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Digital Banking and Service Performance: Evidence from Commercial Banks in Kenya

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Abstract

This study examined the effect of digital banking adoption on service delivery in Kenyan commercial banks. Specifically, it assessed how digital banking channels including mobile banking, internet banking, agency banking, and digital payments affect service delivery outcomes such as accessibility, reliability, and customer responsiveness. The study employed a quantitative research design, collecting data from all 38 licensed commercial banks in Kenya. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to evaluate the measurement and structural models, examining reliability, validity, and overall model fit. The findings indicate that digital banking adoption positively influences service delivery, with banks that adopt digital channels more extensively providing better access, reliability, and responsiveness in their services. The results confirmed that the reliability and validity of the constructs and demonstrate that digital banking is a significant driver of service performance in the banking sector. Based on these findings, the study recommends that banks continue investing in digital infrastructure, optimize digital channels, and provide staff training to enhance service delivery. For policymakers, it highlights the importance of regulatory frameworks that promote secure, efficient, and inclusive digital financial services, hence supporting financial inclusion and improved banking sector performance.

Keywords: *Digital Banking, Service Delivery, Mobile Banking, Internet Banking, Agency Banking, PLS-SEM, Kenya*

1.1 Background of the Study

Over the past decade, Kenya has emerged as a regional leader in the adoption and diffusion of digital financial services. The widespread uptake of mobile payments, particularly through platforms such as M-Pesa, has transformed access to financial services across both urban and rural populations. This transformation has significantly enhanced financial inclusion, enabling previously underserved communities to participate in formal banking systems (Kithinji, 2017; Mundia & Makori, 2025). Empirical evidence suggests that mobile, agency, and online banking channels have facilitated financial deepening by extending banks' reach, increasing transactional activities, and broadening the deposit base (Gaya, Omoro, & Kinyua, 2022). Nevertheless, scholars have noted that while digital adoption is extensive, it does not automatically guarantee improved intermediation or enhanced performance, highlighting the influence of contextual and structural factors on the outcomes of digital financial initiatives (Mwandango & Ogil, 2020).

The integration of digital banking technologies has also reshaped the operational frameworks within Kenyan banks. Adoption of mobile, internet, and agency banking has been linked to improvements in operational efficiency, reflected in streamlined processes, reduced transaction times, and optimized cost structures (Kimotho, 2022; Orina & Ochogo, 2020). Digital and FinTech innovations have further enhanced banks' technical capabilities, enabling them to deliver services more effectively and efficiently (Bartoo et al., 2025). This suggests that operational efficiency serves as a critical mechanism through which digital banking influences broader outcomes, particularly in service delivery.

Separately, the competitive environment within the Kenyan banking sector plays a significant role in shaping the impact of digitalization on service delivery. Despite the presence of numerous licensed commercial banks, market concentration is pronounced, with a few institutions controlling the majority of market share (Mohamed & Mutegi, 2024). This competitive intensity compels banks to leverage digital technologies strategically to differentiate their services and sustain customer loyalty. Investments in digital infrastructure, customer engagement platforms, and innovative service offerings are increasingly recognized as sources of competitive advantage, moderating the extent to which digital banking enhances accessibility, reliability, and responsiveness in service provision (Mohamed & Mutegi, 2024).

1.2 Problem Statement

Despite Kenya's rapid adoption of digital banking services, significant challenges persist in translating technological advancements into enhanced service delivery. The Kenya Bankers Association's 2024 Banking Customer Satisfaction Survey revealed that 47.3% of customers cited poor customer service as the primary reason for switching banks, while 46.0% pointed to high fees; additionally, 32.8% expressed dissatisfaction with the inconvenience of digital banking platforms. These findings underscore a critical gap: while digital channels like mobile and internet banking receive strong satisfaction scores, operational issues such as platform usability and cost persistently hinder customer experience (Kenya Bankers Association, 2024).

