articles

Journal of Publication	Database	No. of Articles Analyzed
Information System Management	Taylor & Francis	1
Global Knowledge, Memory and Communication	Emerald	1
Cogent Business and Management	Taylor & Francis	2
International Journal of Human-Computer Interaction	Taylor & Francis	1
International Journal of Bank Marketing	Emerald	4
Journal of Information Technology Management	Taylor & Francis	1
Management & Sustainability: An Arab Review	Emerald	1
Qualitative Research in Financial Markets	Emerald	1
Journal of Islamic Marketing	Emerald	1
Disability & Society	Taylor & Francis	1
Journal of Modelling in Management	Emerald	1
Journal of Internet Commerce	Taylor & Francis	1
Spanish Journal of Marketing - ESIC	Emerald	1
VINE Journal of Information and Knowledge Management Systems	Emerald	1
Journal of Relationship Marketing	Taylor & Francis	1
Journal of Retailing and Consumer Services	Elsevier	1

**Source:** researcher's compilation

## 3. Review of Selected Articles

Author & Year	Objective	Research Methodology	Technological Antecedents	Findings
Geebren & Jabbar, (2025) <sup>[9]</sup>	To analyse moderating role of gender, experience, and usage frequency on customer trust in mobile banking	Research design: Quantitative, cross-sectional Sample & data collection: n = 731, self-administered questionnaire Data analysis: SEM	Information quality, system quality, service quality, task characteristics, structural assurance	Result revealed that these technological quality factors significantly influenced customer trust in mobile banking.
Qatawneh & Makhlof (2025) <sup>[21]</sup>	To investigate the continuance intention of mobile banking among senior customers	Research design: Quantitative Sample & data collection: n = 306 senior customers, structured questionnaire Data analysis: SEM	User-friendly interface, Security & privacy features	In this study researcher confirmed that ease of use and strong security features positively impacts continuance intention among senior mobile banking users.
Mugova <i>et al.</i> (2025) <sup>[16]</sup>	To analyse relationships among service quality, customer satisfaction, and loyalty	Research design: Quantitative Sample & data collection: n = 466 retail banking customers	Technology-enabled platform service quality	Researcher found that high platform quality enhanced customer satisfaction and customer satisfaction plays mediating role in the relationship between service quality and customer loyalty.

