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Does Satisfaction Control Switching Intention? A Post-Adoption Study on Consumer Behaviour of Mobile Banking Services in India

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Consumer satisfaction, Switching intention, Mobile banking, Post-Adoption behaviour, M-banking.

JEL Classification

C12, D12, G21, M00, C89.

Abstract: Indian digital banking has grown exponentially, with mobile banking playing a crucial role. Financial Firms are investing more in digital banking than traditional banking. Earlier research on the post-adoption of mobile banking has shown that the majority of consumers are satisfied with mobile banking, and stated that satisfaction is proportional to continuous intention. That is, satisfaction had a negative impact on switching intention. However, the current study shows that consumers are satisfied but yet want to switch from mobile banking to other alternatives such as third-party company UPI payments and mobile wallets. Greater capability and advanced features, ease of use and convenience were the major variables attributed to the shift. The study proposes conceptual framework with service quality, intention to use/ use, information quality, satisfaction, and switching intention. This study analyses how these factors influence mobile banking customer satisfaction and switching intention. This study helps banks assess consumer expectations, improve mobile banking service and features, and reduce customer switches.

1. Introduction

Due to the tremendous drive by the Government of India's "Digital India" program, India has seen exponential development in digital payment transactions in recent years (Bhavsar and Samanta, 2021). In digital payments growth, mobile banking playing a crucial role. Mobile banking is the combination of digital currencies and mobile communication services by mobile telecom providers and financial institutions (banks). Mobile banking enables you to access your bank account information, bank and securities, account transfers, payments, security trading, transaction history, and other financial services from your mobile device. Smartphone users can perform financial payment services from anywhere by using the mobile banking payment system, which binds bank cards and credit cards to a phone number.

The convergence of mobile phones and financial organizations has formed digital payment networks that are substituting physical currencies (Sharma *et al.*, 2018). Mobile payments are increasing rapidly and impacting people's lives; this is a turning point in human history. Physical payments are being supplanted by mobile-based virtual payments (Thakur & Srivastava, 2014). Non-cash transactions reached 539 billion in 2016- 2017, with developing Asian markets gaining 32% (Capgemini, 2019). Governments, especially in emerging economies, promote digital payments due to changing technology. The Indian central bank is building convenient, rapid, secure, and low-cost payment infrastructure to promote digital payments. These projects boost retail digital payment systems. From October 2018 to September 2019, digital payments made up 96% of all non-cash payments made at retail establishments (PR News 2019). India has 26% of the world's mobile subscribers. Mobile payments have the opportunity for growth. India uses cash everywhere, including marketplaces, restaurants, and real estate. India demonetized its currency on November 8, 2016, declaring 86% of banknotes were unusable. Since then, digital transactions in India have exploded (Singh *et al.*, 2017). Several variables influence mobile banking adoption. Post-adoption satisfaction is crucial. Because of increasing competition and customer awareness threaten all banks. Customers display logical behaviour while purchasing products or services due to choices (Kompalli and Tharimala, 2022). Several researches have examined mobile banking services (Alkhowaiter, 2020; Elhajjar and Ouaida, 2020; Ho *et al.*, 2020; Shankar and Rishi, 2020; Singh and Srivastava, 2020). Here, we are establishing one discovery, i.e., post-adoption customers are satisfied, and prior researchers have supplied the relationship that when consumers are satisfied, they wish to continue their intention towards the particular technology, meaning he/she won't switch (Kim and Jindabot; Han *et al.*, 2011). In this work, we test satisfaction and switching intention. We focus on post-adoption behaviour and gather mobile banking users' perspectives; then we create a conceptual model based on five variables on Indian consumer mobile payment usage behaviour. The conceptual model considers service quality, information quality, use intention/usage, satisfaction, and switching intention. Marketers and payment system providers may find this study useful.

2. Study of the Literature and Formulation of Hypotheses

2.1. Mobile Banking

Mobile banking allows consumers utilise their phones for financial tasks. Mobile banking uses mobile internet technology (Chong, 2013). Mobile banking provides interactive banking services via smartphones and mobile apps. Cellphones are mobile banking gadgets. Like other financial services, consumers must trust the new service (Pham and Ho, 2015). This trust could emerge based on the user's mobile device security and privacy (Alalwan *et al.*, 2017). Mobile banking offers mobility and speed over traditional banking services (Al-Jabri and Sohail, 2012). Mobile banking clients are satisfied by information and service quality (Franque *et al.*, 2021; Sharma and Sharma, 2019).