Furthermore, the sector faces challenges in accessibility and inclusivity. Approximately 10.63% of customers require special accommodations, such as braille or screen-reader compatibility, to access banking services (Musau & Muathe, 2024). Despite this, many digital platforms lack these inclusive features, limiting service accessibility (Kenya Bankers Association, 2024). These persistent issues highlight the need for a comprehensive examination of how digital banking can be optimized to improve service delivery, operational efficiency, and customer responsiveness in Kenya's commercial banking sector.

Moreover, the banking sector's competitive landscape further complicates the realization of optimal service delivery. The industry's Net Promoter Score (NPS) increased to 44% in 2024, up from 37.7% in 2023, reflecting a stronger commitment to enhanced service delivery, digital banking innovation, and customer-centric solutions (Bartoo et al., 2025). However, nearly half of banked Kenyans hold two or more accounts, underscoring growing competition in the banking sector as customers search for better financial services (Kenya Bankers Association, 2024). This dynamic suggests that competitive intensity may moderate the relationship between digital banking adoption and service delivery outcomes, necessitating further investigation into how market competition influences the effectiveness of digital banking initiatives.

1.3 Research Objective

The objective of this study was to assess the effect of digital banking on service delivery among commercial banks in Kenya.

2.1 Theoretical Literature

The present study is anchored in agency theory (Fama & Jensen, 1983), which explains the relationship between principals (shareholders) and agents (bank managers) in organizational decision-making. In the context of digital banking, agency theory highlights the importance of aligning managers' actions with the objectives of shareholders and customers, particularly in implementing efficient digital systems that enhance service delivery. When banks adopt digital payment platforms, mobile banking, internet banking, and agency banking, operational efficiency can be improved, monitoring costs reduced, and customer expectations met more effectively. This theoretical lens helps explain how managerial decisions regarding digital infrastructure investment influence service quality, accessibility, and reliability, thereby enhancing customer satisfaction and overall bank performance.

Moreover, technology acceptance model (TAM) (Davis, 1989) offers a theoretical foundation for understanding user adoption of digital banking services. TAM posits that perceived usefulness and perceived ease of use determine users' acceptance and continued usage of technology. Applied to commercial banks, this model explains how customers' perceptions of mobile banking, internet banking, and agency banking platforms influence their engagement, loyalty, and satisfaction. Through integrating TAM with agency theory, the current study conceptualizes a framework where digital banking adoption enhances operational efficiency and service delivery, while competitive intensity moderates these relationships, providing a comprehensive understanding of both organizational and user-level determinants of effective banking services.

2.2 Empirical Literature

Several studies have explored the relationship between digital banking and service delivery in commercial banks, highlighting both benefits and limitations of digital innovations. Fenuga and Oladejo (2023) examined the effect of digital payments on customer service delivery in Nigerian banks, focusing on four commercial banks. Using survey research and analyzing data from 100 customers with chi-square and regression analysis, the study found that electronic payment systems significantly improved customer service delivery, management efficiency, and bank profitability. However, the study presented methodological limitations, relying on traditional statistical methods and a small sample restricted to selected banks, which limits generalizability. In contrast, the present study employed SMART PLS SEM 4 and includes all commercial banks in Kenya, allowing for a more comprehensive assessment of digital banking's influence on service delivery.

Other studies have extended the analysis to different geographical and operational contexts. Chindudzi et al. (2020) explored the influence of digital banking on financial performance in Zimbabwe using secondary data from 40 bank branches and panel data analysis. They reported that digital banking contributed positively to online deposits and transactions, though high operational costs associated with digital adoption negatively affected ROA. Similarly, Akware (2023) assessed electronic banking at a single Ugandan bank branch, showing that mobile banking, agency banking, and ATM banking positively influenced customer accessibility, reliability, and satisfaction. However, this study presents a contextual and methodological gaps: their focus on Zimbabwe and a single Ugandan branch limits generalizability, and they did not consider broader mediating or moderating factors such as operational efficiency or competitive intensity, which the present study incorporates to analyze service delivery across Kenya's commercial banks.

