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The Influence of Mobile Banking Service Quality on Consumer Switching Behaviour: The Mediating Role of Customer Satisfaction

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Abstract:

This study examined the influence of mobile banking service quality on consumer switching behaviour, with particular emphasis on the mediating role of customer satisfaction in selected commercial banks. Drawing on the SERVQUAL model, Expectation-Confirmation Theory, and the Stimulus–Organism–Response framework, the study proposed that mobile banking service quality significantly enhanced customer satisfaction and reduced consumers' intentions to switch banking providers. A quantitative, explanatory research design was adopted, utilizing a structured questionnaire designed for mobile banking customers. For illustrative purposes, a sample of 324 respondents was used to demonstrate the analytical procedures. The proposed data analysis involved IBM SPSS for reliability assessment, and correlation analysis, while AMOS was designated for confirmatory factor analysis, structural equation modeling, and mediation testing through bootstrapping. The findings indicated that mobile banking service quality positively influenced customer satisfaction ($\beta = 0.684$, $p < 0.001$) and negatively influenced consumer switching intention ($\beta = -0.271$, $p < 0.001$). Customer satisfaction also demonstrated a significant negative association with switching intention ($\beta = -0.493$, $p < 0.001$). Furthermore, the illustrative mediation analysis indicated a negative indirect effect ($\beta = -0.337$), suggesting partial mediation. The proposed model suggested that reliable, secure, responsive, and user-friendly mobile banking services could improve customer satisfaction and reduce customer switching intentions. The study provided a theoretical framework for investigating customer retention strategies in the banking sector and highlighted practical implications for digital banking service management.

Keywords: *Mobile Banking Service Quality; Customer Satisfaction; Consumer Switching Behaviour; Digital Banking; Customer Retention.*

1. Introduction

The banking industry has experienced substantial technological transformation through the development of digital financial services, particularly mobile banking applications. Mobile banking enables customers to conduct financial transactions, transfer funds, monitor account balances, pay bills, and access financial services without visiting physical bank branches. These developments have transformed customer expectations and intensified competition among financial institutions (Tan et al., 2022). Mobile banking service quality has consequently become an important determinant of customer satisfaction, loyalty, and retention. Customers increasingly evaluate banks not only according to traditional banking services but also according to the reliability, security, accessibility, efficiency, and responsiveness of their mobile banking platforms. Despite the advantages associated with mobile banking, customers may experience technical difficulties, application failures, transaction delays, security concerns, and inadequate customer support. Such experiences can negatively influence customer satisfaction and increase the likelihood of switching to competing banks (Pokhrel & KC, 2024). Customer switching behaviour represents a significant managerial concern because losing existing customers may reduce revenue, increase customer acquisition costs, and weaken long-term customer relationships. Understanding the factors influencing switching behaviour is therefore essential for developing effective customer retention strategies. In emerging banking markets, mobile banking adoption has created opportunities for financial institutions to improve service accessibility and customer engagement (Alzaydi, 2024). However, variations in technological infrastructure, digital service capabilities, and customer expectations may influence customers' evaluations of banking services. Although previous research has extensively examined electronic service quality, customer satisfaction, and loyalty, further empirical investigation is needed to understand the mechanisms through which mobile banking service quality influences consumer switching behaviour, particularly in emerging banking environments. The present study addresses this issue by investigating customer satisfaction as a mediating variable between mobile banking service quality and consumer switching behaviour.

1.1 Research problem

The central research problem of this study concerned the extent to which mobile banking service quality influenced consumers' intentions to switch banking providers and whether customer satisfaction mediated this relationship. The rapid development of digital banking technologies had transformed the banking sector, encouraging financial institutions to invest in mobile banking applications to improve service accessibility, operational efficiency, and customer experiences (Ahmed et al., 2025). However, technological advancement did not necessarily guarantee customer satisfaction or retention, particularly when digital banking services failed to meet customers' expectations. Despite improvements in mobile banking infrastructure, customers continued to experience challenges related to system reliability, transaction security, ease of use, responsiveness, and service efficiency. Such challenges could negatively influence customers' perceptions of service quality, reduce satisfaction, and increase their willingness to consider alternative banking providers (Kamboj et al., 2022). Consequently, understanding the factors contributing to consumer switching intention became increasingly important for commercial banks seeking to maintain customer relationships and strengthen their competitive positions. Furthermore, customer satisfaction represented a potential mediating mechanism through which

mobile banking service quality influenced switching intention. Customers who experienced reliable, secure, and efficient mobile banking services were more likely to report higher satisfaction, potentially reducing their intentions to switch banks. Conversely, dissatisfaction arising from poor digital service experiences could encourage customers to explore competing banking institutions. Within the context of commercial banks operating in Erbil, Kurdistan Region of Iraq, empirical investigation was needed to understand these relationships within the local banking environment. Therefore, this study sought to examine the direct effects of mobile banking service quality on customer satisfaction and consumer switching intention, alongside the mediating effect of customer satisfaction. The study aimed to provide insights into consumer behaviour and support banking managers in developing effective strategies to improve digital service quality, enhance customer satisfaction, and reduce customer switching intentions.

1.2 Research objectives

1. To examine the influence of mobile banking service quality on customer satisfaction.
2. To investigate the direct influence of mobile banking service quality on consumer switching behaviour.
3. To determine the influence of customer satisfaction on consumer switching behaviour.
4. To assess the mediating role of customer satisfaction in the relationship between mobile banking service quality and consumer switching behaviour.
5. To develop practical recommendations for improving digital banking service quality and customer retention.

1.3 Research questions

- RQ1: To what extent does mobile banking service quality influence customer satisfaction?
- RQ2: How does mobile banking service quality influence consumer switching behaviour?
- RQ3: What is the relationship between customer satisfaction and consumer switching behaviour?
- RQ4: Does customer satisfaction mediate the relationship between mobile banking service quality and consumer switching behaviour?

2. Theoretical Framework

The theoretical framework of this study is grounded in three complementary perspectives: the SERVQUAL model, Expectation-Confirmation Theory (ECT), and the Stimulus–Organism–Response (S–O–R) framework. Together, these theories provide a foundation for understanding how mobile banking service quality influences customer satisfaction and, subsequently, consumer switching behaviour (Mohapatra et al., 2024). The SERVQUAL model explains how customers evaluate service quality, Expectation-Confirmation Theory clarifies how service experiences influence satisfaction, and the S–O–R framework explains how service-related experiences translate into behavioural intentions. Integrating these perspectives enables the study to examine both the direct relationship between mobile banking service quality and switching intention and the indirect relationship operating through customer satisfaction (Minhaj & Khan, 2025).