2.2. Theoretical Framework

2.2.1. Information Quality

"Information quality" deals with the quality of info. This variable must be understandable, accurate, and correct to help the user achieve goals. Information quality is used to determine technological intention. This takes a positive outcome on consumer satisfaction (DeLone & McLean, 2003).

Information quality positive outcome on the intention to use and satisfaction, according to Franque *et al.*, 2021; Sharma & Sharma, 2019. By these studies propose testing the following hypothesis:

H1: Information quality has a positive effect on the intention to use of mobile banking services.

H2: Information quality has a positive effect on consumer satisfaction on mobile banking services.

2.2.2. Service Quality

Service quality is the technical services team's ability to address problems and their attitude toward users. Service quality is used to gauge the desire to use technology. This affects consumer satisfaction (DeLone and McLean, 2003). According to Franque *et al.* (2021), Sharma and Sharma (2019) service quality affects use intention and satisfaction. Franque *et al.*, 2021; Sharma & Sharma, 2019 propose testing the following hypothesis:

H3: Service quality has a positive effect on intention to use of mobile banking services.

H4: Service quality has a positive effect on consumer satisfaction of mobile banking services.

2.2.3. Intention to Use / Use

DeLone and McLean's (2003) model shows that intention to use affects customer satisfaction. When satisfied, consumers may utilize the product again. In IT, "usage" is often debated. Some studies indicate that if "usage" is optional in an organization, it can be utilized to evaluate IS performance (Franque *et al.*., 2021). Franque *et al.* Hypothesis:

H5: Intention to Use / Use has a positive effect on consumer satisfaction of mobile banking services.

2.2.4. Satisfaction

As established by DeLone and McLean's model (2003) user satisfaction has an effect on the usage of the system. By the opinions of Han *et al.*, 2011 and Kim & Jindabot, n.d., When a customer is satisfied with a service or product, they will not switch to another service or product. According to the Han *et al.*, 2011and Kim & Jindabot, n.d., below hypothesis is proposed to be tested:

H6: Satisfaction has a negative effect on switching intention of mobile banking services.

2.2.5. Switching intention

If the customers want to utilize the service again, the service provider benefits; if the consumers want to switch from the service, the service provider suffers (Bansal and Taylor, 1999; Han *et al.*, 2009). The intention to switch is referred to as negative repercussions in this context. This study investigates customer switching intentions in mobile banking services.

All hypotheses are shown in a conceptual framework (Figure 1).

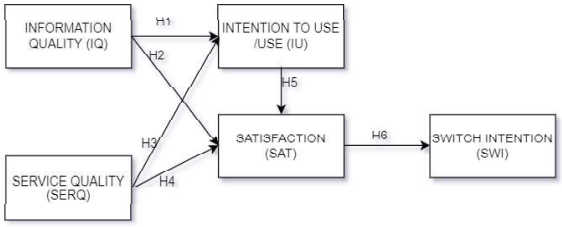

Figure 1: The Conceptual Model

3. Methodology

3.1. Population and Sample

The sample of internet users was collected through the convenience sampling method. A snowball approach was adopted to boost sample unpredictability, with participants requested to pass the survey on to others. Because of the open recruitment technique, the response rate is unknown. However, 207 questionnaires were submitted, and 12 were deleted because they were incomplete, resulting in a 94.202 percent acceptance rate.

3.2. Measurements

Each component and outcome variable were assessed using five-point Likert scale. All scales showed á value of greater than 0.774, suggesting that no adjustments were required for internal consistency.

3.3. Data Collection

The researcher created a Google form to collect data. Data was collected over a two-month period in 2022 by sharing the Google form over social media platforms such as Telegram WhatsApp, and Facebook.

3.4. Data Analysis

The data was examined using SEM in SPSS-AMOS, and the results were reviewed using Byrne's standard criteria and interpretations (Byrne,2016). Exploratory Factor Analysis (EFA), the first step in developing the measurement model, was carried out at the beginning. The structural model was subsequently tested using Confirmatory Factor Analysis (CFA).

