

Examining the role of mobile banking app accessibility
and usability on customer satisfaction in the banking
industry in the UK

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Contents

Introduction:.....3

Scope:.....4

Aims:.....4

Objectives: 4

Justification: 5

Review of the literature:.....5

Methodology: 8

Provisional work schedule: 9

Resource requirements:.....10

References:.....11

**EXAMINING THE ROLE OF MOBILE BANKING APP ACCESSIBILITY AND
USABILITY ON CUSTOMER SATISFACTION IN THE BANKING INDUSTRY IN
THE UK**

Introduction:

Technology innovation is happening in the contemporary time in every sector. Internet is one of such innovation that is slowly being implemented in every aspect of life (Gerpott and Thomas 2014). Internet can be used on computers, laptops and even on mobile and tablets. Mobile has become an absolute necessity for the life of almost all the people in the contemporary time. Mobile is currently being used almost in every aspect of life (Montag et al. 2021). This technology has been used in the banking sector as well. Banks have launched mobile banking where apps can be used for different banking services. Even though it was a new technology a few years ago and people were hesitant to use it yet its adoption has been increasing (Shaikh and Karjaluo 2015). Majority of the banks have the mobile banking apps. The usability of the mobile banking apps in the UK has been shown in the following graph.

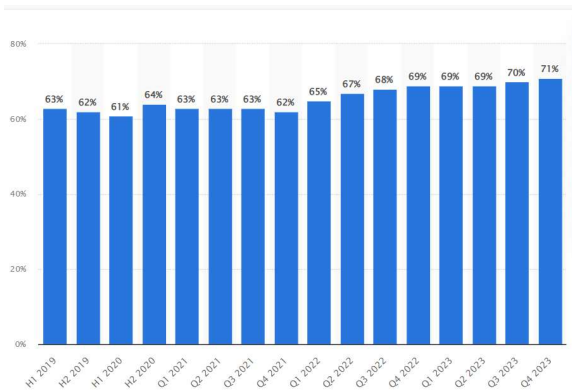


Figure: Share of bank account holders processing banking matters via mobile banking (smartphone or tablet) in the United Kingdom (UK) from 1st half 2019 to 4th quarter 2023

Source: Statista Research Department (2024)

Mobile banking

As it can be seen in the above graph, the use of mobile banking apps has mostly increased among the banking customers. As mentioned in the report by Fisher (2022), a survey was conducted among 2,000 banking customers in the UK. The findings of the survey revealed that 69% of the customers are satisfied with the features and functionality of the mobile banking apps. 58% of the customers are satisfied with the customer service provided through mobile banking apps. Further research will be conducted in this area to understand the impact of the mobile banking on accessibility and usability for the customers and the influence it create on customer satisfaction.

Scope:

This research is exclusively for the banking sector of the UK. The findings will not be relevant for the banking sector of other nations since it is not of general in nature and is exclusively for the UK. Primary data will be collected for this research through an online survey from the banking customers. But the opinions are completely subjective for each individual and that will be used for the findings of this research. The time is also limited for the completion of the entire research report and the online survey will be conducted within that short time.

Aims:

The main aim of this research is to find out the impact mobile banking apps on increased accessibility and usability of different banking services for the customers along with its positive influence on the satisfaction rate of the customers in the banking industry of the UK. For that, primary data will be collected to understand the first-hand experience of the customers.

Objectives:

The objectives for this research are as follows:

- To find out the impact of mobile banking on the accessibility and usability of different banking services for the customers in the banking industry of the UK.

Mobile banking

- To find out the relation between mobile banking and the satisfaction rate of the customers in the banking industry of the UK.
- To find out the features of mobile banking that enhances satisfaction of the customers in the banking industry of the UK.
- To find out the opportunities and challenges of using mobile banking for the customers in the banking industry of the UK.

Justification:

The importance of mobile banking is slowly increasing because of and adopted by a large number of banking customers (Baptista and Oliveira 2016). In this scenario, it is important for the banks to understand different aspects of usability and accessibility of the mobile banking apps that are improving the satisfaction of the customers. There have been a few research made on the accessibility and the usability of the mobile banking apps (Hussain et al. 2014; Kumaran et al. 2019). There are also few research sources on the role of banking apps for the improvement in the satisfaction of the customers (Tam and Oliveira 2017; Kumar et al. 2018). But there are very few research sources that has explored the role of accessibility and usability of the mobile banking apps and the impact that it creates on the satisfaction rate of the customers. This research has identified that gap and will make the findings on that line.

Review of the literature:

Impact of banking apps on the accessibility and usability of different banking services for the customers in the banking industry:

Alhanahnah and Chadwick (2016) mentioned that the banking apps has increased the usability of different banking services by the customers. People have become extremely busy in their lives and it makes it difficult for them to go to the banks and avail different services. The banking apps are resolving this issue as they are being able to use the services from the

Mobile banking

computer of their home or any place convenient. Hussain et al. (2016) added that banking apps have also increased the usability of the services for those people who are differently able or are introverts. The findings of the results suggested that many people feel shy to go out and interact with people and does not prefer to visit the bank branches for this reason. The banking apps are solving such issues. The research further mentioned that people with disability might also not be willing to visit the bank branches because of issues in communication with the staff. But the apps will solve that issue and will make the usability of the banking services easier for them.