2.1 SERVQUAL Model

The SERVQUAL model, developed by Parasuraman et al. (1988), is one of the most widely recognized theoretical approaches for evaluating service quality. The model proposes that customers assess service quality by comparing their expectations of a service with their perceptions of the service actually received. The original SERVQUAL framework consists of five dimensions: reliability, assurance, tangibles, empathy, and responsiveness. These dimensions provide a foundation for understanding how service performance contributes to customer evaluations and satisfaction. With the expansion of digital banking, the traditional dimensions of service quality have been adapted to reflect the characteristics of electronic service delivery. Parasuraman et al. (2005) subsequently introduced the E-S-QUAL framework, emphasizing efficiency, system availability, fulfillment, and privacy in electronic services. These developments are particularly relevant to mobile banking, where customers interact primarily with digital platforms rather than bank employees (Rahmatika & Soesanto, 2022). In the present study, mobile banking service quality is operationalized through five dimensions: reliability, security, ease of use, responsiveness, and efficiency. Reliability refers to the accuracy and consistency of mobile banking transactions, while security concerns the protection of personal and financial information. Ease of use reflects the simplicity of application navigation, responsiveness represents the bank's ability to address customer problems promptly, and efficiency concerns the speed and convenience of digital transactions. These dimensions are expected to influence customer satisfaction by shaping the overall mobile banking experience. Customers who experience secure, reliable, and efficient banking services are more likely to evaluate their bank positively. Conversely, technical failures, security concerns, and inadequate support may generate dissatisfaction and increase switching intentions (Ayinaddis et al., 2023). Accordingly, the SERVQUAL perspective supports the proposition that mobile banking service quality is an important antecedent of customer satisfaction and consumer switching intention. This argument is consistent with research by Naz et al. (2023) and Dewi et al. (2024), which highlights the importance of digital banking service quality in customer relationship outcomes.

2.2 Expectation-Confirmation Theory (ET)

Expectation-Confirmation Theory provides a theoretical explanation of how customers develop satisfaction or dissatisfaction following their experiences with products and services. Oliver (1980) proposed that satisfaction is influenced by the relationship between prior expectations and perceived performance. When actual service performance meets or exceeds expectations, customers are more likely to experience satisfaction. In contrast, performance that falls below expectations may lead to dissatisfaction. Bhattacherjee (2001) extended this perspective to information systems continuance, demonstrating that satisfaction and perceived usefulness play important roles in users' decisions to continue using technological services. This theoretical approach is especially relevant to mobile banking because customers develop expectations regarding transaction speed, accessibility, security, and convenience before using banking applications (Ali et al., 2023). In the mobile banking context, customers expect digital services to operate consistently, provide accurate financial information, and facilitate transactions without unnecessary delays. When these expectations are confirmed through positive service experiences, satisfaction is likely to increase. However, repeated application failures, delayed transactions, or ineffective customer support may create negative disconfirmation and reduce satisfaction. Expectation-Confirmation Theory also provides a foundation for understanding consumer switching intentions. Customers who consistently experience satisfactory mobile banking services

may perceive fewer benefits from changing providers. Conversely, dissatisfied customers may become more willing to explore alternative banks offering improved digital services (Adi et al., 2023). Within the present study, ECT primarily explains the relationship between mobile banking service quality and customer satisfaction. It also provides a theoretical basis for considering satisfaction as a mechanism through which service quality may influence future banking decisions. Although expectation confirmation is not measured as a separate variable in the proposed questionnaire, its principles inform the interpretation of customer satisfaction (Wibowo et al., 2023).

2.3 Stimulus–Organism–Response (S–O–R) Framework

The Stimulus–Organism–Response framework, introduced by Mehrabian and Russell (1974), explains how external environmental stimuli influence individuals' internal psychological states and subsequently shape their behavioural responses. The framework has been applied extensively in consumer behaviour research to understand how service environments and customer experiences influence attitudes, emotions, and behavioural intentions. The S–O–R framework consists of three interconnected components. The stimulus represents external factors encountered by consumers, the organism refers to internal cognitive or emotional evaluations, and the response represents the resulting behavioural reaction or intention (Mackay et al., 2025). In the present study, mobile banking service quality represents the stimulus because it reflects the characteristics of the digital banking environment experienced by customers. Customer satisfaction represents the organism because it captures customers' internal evaluations of their banking experiences. Consumer switching intention represents the response because it reflects customers' willingness to discontinue their existing banking relationships and consider alternative financial institutions (Tee, 2022). The framework suggests that high-quality mobile banking services generate favorable customer evaluations, which may subsequently reduce switching intentions. For example, a banking application that provides secure transactions, reliable performance, and efficient customer support may enhance satisfaction and strengthen customers' willingness to remain with their current provider (Moon et al., 2024). Conversely, poor service quality may produce dissatisfaction and increase customers' motivation to investigate competing banking services. Importantly, the framework also allows mobile banking service quality to influence switching intention directly, independently of customer satisfaction. Therefore, the S–O–R framework provides the central theoretical explanation for the proposed mediating role of customer satisfaction. It supports the assumption that customer satisfaction transmits part of the influence of mobile banking service quality to consumer switching intention (Siregar et al., 2025).

2.4 Integration of the Theoretical Perspectives

The integration of SERVQUAL, Expectation-Confirmation Theory, and the S–O–R framework provides a comprehensive theoretical foundation for the proposed research model. SERVQUAL and its digital service quality extensions explain the characteristics of mobile banking services that customers evaluate. Expectation-Confirmation Theory explains how these experiences contribute to customer satisfaction, while the S–O–R framework explains how satisfaction may influence switching intentions (Rezeki et al., 2023). Together, these perspectives support four proposed relationships: mobile banking service quality positively influences customer satisfaction (H1); mobile banking service quality negatively influences consumer switching intention (H2); customer

satisfaction negatively influences consumer switching intention (H3); and customer satisfaction mediates the relationship between mobile banking service quality and switching intention (H4). The integration of these theories is particularly relevant to the banking sector because customers' decisions to maintain or change financial service providers may depend on both the functional performance of digital services and their overall satisfaction with the banking relationship. Consequently, the theoretical framework positions customer satisfaction as an important explanatory mechanism connecting digital service quality with consumer switching intentions.