4. Empirical Results

4.1. Data Reliability and Validity

Cronbach's alpha reliability testing was employed to ensure the internal consistency of the data. The degree to which a measure generates consistent results and is error-free is referred to as its reliability (Hair *et al.*, 2010). According to Cronbach's á is 0.908, indicating that the study's data is reliable. The KMO method is used to assess sample adequacy. KMO is equal to 0.895. This shows that the sample size is adequate and that the responses are valid and suited for the study.

Table 1: Reliability and Validity Statistics

Cronbach's alpha	*No of Items*	
0.908	16	
KMO & Bartlett's Test		
Kaiser-Meyer-Olkin-Measure of Sampling Adequacy		0.895
Bartlett's Test of Sphericity	Approx. Chi-Square	1869.335
	Df.	120
	Sig.	0

EFA used the varimax rotation technique for principal component factor analysis on the 16 items. The criteria of item-to-total correlation (> 0.6) was adopted. All items fit this requirement; nonetheless, due to their face validity, they were kept for additional examination. An EFA using all 16 items suggested five factors that account for 76.195 percent of the overall variation. EFA is described in depth in Table 2. Service quality (SERQ) was taken largest share, 18.702%, of the total variance that existed between the five categories. Satisfaction (SAT) accounted for 16.420 %. The variance was accounted for by information quality (IQ), which accounted for 13.914 %. Switching intention accounts for 13.792 %. The intention to use explained 13.407 % (IU).

Table 2: Factor Loading after Varimax Rotation

Factors	*Variable labels*	*Variable factor loading*	*Variance %*
Information Quality	IQ1	0.745	13.914
	IQ2	0.689	
	IQ3	0.753	
Service Quality	SERQ1	0.804	18.702
	SERQ2	0.719	
	SERQ3	0.788	
	SERQ4	0.81	
Intention to Use	IU1	0.731	13.407
	IU2	0.666	
	IU3	0.784	
Satisfaction	SAT1	0.72	16.42
	SAT2	0.828	
	SAT3	0.798	
Switching Intention	SWI1	0.806	13.752
	SWI2	0.897	
	SWI3	0.761	
		Total	76.195

Table 3 shows that CR is larger than 0.70 for all constructions, with AVE values ranging from 0.566 to 0.782. Test of discriminant validity was conducted using the method set forward by Fornel and Larcker (1971), in which "correlation coefficients (off-diagonal) for each construct in relevant rows and columns were compared to the square root of each AVE in the diagonal". Here are a few disputes between the "Information quality – Intention to Use, Information quality – Satisfaction, and Intention to Use – Satisfaction" constructs. The difference, however, is too minor, at 0.003,0.001, and 0.006, respectively, and may be ignored (Ab Hamid *et al.*, 2017; Rahim and Magner, 1995). Therefore, discriminant validity is acceptable for this measuring approach and supports discriminant validity between the components.

Table 3: Composite Reliability (CR), Average Variance Extracted (AVE) Square Root (bold), and Construct-to-construct Correlation (off-diagonal)

Latent Constructs	*Latent Constructs*						
	CR	*AVE*	*Information quality*	*Service quality*	*Intention to use*	*Satisfaction*	*Switching intention*
Information quality	0.775	0.566	0.752				
Service quality	0.865	0.617	0.551	0.786			
Intention to use	0.843	0.641	0.755	0.675	0.8		
Satisfaction	0.914	0.782	0.753	0.65	0.806	0.884	
Switching int.	0.792	0.58	0.34	0.315	0.303	0.363	0.762

As shown in Table 4, the loading of all 16 items with loadings ranging from 0.657 to 0.893 are significant. Confirmatory component analysis (CFA) was used to determine whether the operation correctly measured its variables by measuring their uni-dimensionality. Every unit of measurement has a relatively moderate standard weight in addition to a significant loading on the associated constructs (Table 4 & Figure 2). The validity constructs are determined in according to the recommendations of (Hair *et al.*, 2010), which indicates factor loading of more than 0.50 is acceptable. The Comparative Fit Index (CFI) has a critical value of 0.956, suggesting that the scale is unidimensional (Table 4). The study was subjected to model analysis based on the completion of validity, uni-dimensionality, reliability criteria, and multicollinearity.

