

Indian Mobile Banking Apps: Performance, Usability, and Customer Satisfaction Outcomes

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Abstract: App-based mobile banking has revolutionized the delivery of financial services in emerging markets, including India. Although much has been written about the adoption behavior of customers, the relationship between demographic factors and functional attributes of the product in predicting customer satisfaction is still under-researched. This study aims to understand the role of demographic factors, perceived ease of use and system performance on the satisfaction of 486 active users of four leading Indian bank applications - State Bank of India, Bank of Baroda, ICICI Bank and Axis Bank. Cronbach's alpha, exploratory factor analysis, t-tests, one-way ANOVA and multiple linear regression were used for data analysis. It is revealed that the perceived ease of use and system performance are strong predictors and the demographic variables are not statistically significant. The results confirm that satisfaction is largely determined by functional and experiential elements, and not by user attributes, which has implications for practice for banking institutions and application developers in digitally changing markets.

Keywords: Mobile Banking Applications, Customer Satisfaction, Perceived Ease of Use, System Performance, Digital Banking India

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