		Data analysis: CFA & SEM		
Jisham <i>et al.</i> (2025) <sup>[11]</sup>	To identify determinants of continuance intention toward AI-based mobile banking	Research design: Quantitative, deductive Sample & data collection: n = 715 Gen Y & Gen Z respondents Data analysis: SEM	AI anthropomorphism, AI intelligence, Ease of use	In this study results shows that AI-features and intelligent smart features positively influenced customer satisfaction and continuance intention.
Lee & Chen (2025) <sup>[13]</sup>	To explore the adoption intention of AI-enabled mobile banking applications	Research design: Survey-based quantitative Sample & data collection: n = 451 respondents Data analysis: EFA & SEM	AI anthropomorphism, AI intelligence, Task-technology fit	Result of the study revealed that to increase customer trust and continuance intention better alignment between technology and user tasks were important.
Pham & Bui, (2025) <sup>[19]</sup>	To analyse the effect of mobile banking service quality on loyalty through satisfaction	Research design: Quantitative Sample & data collection: Gen Z & Millennials, survey method Data analysis: SEM	Interface design, System quality, Perceived relative technological advantage	In this study researcher found that interface design and system quality enhance customer satisfaction, further customer satisfaction leads customer loyalty.
Palamidovska-Sterjadovska <i>et al.</i> (2025) <sup>[20]</sup>	To review key dimensions of mobile banking service quality	Research design: Systematic review Sample & data collection: 71 published studies Data analysis: Thematic synthesis	System success, brand attachment	In this study researcher explored mobile banking dimensions and found that system quality and brand attachment enhance customer satisfaction loyalty.
Jun & Palacios, (2025) <sup>[12]</sup>	To explore service quality dimensions using critical incidents	Research design: Qualitative Sample & data collection: Critical incident interviews Data analysis: NVivo	Convenience, accuracy, ease of use,	Findings revealed that convenience, accuracy, and ease of use positively improve customer satisfaction.
Meselhy & Kortam (2025) <sup>[15]</sup>	To examine the relationship between TAM variables and customer retention	Research design: Mixed-method Sample & data collection: Banking customers (Egypt) Data analysis: Regression analysis	Perceived usefulness, perceived ease of use	In this study researcher confirmed perceived technological usefulness and perceived ease of use significantly enhanced customer retention through trust.
Soyupak & Ipek (2025) <sup>[24]</sup>	To analyse the usability and user experience of mobile banking apps	Research design: Qualitative Sample & data collection: User interviews Data analysis: Heuristic evaluation	Interface complexity, usability barriers	Findings of the study revealed that interface complexity and usability barriers were the problems faced by customers.
Ali <i>et al.</i> (2025) <sup>[5]</sup>	To identify mobile banking service quality issues using app reviews	Research design: Exploratory Sample & data collection: Mobile app user reviews Data analysis: Text analytics (LDA)	Login issues, App update failures, Service disruptions	In this study researcher found that customers were facing issues while logging in mobile banking application and leads to customer dissatisfaction and negative service perceptions.
Borowska-Beszta <i>et al.</i> (2025) <sup>[8]</sup>	To examine mobile banking usage among customers with disabilities	Research design: Case study Sample & data collection: Customers with disabilities Data analysis: Qualitative analysis	Biometric login, Accessibility features, Interface adaptability	Researcher analysed the customer with disabilities perceptions and found that customer with disabilities were facing more problems while using mobile banking applications due to advanced technical features and customer without disabilities increase financial inclusion.
Sonali <i>et al.</i> (2025) <sup>[23]</sup>	To examine mobile banking usage behaviour and financial well-being	Research design: Quantitative Sample & data collection: Banking customers (India) Data analysis: SEM	Financial knowledge, Self-efficacy, Customer-to-customer interaction	In this study, results shows that better interaction with customer positively improve usage behaviour and financial-well-being.
Naeem (2025) <sup>[17]</sup>	To analyse the intention-retention relationship in mobile banking	Research design: Quantitative Sample & data collection: Large-scale survey Data analysis: SEM	Perceived usefulness, Ease of use, Service quality	Findings of the study revealed that service quality dimensions enhance customer satisfaction and further customer satisfaction enhance customer retention.
Luu <i>et al.</i> (2024) <sup>[14]</sup>	To analyse word-of-mouth behaviour in mobile banking	Research design: Quantitative Sample & data collection: Banking customers	System quality, Individual performance	Findings of the study, revealed that high system quality increase customer satisfactions and positive word-of-mouth.

		(Vietnam) Data analysis: SEM		
Saibaba (2024) [22]	To explore post-adoption continuance intention	Research design: Quantitative Sample & data collection: Online survey Data analysis: SEM	Service quality, information quality, perceived risk	Result of the study shows that information quality and service quality enhance customer satisfaction and continuance intention.
Huma <i>et al.</i> (2024) <sup>[10]</sup>	To examine service quality impact on satisfaction and retention	Research design: Quantitative Sample & data collection: Mobile banking users Data analysis: SEM	Efficiency, system availability, information quality, visual appeal, security & privacy	Findings of the study revealed that the five dimensions of mobile banking—efficiency, system availability, information quality, visual appeal, and security and privacy—have a significant impact on consumer satisfaction and retention.
Bhat & Gupta (2024) <sup>[7]</sup>	To analyse innovation in e-services and customer loyalty	Research design: Quantitative Sample & data collection: Online survey Data analysis: SEM	E-service innovation, Service delivery quality	Result of study revealed that e-service innovation and smart service delivery enhance customer trust and loyalty.
Nagar Koti <i>et al.</i> (2024) <sup>[18]</sup>	To examine service quality and relationship outcomes	Research design: Quantitative Sample & data collection: Banking customers (Delhi) Data analysis: SEM	Digital service quality characteristics	In this study researcher revealed that advanced digital service quality enhanced customer trust and encourage positive word-of-mouth.
Basu <i>et al.</i> (2024) <sup>[6]</sup>	To explore post-adoption intention to promote mobile banking	Research Design: Exploratory Research sample size: 156,737 reviews for PhonePe and 189,915 reviews for Paytm, Data Analysis Technique: natural language processing, Latent Dirichlet allocation (LDA), Content analysis, Confirmatory analysis.	System performance, cybersecurity concerns, technology trust	Findings of study shows that system performance and technology trust promotes continuance intention in mobile banking.