Brandenburg et al. (2013) added that the mobile banking apps also increase the accessibility of different banking services by the customers. The customers might be far away from the banking branch and can still be able to use the banking services with the use of the mobile applications. This makes the banking services accessible for a wide variety of people even if they are far away from the bank branches. Lottu et al. (2023) mentioned that the mobile banking apps also make the banking services accessible for the people with different disabilities. It might be difficult for disabled people to travel and visit the bank branches. But the services are accessible to them with the use of the apps.

Senjam et al. (2021) mentioned that banking apps has increased the usability and accessibility of the banking services for all different types of banking customers. This has made it convenient for the customers to use different banking services. At the same time, this has also made it easier for the banks to reach a wide variety of customers at different parts of the world. The customer base and the amount of products and services sold by the banks has increased this way. therefore, it can be evaluated through literature review that the mobile apps of the banks has been useful in increasing the accessibility and usability of the banking services for the customers.

Relation between mobile banking apps and satisfaction of the customers:

Khadim and Islam (2022) mentioned that the mobile banking apps has been successful in increasing the satisfaction rate of the customers. If the customers are being able to receive high quality banking services through the mobile apps, their satisfaction rate increases exponentially. Kelly and Palaniappan (2019) added that initially, customers were reluctant to adopt e-banking services including the use of mobile banking apps. This happened mainly because of different technical barriers and not being able to use it properly. But as adoption increased and technical barrier started to decrease, the satisfaction rate of the customers automatically started to improve with the use of different mobile banking apps.

Koskelainen et al. (2023) mentioned that financial literacy has also been increased in the age of digitalisation. People are getting more information about different aspects of financing and have also been able to understand different financial instruments and investment proposition. This was not possible in physical form of banking and has only been enabled through digital banking specially with mobile apps. This has in turn increased the return of the banking customers from the use of different product and services of the banks. This has in return increased the satisfaction of the customers. Königstorfer and Thalmann (2020) further mentioned that due to the advancement of the technology, bank has been able to use artificial intelligence in its mobile apps. This technology can successfully identify different needs and demands of the customers and suggest the banks to cater to them accordingly. In fact, custom bundle of product and services can be made for individual customers. This has increased the satisfaction rate of the banking customers using the mobile apps.

Research Gap:

Various research has been carried out on the usability and accessibility of the mobile banking apps along with analysing its impact on the satisfaction rate of the customers. But there is lack

Mobile banking

of research on the mobile banking apps in the UK and analysing of these aspects in the banking sector of the country. This research will fill up that gap and will provide useful information in this aspect.

Methodology:

Primary and quantitative data will be collected for this research. Mobile banking apps are an evolving technology and changes are happening in this segment every day. Therefore, primary data will be collected directly from the banking customers to develop first hand understanding (Mills et al. 2015). Quantitative data will be collected since the satisfaction of the customers need to be measured through the number of times and the number of services being used by them. The data collection will be made through online surveys. The data will be analysed with the use of different statistical tools to get information about the role of accessibility and usability of the mobile banking apps on the satisfaction rate of the customers.

Pragmatism research philosophy will be adopted in this research where the conclusions of the research will be based on the facts from data findings (Borges and Revez 2019). This research philosophy is appropriate for information science research and therefore, other philosophies will not be used. Inductive research approach will be adopted for this research where the theories will be established based on the data collected (Tuffour 2017). Deductive research approach will not be used since no prior hypothesis have been built on the research. Co relational research design will be used for this research since the aim is to establish relation between usability and accessibility of the mobile banking apps with the customer satisfaction (Asenahabi et al. 2019). Since two variables have been identified for this research, other research designs will not be appropriate.

Ethics will be followed for this research. No privacy data and sensitive data will be presented in this research report. The participants can fill up the survey form either with their own name

Mobile banking

or unanimously. They will be made aware of the use of the result of the survey in this research paper.

Provisional work schedule:

The following work schedule will be followed for this dissertation.

Weeks	1	2	3	4	5	6	7	8	9	10
Planning on dissertation topics										
Choice of topic										
Create understanding on the topic										
Developing research proposal										
Conduct literature review										
Selection of the methodology to be used										
Collection of primary data										
Analysis of the information										

Mobile banking

Writing of for the report										
Reviewing the report and completing it										
Report submission										

Resource requirements:

The entire survey will be conducted online through Survey Monkey. Even though the website has a basic plan yet an additional feature will have to be added for the survey which is that the participants of the survey should be active users of mobile banking apps. £20 per month will have to be paid for that, which is the basic plan (Survey Monkey 2024). Time of two months will be required to conduct the survey and to collect the primary data.

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Mobile banking

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