Locally and regionally, additional studies highlight the critical effects of digital banking on both financial and nonfinancial outcomes. In Kenya, Kimonye and Muchelule (2024) examined electronic payment systems' impact on financial performance in 24 domestic commercial banks, finding significant positive relationships with profitability measures. In Asia, Yu and Nuangjamnong (2022) analyzed mobile banking services in China, while Asfour and Haddad (2024) studied mobile banking in Jordan, both confirming positive effects on customer satisfaction. However, these studies revealed geographical and methodological gaps, including limited sample sizes, reliance on simple regression analysis, and focus solely on financial or satisfaction outcomes. The current study addresses these gaps by employing a broader empirical framework in Kenya, integrating digital banking, operational efficiency, and competitive intensity to comprehensively assess their collective influence on service delivery in commercial banks.

2.3 Conceptual Framework

The conceptual framework for this study illustrates the relationship between digital banking adoption and service delivery in banks. Digital banking adoption, encompassing mobile, internet, and agency banking platforms, represents the independent variable and reflects the extent to which banks utilize technology to deliver financial services. Service delivery, as the dependent variable, captures the outcomes of these digital initiatives, including accessibility, reliability, responsiveness, and overall customer satisfaction. The framework posits a direct relationship whereby increased adoption of digital banking technologies leads to enhanced service delivery outcomes, providing a basis for empirically examining how technology-driven banking innovations influence the quality and efficiency of financial services.

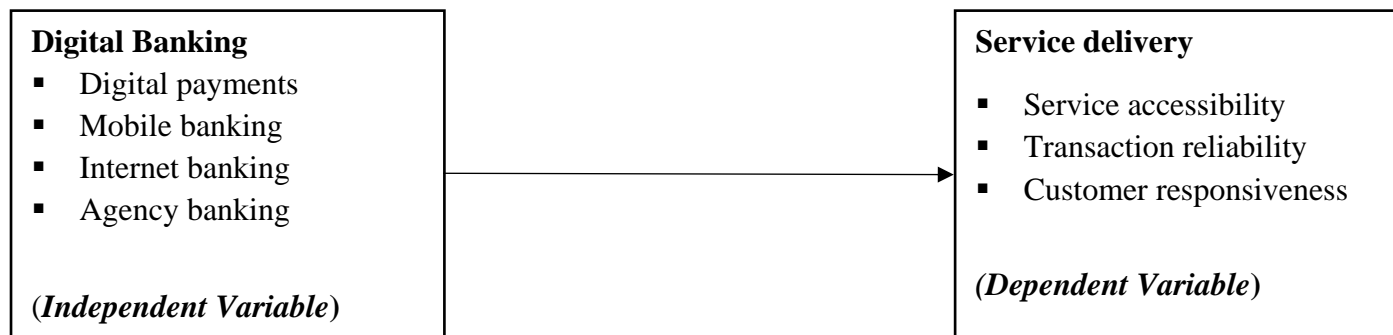


Figure 1: *Conceptual Model*

3.1 Methodology

This study adopted a quantitative research approach to examine the relationship between digital banking and service delivery among commercial banks in Kenya. Quantitative research was chosen because it enables systematic measurement of variables, statistical testing of hypotheses, and objective evaluation of relationships between the independent and dependent variables (Creswell & Creswell, 2018). A cross-sectional survey design was employed, which captures data at a single point in time, providing an overview of the current impact of digital banking on service delivery in commercial banks.

The study population comprised all 38 commercial banks licensed by the Central Bank of Kenya (CBK) in 2025. Given the manageable size of the population, a census approach was used, including all banks to ensure comprehensive coverage and enhance generalizability of the findings. Data were collected using structured questionnaires administered to key informants, including bank managers, IT personnel, operations staff, and customer service officers, who are directly involved in digital banking operations. The questionnaire measured digital banking through indicators such as

mobile banking, internet banking, agency banking, and digital payments, while service delivery was measured through service accessibility, transaction reliability, and customer responsiveness.