#### 4. Results and Discussion

According to this review, the selected papers published in well-reputed journals during 2024-2025 indicated that customer outcomes in mobile banking are largely shaped by technological antecedents which are grounded in information systems and technology adoption models.

Geebren & Jabbar, (2025)<sup>[9]</sup> revealed that information quality, system quality, service quality (Delone and Mclean IS success model) (DeLone & McLean, 2003) influenced customer trust in mobile banking. System quality infers reliability, responsiveness, uptime, and security ensure as critical antecedent (Geebren & Jabbar, 2025; Huma *et al.*, 2024)<sup>[9, 10]</sup>. Further, perceived ease of use was enhanced by high system quality and it reduced the transaction cost, and enhanced customer trust, which directly linked with TAM proposition that technology features influenced the customer outcomes through perceptions of usefulness and ease of use (Davis, 1989)<sup>[3]</sup>. Similarly, (Saibaba, 2024, Luu *et al.*, 2024)<sup>[22, 14]</sup> found that “information quality” encompasses accuracy, timeliness, relevance, and clarity of information derived perceived usefulness, and influence adoption and continuance intention and customer satisfaction. These results were directly linked with IS Success Model’s that “information quality” was originally a technological antecedent of system success and customer satisfaction (DeLone & McLean, 2003).

In addition, “service quality” also plays crucial role for enhancing customer outcomes. Nowadays, mobile banking applications provide seamless, continuance, and error-free service delivery that enhance overall customer behaviour which reflects the IS Success Model’s emphasis on service

quality as a key driver of net benefits. Recent studies revealed that AI-enabled technological antecedent are playing crucial role in shaping customer outcomes such as: AI anthropomorphism, AI intelligence, and task-technology fit significantly impact customer outcomes. According to these findings customers increasingly perceive mobile banking applications as intelligent and interactive service platforms rather than transactional tools.

Another important finding demonstrates that *interface design, simplicity, reduced interface complexity and accessibility* play crucial role as technological antecedents that significantly impact customer satisfaction, trust, and loyalty. Advance security features such as: biometric authentication, secure login systems, and privacy influence customer trust, retention and continuance intention. Additionally, cybersecurity concerns and technology-related anxiety negatively affect adoption and promotion intention. It means applications features must ensures balance between perceived security benefits and perceived technological risks.

Overall findings of this review suggests that technological antecedents do not function separately; rather collectively shape customer outcomes. “Technology Acceptance Model” (TAM) explains how these antecedents influence customer’s acceptance related outcomes. “IS Success Model” highlights about influence on customer satisfaction and net benefits, “Task Technology Framework” (TTF) link these antecedents with customer task to achieve outcomes. These combined theoretical linkages provide a strong description about how technological characteristics in mobile banking determine customer outcomes, while also emphasizing the

need for continuing assessment as mobile banking technology changes. This comprehensive analysis determines a strong basis for future research representing system quality, information quality, service quality, interface design, task-technology fit, and emerging AI-enabled features are essential to understand customer behaviour in modern mobile banking environments.

## 5. Future Research Directions

The findings of this review paper, some opportunities for future research directions in mobile banking can be identified. First, the longitudinal study for AI-enabled features impact on customer outcomes in different geographical areas. Second, moderating/mediating role of demographics in the relationship between customer outcomes and technological antecedents of mobile banking. Third, combined effect of information quality, system quality, service quality on customer trust, retention, continuance intention. Finally, research in cross-countries with specific mobile banking application and large sample size with probability sampling techniques can enhance the generalizability of the findings and provide actionable insights for banks to operate in dynamic environments.

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