Table 4 :Regression Weights

		Standardised regression weights		*S.E.*	*C.R.*	*P*
IQ1	<—	IQ	0.657			
IQ2	<—	IQ	0.719	0.115	8.394	***
IQ3	<—	IQ	0.865	0.118	9.354	***
SERQ1	<—	SERQ	0.77			
SERQ2	<—	SERQ	0.771	0.084	10.767	***
SERQ3	<—	SERQ	0.782	0.093	10.931	***
SERQ4	<—	SERQ	0.819	0.099	11.466	***
IU1	<—	IU	0.774			
IU2	<—	IU	0.856	0.096	12.185	***
IU3	<—	IU	0.768	0.092	10.889	***
SAT1	<—	SAT	0.893			
SAT2	<—	SAT	0.874	0.053	17.094	***
SAT3	<—	SAT	0.886	0.051	17.525	***
SWI1	<—	SWI	0.772			
SWI2	<—	SWI	0.837	0.137	9.295	***
SWI3	<—	SWI	0.667	0.124	8.49	***

4.2. Measurement Model Fitness SEM and CFA

To determine the straight impact of the model constructs, CFA and SEM were used to examine the relationships between constructs (Figure 2). As suggested by previous research "The ratio of Chi-square to the degree of freedom (CMIN/df), Comparative Fit Index (CFI), Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Root Mean Square Error of Approximation (RMSEA), Root Mean Square Residual (RMR), Normalized Fit Index (NFI), Tucker- Lewis Index (TLI) and Incremental Fit Index(IFI)" were used in the study to evaluate the measurement model's overall goodness of fit. The measurement model's overall fit statistics are determined to be reaching their respective critical value(Hair *et al.*, 2010; Hu & Bentler, 1999) indicating a satisfactory model fit as mentioned in Table 5.

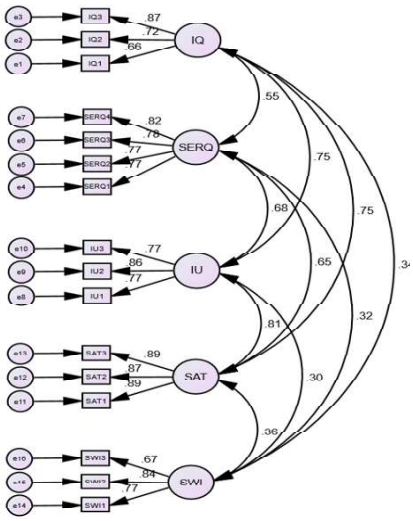

Figure 2: Measurement Mode

Table 5: Model Fit Indices

Fit Index	*CFA*	*Structural Model*	*Recomanded Values*
CMIN/df	1.849	1.816	< 3
CFI	0.956	0.956	≥ 0.95
GFI	0.904	0.903	≥ 0.90
AGFI	0.862	0.864	≥ 0.80
RMSEA	0.066	0.065	< 0.08
RMR	0.044	0.049	< 0.10
NFI	0.910	0.909	> 0.90
TLI	0.994	0.946	≥ 0.90
IFI	0.957	0.957	≥ 0.90

4.3. Structural Model Hypothesis Testing

The structural model's parameters were estimated using SEM (Figure 3), and standardized solutions generated using the maximum likelihood of the AMOS approach are provided in Table 6. The path coefficients (β weights) of the model are investigated to determine the degree of relationship between the components.