For data analysis, PLS-SEM using SmartPLS 4 was employed. PLS-SEM was appropriate because it allows examination of direct relationships between independent and dependent variables, including assessing the strength and significance of the effects of digital banking on service delivery (Hair et al., 2022). The analysis included validation of the measurement model to ensure reliability and validity of the constructs, followed by evaluation of the structural model to test the hypothesized direct effect of digital banking on service delivery. The empirical model was specified as:

$$SD = \beta_0 + \beta_1 DB + \varepsilon \dots \dots \dots (1)$$

Where:

SD = Service delivery

DB = Digital banking

β_0 = constant

β_1 = Coefficient

ε = Error term

4.1 Data Analysis and Findings

This chapter presents the analysis of data collected to examine the relationship between digital banking and service delivery. The main purpose is to test the study hypotheses, evaluate the measurement and structural models, and provide empirical evidence for the research objectives. The study uses PLS-SEM, which allows simultaneous assessment of the reliability and validity of constructs and the hypothesized relationships among variables. PLS-SEM is well-suited for this study as it handles complex models, accommodates modest sample sizes, and does not require strict normality assumptions, ensuring a rigorous evaluation of the conceptual framework.

4.2 Descriptive Statistics

Descriptive statistics were computed to summarize the key characteristics of digital banking and service delivery indicators among commercial banks in Kenya. Measures of central tendency (mean and median) and dispersion (standard deviation) were used to capture patterns in the data. The results provide insights into how respondents rated the adoption of digital banking platforms and the quality-of-service delivery outcomes.

Table 1:

Descriptive Statistics for Digital Banking and Service Delivery

Variable	Indicator	Mean	Median	SD
Digital Banking	Mobile Banking	4.002	4.080	0.586
	Internet Banking	4.032	4.070	0.600
	Agency Banking	3.988	4.000	0.609
	Digital Payments	4.025	4.150	0.673
Service Delivery	Service Accessibility	4.277	4.290	0.588
	Transaction Reliability	4.192	4.180	0.561
	Customer Responsiveness	4.202	4.300	0.611

Note. SD = Standard Deviation. Source: Study Data (2025)

Table 1 displays the descriptive statistics for the study's key variables, namely digital banking and service delivery. The results indicate that all indicators of digital banking scored above 3.9 on a 5-point Likert scale, suggesting a generally high adoption of digital banking services among the sampled banks. Specifically, internet banking had the highest mean ($M = 4.032$, $SD = 0.600$), followed closely by digital payments ($M = 4.025$, $SD = 0.673$), Mobile Banking ($M = 4.002$, $SD = 0.586$), and agency banking ($M = 3.988$, $SD = 0.609$), indicating consistent usage across digital channels.

For service delivery, all indicators also showed high mean scores, reflecting favorable perceptions of banking service quality. Service accessibility recorded the highest mean ($M = 4.277$, $SD = 0.588$), followed by customer responsiveness ($M = 4.202$, $SD = 0.611$) and transaction reliability ($M = 4.192$, $SD = 0.561$). These results suggest that banks in the sample are generally effective in delivering accessible, reliable, and responsive services. Overall, the relatively low standard deviations across both digital banking and service delivery indicators indicate minimal variation in responses, pointing to a high level of agreement among participants regarding the extent of digital adoption and service delivery performance.

4.3 Correlation Analysis

Correlation analysis was conducted to examine the strength and direction of relationships among the key study variables: digital banking, operational efficiency, and service delivery. Pearson's correlation coefficients were computed to determine the degree of association between the constructs. This analysis provided preliminary evidence of potential linkages to be further tested through structural equation modeling.

Table 2:

Latent Variable Correlations Analysis

Path	r	t	p
SD ↔ DB	0.731	6.849	0.000

Note: Study Data (2025)

Table 2 presents the correlation between digital banking and service delivery. The results indicate a strong positive relationship between the two constructs ($r = 0.731$, $t = 6.849$, $p < 0.05$), suggesting that higher levels of digital banking adoption are associated with improved service delivery outcomes. The correlation is significant, indicating that the relationship is unlikely to have occurred by chance. This finding implies that banks that extensively adopt digital channels such as mobile banking, internet banking, agency banking, and digital payments tend to provide more accessible, reliable, and responsive services, highlighting the critical role of digital banking in enhancing overall service performance.