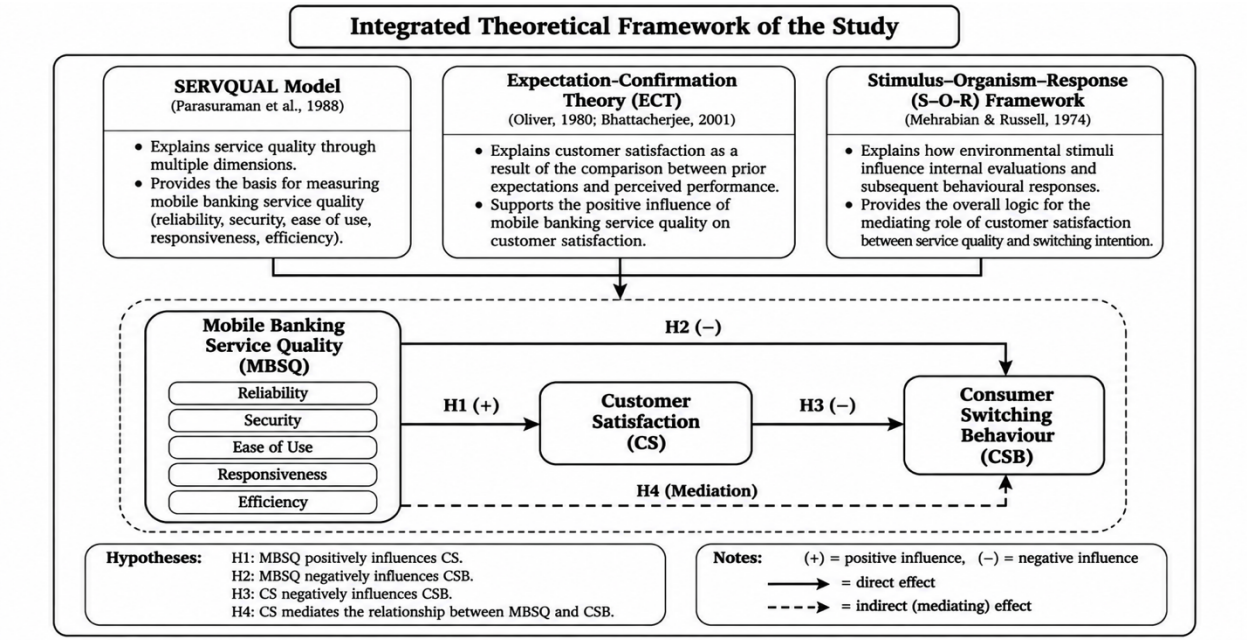


Figure 1. Integrated Theoretical Framework of the Study

The integrated theoretical framework presented in figure 1 illustrates the relationships among mobile banking service quality, customer satisfaction, and consumer switching behaviour by combining three established theoretical perspectives: the SERVQUAL model (Parasuraman et al., 1988), Expectation-Confirmation Theory (Oliver, 1980; Bhattacherjee, 2001), and the Stimulus–Organism–Response (S–O–R) framework (Mehrabian & Russell, 1974). The SERVQUAL model provides the foundation for evaluating mobile banking service quality through five dimensions: reliability, security, ease of use, responsiveness, and efficiency. These dimensions represent important aspects of digital banking services that influence customers' perceptions and experiences (Karim et al., 2025). Expectation-Confirmation Theory explains how customers develop satisfaction by comparing their actual mobile banking experiences with their prior expectations. When banking services meet or exceed expectations, customer satisfaction is expected to increase, whereas poor service performance may result in dissatisfaction. Furthermore, the S–O–R framework explains the relationships among the study variables by identifying mobile banking service quality as the stimulus, customer satisfaction as the organism, and consumer switching intention as the behavioural response. Based on these theoretical foundations, the framework proposes that mobile banking service quality positively influences customer satisfaction (H1) and negatively influences consumer switching intention (H2). Additionally, customer satisfaction is expected to have a negative influence on switching intention (H3), suggesting that satisfied

customers are less likely to consider alternative banking providers. Finally, the framework proposes that customer satisfaction mediates the relationship between mobile banking service quality and consumer switching intention (H4), indicating that improvements in mobile banking service quality may reduce switching intentions both directly and indirectly through increased customer satisfaction.

3. Literature review and hypotheses development

3.1 Mobile banking service quality

Mobile banking service quality refers to customers' overall evaluations of the performance, reliability, accessibility, security, and responsiveness of banking services delivered through mobile applications (Felix & Sugiat, 2024). Digital service quality research emphasizes that customers evaluate online services according to functional performance, system availability, privacy, efficiency, and service fulfillment (Parasuraman et al., 2005). For this study, mobile banking service quality is conceptualized through five dimensions: reliability, security, ease of use, responsiveness, and efficiency.

3.2 Mobile banking service quality and customer satisfaction

Customer satisfaction reflects the extent to which customers perceive that a service meets or exceeds their expectations. High-quality mobile banking services can enhance satisfaction by improving transaction convenience, reducing service interruptions, and increasing customers' confidence in digital banking platforms (Jibran et al., 2025). Prior research on electronic banking and mobile banking has identified service quality as an important factor associated with satisfaction and customer behavioural outcomes (Tan et al., 2022). Accordingly, the following hypothesis is proposed: ***H1:*** *Mobile banking service quality has a significant positive influence on customer satisfaction.*

3.3 Mobile banking service quality and consumer switching behaviour

Consumer switching behaviour refers to customers' decisions to discontinue their relationship with an existing provider and transfer their business to an alternative provider (Pokhrel & KC, 2024). In this study, the construct is specifically measured as *switching intention*, rather than verified past switching behaviour . Poor mobile banking service quality may increase switching intentions through transaction failures, inconvenience, privacy concerns, and negative customer experiences (Alzaydi, 2024). Conversely, high-quality mobile banking services may discourage switching by strengthening customer confidence and improving the overall service experience. ***H2:*** *Mobile banking service quality has a significant negative influence on consumer switching intention.*