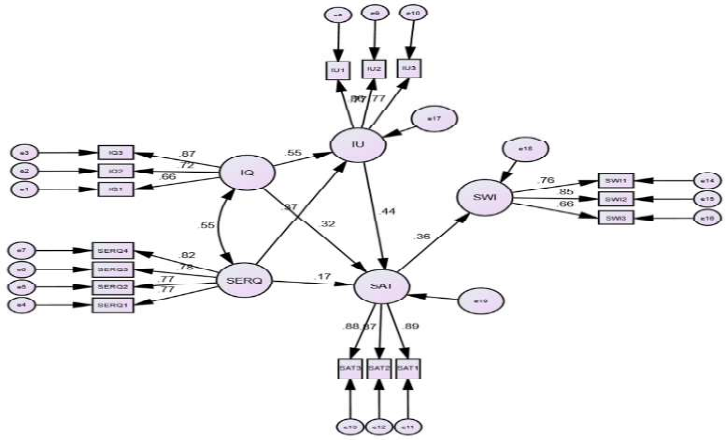

Figure 3: Structural Equation Model

The conceptual model provided a total number of six paths, , all are found to be significant; "the path from information quality (IQ) to intention to use (IU) (β = 0.549, P< 0.001)", "the path from service quality (SERQ) to intention to use (IU) (β = 0.373, P < 0.001)", "the path from information quality (IQ) to satisfaction (SAT) (β = 0.323, P = 0.001)", "the path from service quality (SERQ) to satisfaction (SAT) (β = 0.175, P < 0.05)", "the path from intention to use (IU) to satisfaction (SAT) (β = 0.445, P < 0.001)", "the path from satisfaction (SAT) to switch intention (SWI) (β = 0.365, P < 0.001)". Hypothesis H1, H2, H3, H4, and H5 were statistically supported by these results. However, H6 was not a supported hypothesis. The H6 hypothesis was rejected showing that Satisfaction has a positive impact on Switching intention. Table 6 illustrates the summary of this conceptual model.

Table 6: Summary of Hypotheses Test

			Estimate	*S.E.*	*C.R.*	*P*	*Results of Hypothesis Testing*
IU	<—-	IQ	0.51	0.089	5.728	***	Supported
IU	<—-	SERQ	0.303	0.067	4.515	***	Supported
SAT	<—-	IQ	0.385	0.12	3.224	**	Supported
SAT	<—-	SERQ	0.182	0.081	2.241	*	Supported
SAT	<—-	IU	0.572	0.149	3.849	***	Supported
SWI	<—-	SAT	0.325	0.074	4.404	***	Not Supported

*** represents P < 0.001, ** represents P < 0.01, * represents P < 0.05 ***

5. Discussion

5.1. Hypothesis Discussion

We developed a conceptual model to figure out the connections between these five factors: information quality, service quality, intention to use, satisfaction, and switching intention. The study gives support to hypotheses 1, 2, 3, 4, and 5, but not to hypothesis 6.

We come to the conclusion that information quality has a positive effect on both the intention to use mobile banking services and the satisfaction with those services. Similarly, service quality has a positive effect on both the intention to use mobile banking services and the satisfaction with those services. All these findings are similar to previous research, e.g. (Franque *et al.*, 2021; Sharma & Sharma, 2019). The H5 supported by the statistical results, i.e., positive effect happened by intention to use / use to the satisfaction of mobile banking services, is comparable with other studies e.g.,(Franque *et al.*, 2021). Hypothesis H6 is not supported by the statistical results, i.e., satisfaction is found to have a positive effect on the switching intention of mobile banking services. This is in contrast to studies by Kim and Jindabot, n.d. and Han *et al.* (2011). The relationship between these two variables is significant, and hence we argue that satisfied customers are also willing to switch from mobile banking. This association has various causes. When banks implement mobile banking, consumers are more likely to convert from physical banking to mobile banking, even if they are satisfied with physical banking transactions. Mobile banking is easy to use, saves a lot of time, and meets almost all needs. But UPI payments and mobile wallets have increased capabilities such as internal money transfers, recharging, value-added services, payments by QR code and mobile numbers, etc., so another move is expected.

5.2. Theoretical Contribution

Even when satisfied with mobile banking, people would rather switch, the research concluded. We believe that consumer satisfaction is not permanent and that innovations and feature advancements are the only way forward. This applies to mobile banking and all business applications; therefore, companies must adopt new technology for sustainability.

5.3. Managerial Implications

This study shows how information and service quality affect consumer usage and satisfaction. These factors affect usage intention and satisfaction. In response to consumer demands, managers must continuously improve information and service quality. Mobile banking customers are satisfied with their services, although they would like UPI payments and mobile wallets since they offer value-added features and real-time convenience. Mobile banking service providers should improve consumer perception of their services to reduce consumer switching and boost customer satisfaction. Investment bankers should offer some services for free to reduce customer switching.

6. Conclusion and Limitations of the Study

The findings confirm that information quality, service quality, and intention to use/use positively increase satisfaction. Customer satisfaction doesn't prevent consumers from switching to better options.

This contradicted previous studies that said satisfied customers wouldn't switch. Customers are satisfied with mobile banking, but they want to switch to mobile wallets and UPI payments. This study is limited to mobile banking customers in India; future research can be done in other countries. This study isn't limited by age, but future research could be. Information and service quality are independent variables; future studies may add other variables. Future studies may use other methodologies to study the impact of other variables.

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