4.4 Measurement Model Evaluation

This section presents the evaluation of the measurement (outer) model to assess the reliability and validity of the study constructs. It examines indicator loadings, internal consistency, convergent validity, and discriminant validity to ensure the measures are suitable for structural model analysis.

Table 3:

Measurement Model Evaluation for Digital Banking and Service Delivery

Latent Variable	Indicator	Loadings	p	Cronbach's Alpha	Composite Reliability (pc)	AVE	Fornell-Larcker	HTMT
Digital Banking	Mobile Banking	0.962	0.000	0.959	0.969	0.891	0.951	—
	Internet Banking	0.933	0.000					
	Agency Banking	0.926	0.000					
	Digital Payments	0.953	0.000					
Service Delivery	Service Accessibility	0.935	0.000	0.937	0.942	0.887	0.942	0.763
	Transaction Reliability	0.956	0.000					0.763
	Customer Responsiveness	0.935	0.000					0.763

Note. Loadings ≥ 0.70 indicate indicator reliability. Cronbach's Alpha and Composite Reliability (pc) ≥ 0.70 indicate internal consistency reliability. AVE ≥ 0.50 indicates convergent validity. Fornell-Larcker values are shown on the diagonal. HTMT values < 0.90 indicate discriminant validity. Source: Study Data (2025)

Table 3 presents the results of the measurement model evaluation for digital banking and service delivery, assessing indicator reliability, internal consistency, convergent validity, and discriminant validity. The indicator loadings for both constructs were all above the recommended threshold of 0.70, ranging from 0.926 to 0.962 for Digital Banking and 0.935 to 0.956 for Service Delivery, demonstrating strong individual item reliability. Cronbach's Alpha and composite reliability (ρ_c) values were also high for both constructs (digital banking: $\alpha = 0.959$, $\rho_c = 0.969$; service delivery: $\alpha = 0.937$, $\rho_c = 0.942$), indicating excellent internal consistency reliability. Convergent validity was confirmed as the Average Variance Extracted (AVE) exceeded the 0.50 benchmark for both constructs (digital banking AVE = 0.891; service delivery AVE = 0.887).

Discriminant validity was assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT). The Fornell-Larcker values, represented on the diagonal, were higher than the off-diagonal correlations (digital banking = 0.951; service delivery = 0.942), confirming that each construct is distinct. HTMT values were below the threshold of 0.90 (digital banking \leftrightarrow service delivery = 0.763), further supporting discriminant validity. Overall, these results indicate that the constructs of digital banking and service delivery exhibit strong reliability and validity, providing a robust foundation for the subsequent structural model analysis.