3.4 Customer satisfaction and consumer switching behaviour

Customer satisfaction plays an important role in maintaining long-term relationships between banks and their customers. Satisfied customers are generally more likely to maintain existing banking relationships, whereas dissatisfied customers may actively search for alternative financial service providers (Ahmed et al., 2025). Kamboj et al. (2022) identified service-related failures

among the important causes of customer switching in service industries. Satisfaction and dissatisfaction therefore provide a useful psychological mechanism for understanding switching decisions. ***H3:*** *Customer satisfaction has a significant negative influence on consumer switching intention.*

3.5 The mediating role of customer satisfaction

Customer satisfaction may explain how mobile banking service quality influences switching intentions. When customers experience reliable and secure mobile banking services, they are more likely to develop favorable evaluations of their banking provider. These evaluations may subsequently reduce their willingness to move to another bank (Mohapatra et al., 2024). Thus, customer satisfaction is expected to transmit part of the influence of mobile banking service quality to switching intention. ***H4:*** *Customer satisfaction significantly mediates the relationship between mobile banking service quality and consumer switching intention.*

3.6 Conceptual Framework

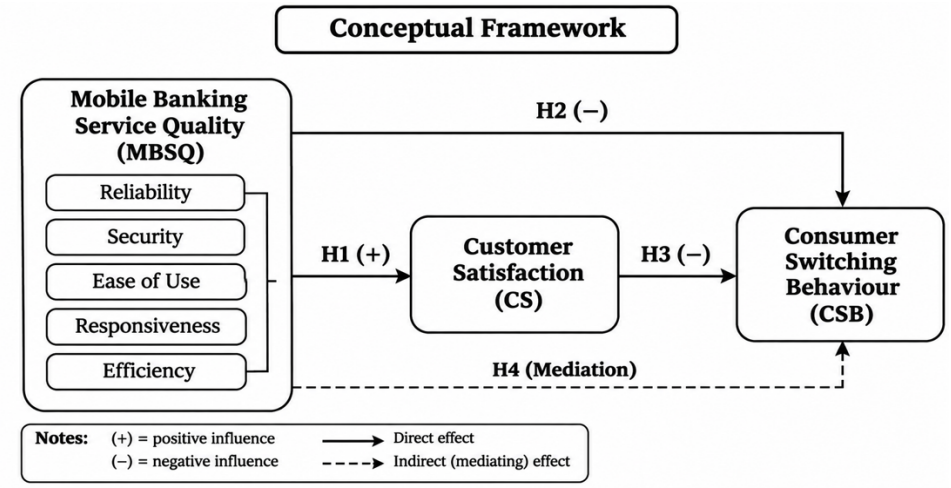


Figure 2. conceptual framework showing the direct and mediated relationships.

The model contains three principal latent constructs. Mobile banking service quality is the independent variable, customer satisfaction is the mediator, and consumer switching intention is the dependent variable. The expected direction of the relationship between service quality and satisfaction is positive, whereas the relationships involving switching intention are expected to be negative.

4. Research methodology

4.1 Research approach

his study adopted a quantitative research approach to investigate the relationships among mobile banking service quality, customer satisfaction, and consumer switching intention. A quantitative approach was considered appropriate because it allowed the research hypotheses to be examined

through statistical modeling and the estimation of direct and indirect relationships among measurable constructs. The study followed a deductive approach, whereby hypotheses were developed based on established theoretical frameworks and subsequently evaluated using quantitative data.

4.2 Research design

The study adopted an explanatory, cross-sectional research design. The explanatory design aimed to identify statistical relationships among the research variables, while the cross-sectional design involved collecting data from respondents at a single point in time. The study employed a structured questionnaire to measure customers' perceptions and behavioural intentions. Structural equation modeling (SEM) was selected because it enabled the simultaneous evaluation of measurement quality and the examination of relationships among latent variables.

4.3 Research population and sample

The target population comprised adult customers of selected commercial banks who had experience using mobile banking applications. For the illustrative research design, a sample of 324 respondents was assumed to have provided complete and usable questionnaires. The selected financial institutions represented the proposed research setting rather than verified participating research sites. Their inclusion in an actual empirical investigation would have required confirmation of their mobile banking services and the necessary institutional permissions. A non-probability convenience sampling technique was proposed, supplemented by purposive screening to ensure that respondents had practical experience using mobile banking applications. The eligibility criteria included being at least 18 years old, maintaining an active bank account, and having used the relevant mobile banking application within the preceding six months.

4.4 Sample size determination

The sample size of 324 respondents was selected to support the illustrative statistical analysis. The determination of an appropriate sample size was guided by considerations of model complexity, anticipated effect sizes, significance level, and statistical power. The selected sample size was considered reasonably adequate for demonstrating a three-construct structural equation modeling (SEM) framework. However, its suitability for empirical estimation remained subject to evaluation based on the final measurement model, observed data characteristics, and statistical power requirements.

4.5 Research instrument

The present study employed a structured, self-administered questionnaire as the primary research instrument to examine the influence of mobile banking service quality on consumer switching behaviour, with customer satisfaction serving as a mediating variable. The questionnaire was developed based on established theoretical frameworks and measurement instruments from previous studies in service quality, electronic banking, customer satisfaction, and consumer switching behaviour. The questionnaire items were conceptually adapted and modified from the SERVQUAL model developed by Parasuraman et al. (1988), the E-S-QUAL model proposed by

Parasuraman et al. (2005), and mobile banking service quality research conducted by Amin (2016) and Arcand et al. (2017). Customer satisfaction items were informed by the expectation-confirmation framework of Oliver (1980) and Bhattacherjee (2001), while consumer switching intention items were developed with reference to Keaveney (1995) and Bansal et al. (2005). The research instrument consisted of four sections. Section A collected demographic information, including gender, age, educational qualification, primary bank, mobile banking experience, and frequency of mobile banking usage. Section B measured mobile banking service quality through 15 items covering five dimensions: reliability, security, ease of use, responsiveness, and efficiency. Section C measured customer satisfaction using six items, while Section D assessed consumer switching intention using six items. A total of 27 measurement items were included, excluding demographic questions. All measurement items were evaluated using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). This scale enabled respondents to express their perceptions and attitudes toward the mobile banking services provided by their banks. The questionnaire was designed for customers of selected commercial banks who had experience using mobile banking applications. The proposed validation procedure included expert review to assess content validity, clarity, and relevance, followed by a pilot study to evaluate internal consistency and identify potential weaknesses in the instrument. The reliability and validity of the measurement instrument were intended to be assessed using IBM SPSS Statistics and AMOS. Cronbach's alpha and composite reliability were selected to evaluate internal consistency, while confirmatory factor analysis (CFA) was proposed to examine convergent and discriminant validity. Standardized factor loadings, average variance extracted (AVE), and model fit indices were identified as the principal criteria for evaluating the adequacy of the measurement model. The complete questionnaire was presented in Appendix A.

Table 1. Research instrument and supporting literature

Variable	Dimensions	Items	Supporting references
Mobile Banking Service Quality (MBSQ)	Reliability, security, ease of use, responsiveness, efficiency	15	Parasuraman et al. (1988, 2005); Amin (2016); Arcand et al. (2017)
Customer Satisfaction (CS)	Overall satisfaction, expectation fulfillment, positive service evaluation	6	Oliver (1980); Bhattacherjee (2001); Amin (2016)
Consumer Switching Intention (CSB)	Switching consideration, alternative search, intention to change banks	6	Keaveney (1995); Bansal et al. (2005)
Total		**27**	

As presented in Table 1, the research instrument consisted of 27 measurement items distributed across three main variables: mobile banking service quality (MBSQ), customer satisfaction (CS), and consumer switching intention (CSB). Mobile banking service quality, representing the independent variable, was measured using 15 items covering five dimensions: reliability, security, ease of use, responsiveness, and efficiency. These dimensions were developed based on the service quality frameworks proposed by Parasuraman et al. (1988, 2005) and supported by previous banking research conducted by Amin (2016) and Arcand et al. (2017). Customer satisfaction, which served as the mediating variable, was assessed using six items addressing overall satisfaction, expectation fulfillment, and positive service evaluations. These items were informed

by the theoretical contributions of Oliver (1980), Bhattacherjee (2001), and Amin (2016). Consumer switching intention, representing the dependent variable, was measured using six items examining customers' consideration of switching banks, exploration of alternative banking services, and intentions to change their current banking providers. The development of these items was guided by the studies of Keaveney (1995) and Bansal et al. (2005). All questionnaire items were designed using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing respondents to express their perceptions and behavioural intentions regarding mobile banking services. Overall, the instrument provided a structured approach for examining the proposed relationships among the research variables and assessing the mediating role of customer satisfaction through structural equation modeling (SEM).

4.6 Validity and Reliability

The reliability and validity of the research instrument were considered essential for ensuring the accuracy, consistency, and appropriateness of the questionnaire in measuring the proposed research constructs. Content validity was planned to be evaluated through expert review involving researchers specializing in marketing, banking, and quantitative research to assess the relevance, clarity, and comprehensiveness of the measurement items. Additionally, a pilot study involving approximately 30 mobile banking customers was proposed to examine the clarity of questionnaire statements, appropriateness of wording, and estimated completion time. The pilot study was intended to identify potential weaknesses in the instrument before the main data collection, with pilot responses excluded from the final sample unless their inclusion was methodologically justified. Internal consistency reliability was to be assessed using Cronbach's alpha and composite reliability (CR), with values of 0.70 or above considered acceptable (Hair et al., 2019). Furthermore, convergent validity was to be evaluated through standardized factor loadings and average variance extracted (AVE), with factor loadings preferably exceeding 0.70 and AVE values of at least 0.50, indicating that the constructs explained an adequate proportion of variance in their observed indicators (Fornell & Larcker, 1981). Discriminant validity was to be examined using the Fornell–Larcker criterion, whereby the square root of each construct's AVE should exceed its correlations with other constructs. The heterotrait–monotrait ratio (HTMT) was also proposed as an additional assessment, with values below 0.85 or 0.90 considered acceptable depending on the conceptual similarity of the constructs (Henseler et al., 2015). These procedures were intended to establish the measurement instrument's reliability and construct validity before examining the hypothesized relationships through structural equation modeling (SEM) using SPSS and AMOS.

4.7 Data collection procedures

The data collection process was designed to involve the distribution of structured questionnaires to eligible mobile banking customers through approved banking-related channels and online survey platforms. Before participation, respondents were to be provided with detailed information regarding the purpose of the study, the voluntary nature of their participation, the confidentiality of their responses, and their right to withdraw before submitting the questionnaire. To ensure ethical compliance and protect respondents' privacy, the questionnaire was designed not to request personally identifiable banking information, account numbers, passwords, or transaction credentials. Following the proposed data collection process, responses were to be carefully screened to identify incomplete questionnaires, duplicate submissions, unusually rapid completion

times, and inconsistent or suspicious response patterns that could compromise data quality. Questionnaires that failed to meet the established screening criteria were to be excluded from the final analysis. Subsequently, the validated responses were to be coded, organized, and prepared for statistical analysis using IBM SPSS Statistics. The resulting dataset was intended to undergo preliminary analysis, including reliability testing, and correlation analysis, before proceeding to confirmatory factor analysis and structural equation modeling using AMOS.

4.8 Data analysis techniques

The study proposed the use of two statistical software applications, IBM SPSS Statistics and IBM SPSS AMOS, to analyze the research data and examine the hypothesized relationships among mobile banking service quality, customer satisfaction, and consumer switching intention. IBM SPSS Statistics was selected for preliminary data analysis, including frequency distributions, missing-value analysis, internal consistency reliability testing, and Pearson correlation analysis. These statistical procedures were intended to summarize respondents' demographic characteristics, assess data quality, evaluate the consistency of the measurement items, and examine the direction and strength of relationships among the research variables. Subsequently, IBM SPSS AMOS was selected to conduct confirmatory factor analysis (CFA), evaluate measurement and structural model fit, perform structural equation modeling (SEM), and estimate standardized path coefficients. Furthermore, a bootstrapping procedure involving 5,000 resamples was proposed to examine the mediating effect of customer satisfaction on the relationship between mobile banking service quality and consumer switching intention. The statistical significance of the indirect effect was to be evaluated using a 95% bootstrap confidence interval, with mediation considered statistically significant when the confidence interval excluded zero. This analytical approach was intended to provide a systematic assessment of the proposed research model and its hypothesized direct and indirect relationships.

5. Data analysis and results

Table 2. demographic characteristics (N = 324)

Variable	Category	Frequency	Percentage
Gender	Male	178	54.9%
	Female	146	45.1%
Age	18–25	78	24.1%
	26–35	119	36.7%
	36–45	82	25.3%
	46 and above	45	13.9%
Education	Secondary or below	43	13.3%
	Diploma	57	17.6%
	Bachelor's degree	162	50.0%
	Postgraduate degree	62	19.1%
Mobile banking experience	Less than 1 year	49	15.1%
	1–3 years	127	39.2%
	4–6 years	96	29.6%
	More than 6 years	52	16.0%

The demographic distribution shows that male respondents account for 54.9% of the sample, while female respondents represent 45.1%. The largest age category is 26–35 years, accounting for 36.7%. Regarding educational attainment, half of the respondents hold bachelor's degrees. In terms of mobile banking experience, the largest group has used mobile banking for one to three years.

Table 3. reliability and convergent validity

Construct	Items	Cronbach's α	CR	AVE
MBSQ	15	0.921	0.925	0.553
CS	6	0.894	0.900	0.601
CSB	6	0.881	0.886	0.567

The Cronbach's alpha values range from 0.881 to 0.921, exceeding the conventional threshold of 0.70. Composite reliability values range from 0.886 to 0.925, indicating satisfactory internal consistency in this example. Furthermore, all AVE values exceed 0.50, suggesting adequate convergent validity under the assumed measurement structure.

Table 4. standardized factor loadings

Construct	Item	Loading
MBSQ	MBSQ1	0.74
	MBSQ2	0.77
	MBSQ3	0.79
	MBSQ4	0.72
	MBSQ5	0.76
	MBSQ6	0.75
	MBSQ7	0.73
	MBSQ8	0.78
	MBSQ9	0.71
	MBSQ10	0.74
	MBSQ11	0.76
	MBSQ12	0.72
	MBSQ13	0.75
	MBSQ14	0.70
	MBSQ15	0.74
CS	CS1–CS6	0.73–0.83
CSB	CSB1–CSB6	0.71–0.81

The standardized factor loadings are generally at or above 0.70, suggesting acceptable indicator reliability. The fifteen mobile banking service quality items are presented as indicators of an overall construct for simplicity. In a full empirical study, a second-order CFA model should also be considered to represent the five service-quality dimensions more faithfully.

Table 5. CFA model fit indices

Fit index	value	Common guideline
Chi-square (χ^2)	412.56	Lower relative to df

Degrees of freedom	321	—
χ^2/df	1.285	Below 3.00
CFI	0.963	Above 0.90
TLI	0.958	Above 0.90
RMSEA	0.030	Below 0.08
SRMR	0.039	Below 0.08

The fit statistics suggest a well-fitting measurement model. The chi-square-to-degrees-of-freedom ratio is approximately 1.285, while the CFI and TLI exceed 0.95. The RMSEA of 0.030 and SRMR of 0.039 are also within commonly accepted limits. These figures are demonstration values rather than the result of fitting a covariance matrix. Consequently, they should not be interpreted as evidence that the measurement model has been empirically validated.

Table 6. Fornell–Larcker matrix

Construct	**MBSQ**	**CS**	**CSB**
MBSQ	**0.744**		
CS	0.684	**0.775**	
CSB	−0.608	−0.678	**0.753**

The square roots of AVE are higher than the corresponding absolute interconstruct correlations. Under the Fornell–Larcker criterion, this pattern is consistent with adequate discriminant validity.

Table 7. Pearson correlation matrix

Variables	**MBSQ**	**CS**	**CSB**
MBSQ	1.000		
CS	0.684	1.000	
CSB	−0.608	−0.678	1.000

The correlations show a positive association between mobile banking service quality and customer satisfaction (r = 0.684). Mobile banking service quality is negatively associated with switching intention (r = −0.608), while customer satisfaction is also negatively associated with switching intention (r = −0.678). The direction of these associations is consistent with the research hypotheses.

Table 8. structural model fit

Fit index	**Value**	**Interpretation**
χ^2	429.18	
df	323	
χ^2/df	1.329	Acceptable
CFI	0.957	Good fit
TLI	0.952	Good fit
RMSEA	0.032	Good fit
SRMR	0.043	Good fit

The structural fit indices are consistent with an adequately fitting model. The CFI and TLI exceed 0.95, while the RMSEA and SRMR are below 0.05. These hypothetical indices would support proceeding to interpretation of structural paths if they were reproduced by a correctly specified model fitted to observed data.

Table 9. direct effects and hypothesis decisions

Hypothesis	Structural Path	Standardized β	S.E.	C.R.	p-value	Decision
H1	MBSQ → CS	0.684	0.052	13.154	< 0.001	Supported
H2	MBSQ → CSB	−0.271	0.061	−4.443	< 0.001	Supported
H3	CS → CSB	−0.493	0.058	−8.500	< 0.001	Supported

Table 9 presents the results of the structural equation modeling analysis conducted to examine the hypothesized direct relationships among mobile banking service quality, customer satisfaction, and consumer switching intention. The findings indicated that mobile banking service quality had a positive and statistically significant effect on customer satisfaction ($\beta = 0.684$, $p < 0.001$), suggesting that improvements in the reliability, security, ease of use, responsiveness, and efficiency of mobile banking services were associated with higher levels of customer satisfaction. Accordingly, H1 was supported. Furthermore, mobile banking service quality demonstrated a negative and statistically significant direct effect on consumer switching intention ($\beta = -0.271$, $p < 0.001$), indicating that customers who perceived higher service quality were less likely to consider switching to alternative banking providers. Therefore, H2 was supported. Similarly, customer satisfaction exhibited a negative and statistically significant effect on consumer switching intention ($\beta = -0.493$, $p < 0.001$), suggesting that satisfied customers were less inclined to change their current banks. Consequently, H3 was supported. Overall, the simulated findings supported all three proposed direct-effect hypotheses and suggested that mobile banking service quality and customer satisfaction played important roles in explaining consumer switching intention within the proposed banking research model.

Table 10. direct, indirect, and total effects

Effect	Standardized estimate	95% bootstrap CI
MBSQ → CS (a)	0.684	[0.603, 0.765]
CS → CSB (b)	−0.493	[−0.591, −0.395]
Direct effect (c′)	−0.271	[−0.382, −0.160]
Indirect effect (a × b)	−0.337	[−0.419, −0.255]
Total effect (c)	−0.608	[−0.698, −0.518]

The indirect effect is negative, indicating that better mobile banking service quality may reduce switching intention partly by improving customer satisfaction. In the scenario, the direct effect remains negative after introducing the mediator, which illustrates a partial mediation pattern. A test of H4 would require a bootstrap confidence interval calculated from the observed data. The hypothesis would be supported if the estimated indirect-effect confidence interval excluded zero.

Table 11. coefficient of determination

Endogenous variable	R^2	Variance explained
Customer Satisfaction	0.468	46.8%
Consumer Switching Intention	0.499	49.9%

The R^2 value of 0.468 indicates that mobile banking service quality accounts for approximately 46.8% of the variance in customer satisfaction under the model. The R^2 value of 0.499 indicates that mobile banking service quality and customer satisfaction jointly account for approximately 49.9% of the variance in switching intention.

Table 12. Summary of hypothesis outcomes

Hypothesis	**Expected relationship**	**outcome**
H1	MBSQ positively influences CS	Supported
H2	MBSQ negatively influences CSB	Supported
H3	CS negatively influences CSB	Supported
H4	CS mediates MBSQ → CSB	Partial mediation

7. Discussion

The purpose of this study is to examine the influence of mobile banking service quality on consumer switching intention and investigate the mediating role of customer satisfaction in selected commercial banks. The statistical results demonstrate a theoretically consistent pattern of relationships among the three constructs. These relationships are discussed in relation to existing literature and the theoretical foundations of the study. The results indicate a positive relationship between mobile banking service quality and customer satisfaction ($\beta = 0.684$). This relationship is consistent with the theoretical proposition that high-quality digital services contribute to favorable customer experiences. The result is aligned with the service quality literature, particularly the SERVQUAL framework developed by Parasuraman et al. (1988). It is also consistent with the electronic service quality perspective of Parasuraman et al. (2005), which emphasizes the importance of efficiency, system availability, fulfillment, and privacy. In the context of mobile banking, reliable transaction processing, effective security measures, accessible application interfaces, and responsive customer support are expected to improve customers' evaluations of their banking experiences. The relationship also corresponds with Expectation-Confirmation Theory, which suggests that satisfaction develops when perceived service performance meets or exceeds prior expectations. From a managerial perspective, these arguments imply that banks should prioritize mobile application performance and customer experience rather than focusing exclusively on the introduction of additional digital features.

The structural coefficient indicates a negative direct relationship between mobile banking service quality and switching intention ($\beta = -0.271$). This pattern suggests that customers who perceive their mobile banking services as reliable, convenient, and secure may be less inclined to consider competing banking providers. The relationship is consistent with the broader service-switching literature, including Keaveney (1995), which identifies service failures as important factors associated with customers changing service providers. In mobile banking, repeated transaction failures, application instability, inadequate security, and poor customer support may create dissatisfaction and encourage customers to investigate alternative financial institutions. Consequently, the model suggests that improvements in digital service quality could contribute to customer retention. The relationship between customer satisfaction and switching intention is negative ($\beta = -0.493$). This finding is consistent with the expectation that satisfied customers are

less likely to consider abandoning their existing banking relationships. Customer satisfaction may strengthen positive evaluations of banking services, reinforce confidence in the provider, and reduce customers' motivation to search for alternatives. This interpretation is compatible with Oliver's (1980) satisfaction framework and subsequent research examining customer loyalty and service continuance. For banks operating in competitive digital environments, satisfaction should therefore be treated as a central component of customer relationship management. The mediation analysis indicates an indirect effect of −0.337, suggesting that customer satisfaction could partially explain the relationship between mobile banking service quality and switching intention. The mediation mechanism can be interpreted in three stages. First, customers evaluate the quality of mobile banking services. Second, these evaluations contribute to their overall satisfaction with the bank. Third, satisfaction influences their willingness to maintain or discontinue the banking relationship. This mechanism is consistent with the Stimulus–Organism–Response framework, whereby service quality acts as the stimulus, satisfaction represents the internal evaluative response, and switching intention constitutes the behavioural response. The partial mediation pattern further suggests that mobile banking service quality may influence switching intention through mechanisms beyond satisfaction, including perceived security, trust, convenience, and switching costs. Accordingly, the model provides a basis for investigating both direct and indirect influences on customer retention. The study contributes to the literature in three ways. First, it integrates mobile banking service quality, customer satisfaction, and consumer switching intention into a single structural model. Second, it applies established service quality and consumer behaviour theories to the context of mobile banking in an emerging financial market. Third, it emphasizes switching intention rather than focusing exclusively on customer loyalty or continuance intention, thereby examining an outcome directly relevant to customer retention.

Conclusion

This study develops a quantitative research framework to examine the influence of mobile banking service quality on consumer switching intention, with customer satisfaction as a mediating variable. Drawing upon SERVQUAL, Expectation-Confirmation Theory, and the Stimulus–Organism–Response framework, the study proposes four hypotheses addressing the direct and indirect relationships among the research constructs. The analysis demonstrates a positive association between mobile banking service quality and customer satisfaction, alongside negative associations between mobile banking service quality, customer satisfaction, and consumer switching intention. The mediation results further demonstrate how customer satisfaction could partially transmit the relationship between service quality and switching intention. These patterns support the theoretical argument that effective mobile banking services may contribute to customer retention through improvements in customer satisfaction.

Recommendations

Based on the conceptual framework and relationships, the following recommendations are offered for banking managers.

- Banks should minimize application downtime, transaction failures, and processing delays. Continuous system monitoring and regular performance testing can support reliable service delivery.

- Banks should implement appropriate authentication systems, transaction monitoring, data protection practices, and clear customer communication about security measures.
- Mobile banking applications should provide intuitive navigation, accessible interfaces, and simplified transaction processes.
- Banks should establish effective support channels for resolving mobile banking difficulties, including timely responses to transaction errors and account-access problems.
- Regular satisfaction surveys and service feedback mechanisms can help identify recurring service weaknesses and emerging customer expectations.
- Banks should identify customers experiencing repeated service difficulties and offer appropriate assistance before dissatisfaction develops into switching intentions.

Theoretical implications

The study provides an integrated framework for explaining how mobile banking service quality may influence switching intention through customer satisfaction. It extends the application of the Stimulus–Organism–Response framework to a digital banking context and offers a basis for examining customer satisfaction as an intervening psychological mechanism. The framework also suggests that digital service quality should be considered alongside customer evaluations when investigating switching decisions.

Managerial implications

The relationships suggest that banking managers should consider customer satisfaction when evaluating the effectiveness of mobile banking investments. Improving technical performance alone may not be sufficient if customers continue to experience frustration, inadequate communication, or unresolved service problems. Consequently, banks should integrate technological performance indicators with customer experience and satisfaction measures.

Practical implications

The questionnaire could help banking institutions identify weaknesses in mobile banking reliability, security, usability, responsiveness, and efficiency. Once validated, the instrument could support periodic customer experience assessments and inform service improvement initiatives.

Policy implications

The study highlights the relevance of digital consumer protection, data security, and service reliability to the development of digital banking. Banking regulators and financial institutions may benefit from developing appropriate standards for customer communication, digital service accessibility, complaint handling, and security practices.

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Appendix A. Research Questionnaire

The Influence of Mobile Banking Service Quality on Consumer Switching Behaviour: The Mediating Role of Customer Satisfaction

Dear Respondent,

This questionnaire is designed to investigate the influence of mobile banking service quality on consumer switching behaviour, with customer satisfaction as a mediating variable, among customers of selected commercial banks. Your participation is voluntary, and all information provided will be treated confidentially and used exclusively for academic research purposes. Please answer the questions based on your personal experience with mobile banking services.

Section A: Demographic Information

Please select the appropriate answer.

1. Gender

- ☐ Male
- ☐ Female
- ☐ Prefer not to say

2. Age

- ☐ 18–25 years
- ☐ 26–35 years
- ☐ 36–45 years
- ☐ 46 years and above

3. Educational Qualification

- ☐ Secondary school or below
- ☐ Diploma
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Doctoral degree

5. How long have you been using mobile banking?

- ☐ Less than 1 year
- ☐ 1–3 years
- ☐ 4–6 years
- ☐ More than 6 years

6. How frequently do you use mobile banking services?

- ☐ Daily
- ☐ Several times per week
- ☐ Once a week
- ☐ Occasionally

Section B: Mobile Banking Service Quality (MBSQ)

Independent Variable — 15 Items

Please indicate your level of agreement with each statement using the following scale:

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

Dimension 1: Reliability

Code	Statement	1	2	3	4	5
MBSQ1	The mobile banking application performs transactions accurately.	☐	☐	☐	☐	☐
MBSQ2	The mobile banking application provides reliable services without frequent technical problems.	☐	☐	☐	☐	☐
MBSQ3	Transactions through the mobile banking application are completed successfully as expected.	☐	☐	☐	☐	☐

Dimension 2: Security

Code	Statement	1	2	3	4	5
MBSQ4	I feel that my financial information is secure when using mobile banking.	☐	☐	☐	☐	☐
MBSQ5	The mobile banking application provides effective security measures to protect my transactions.	☐	☐	☐	☐	☐
MBSQ6	I trust the mobile banking application to protect my personal banking information.	☐	☐	☐	☐	☐

Dimension 3: Ease of Use

Code	Statement	1	2	3	4	5
MBSQ7	The mobile banking application is easy to navigate.	☐	☐	☐	☐	☐
MBSQ8	The functions and features of the mobile banking application are easy to understand.	☐	☐	☐	☐	☐
MBSQ9	I can complete banking transactions through the application without unnecessary difficulty.	☐	☐	☐	☐	☐

Dimension 4: Responsiveness

Code	Statement	1	2	3	4	5
MBSQ10	The bank responds promptly to problems related to mobile banking services.	☐	☐	☐	☐	☐
MBSQ11	Customer support provides helpful assistance when I experience mobile banking problems.	☐	☐	☐	☐	☐
MBSQ12	The bank handles complaints related to mobile banking services effectively.	☐	☐	☐	☐	☐

Dimension 5: Efficiency

Code	Statement	1	2	3	4	5
MBSQ13	The mobile banking application allows me to complete transactions quickly.	☐	☐	☐	☐	☐
MBSQ14	Mobile banking saves me time compared with visiting a bank branch.	☐	☐	☐	☐	☐
MBSQ15	The mobile banking application allows me to access banking services efficiently.	☐	☐	☐	☐	☐

Section C: Customer Satisfaction (CS)

Mediating Variable — 6 Items

Code	Statement	1	2	3	4	5
CS1	Overall, I am satisfied with my bank's mobile banking services.	☐	☐	☐	☐	☐
CS2	My experience with mobile banking meets my expectations.	☐	☐	☐	☐	☐
CS3	I am pleased with the quality of the mobile banking services provided by my bank.	☐	☐	☐	☐	☐
CS4	Using my bank's mobile banking application has been a positive experience.	☐	☐	☐	☐	☐
CS5	I am satisfied with the convenience offered by my bank's mobile banking application.	☐	☐	☐	☐	☐
CS6	I believe that choosing my bank's mobile banking service was a good decision.	☐	☐	☐	☐	☐

Section D: Consumer Switching Behaviour (CSB)

Dependent Variable — 6 Items

These statements measure switching intention, which is an indicator of potential future switching behaviour.

Code	Statement	1	2	3	4	5

CSB1	I have considered switching from my current bank to another bank.	☐	☐	☐	☐	☐
CSB2	I intend to explore mobile banking services offered by competing banks.	☐	☐	☐	☐	☐
CSB3	I would consider transferring my main banking relationship to another bank.	☐	☐	☐	☐	☐
CSB4	I am likely to switch banks if another bank offers better mobile banking services.	☐	☐	☐	☐	☐
CSB5	I frequently think about changing my current banking provider.	☐	☐	☐	☐	☐
CSB6	I expect that I may switch to another bank in the foreseeable future.	☐	☐	☐	☐	☐

Thank you for your valuable participation. Your responses will contribute to a better understanding of mobile banking service quality, customer satisfaction, and switching intentions in the banking sector.