4.5 Structural Model Assessment

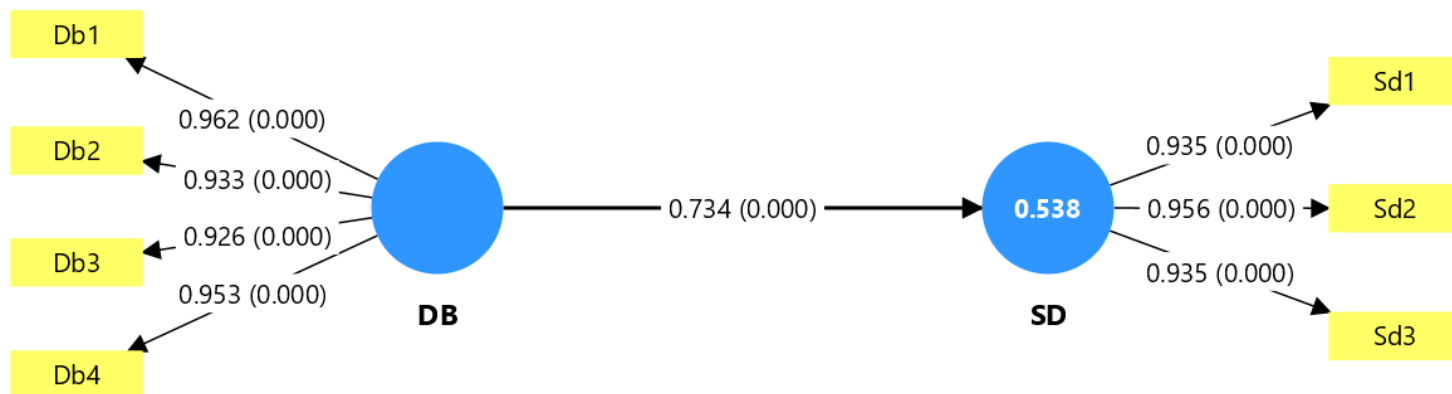


Figure 2:

Table 4:

Structural Model

Path	β	t	p
DB \rightarrow SD	0.734	7.338	0.000

Note: Research Data (2025)

Table 4 displays the outcome of the structural model analysis, specifically the direct effect of digital banking on service delivery. The findings indicate a strong positive relationship between digital banking adoption and service delivery outcomes ($\beta = 0.734$, $t = 7.338$, $p < 0.05$). This relationship is significant, suggesting that higher levels of digital banking adoption are associated with improved service delivery, including greater accessibility, reliability, and responsiveness of banking services. These results support the hypothesized effect, highlighting the critical role of digital banking in enhancing overall service performance in the sampled banks.

The findings of this study indicate a strong positive and statistically significant relationship between digital banking adoption and service delivery outcomes. This result aligns with prior studies that have emphasized the critical role of digital financial services in enhancing operational efficiency and customer satisfaction. For instance, Mundia and Makori (2025) and Gaya et al. (2022) highlighted that mobile, internet, and agency banking channels facilitate broader financial access and improve service delivery. Similarly, Orina and Ochogo (2020) and Kimotho (2022) reported that digital adoption reduces processing times, increases transaction throughput, and lowers operational costs, which indirectly improves the quality and responsiveness of banking services. Therefore, the current findings support and extend the existing literature by empirically demonstrating the direct positive effect of digital banking on service delivery within the Kenyan banking context.

Moreover, while some studies, such as Mwandango and Ogil (2020), suggested that digital adoption alone might not guarantee improved performance due to contextual constraints, the present study provides evidence that when adoption is effectively implemented, it has a substantial impact on service delivery outcomes. This extends previous research by confirming that operationalization of digital channels in a competitive market enhances accessibility, reliability, and responsiveness in banking services. The findings therefore not only support prior research on the benefits of digital banking but also strengthen the argument that banks' strategic implementation of digital services directly translates into superior service performance, highlighting practical implications for technology-driven service enhancement.

4.6 Model Fit Statistics

This section presents the assessment of the overall structural model fit, which evaluates how well the hypothesized model explains the observed data. Table 5 summarizes key model fit indices, including explanatory power, effect size, and goodness-of-fit measures.

Table 5:

Structural Model Assessment Results

Model Statistic	Value	Interpretation / Threshold
R ²	0.538	Moderate explanatory power
Adjusted R ²	0.525	Adjusted for number of predictors
f ² (Effect Size)	1.66	Large effect (Cohen, 1988)
SRMR	0.057	Good model fit (≤ 0.08)
Chi-Square (χ ²)	48.95	Model fit assessment
NFI	0.851	Acceptable fit (≥ 0.80)

Note. R² = Coefficient of determination; f² = effect size; SRMR = Standardized Root Mean Square Residual; NFI = Normed Fit Index. Source: Study Data (2025)

The results indicate that the model explains a substantial portion of variance in service delivery, with R² = 0.538 and Adjusted R² = 0.525, reflecting moderate explanatory power. The effect size (f² = 1.66) is large, suggesting that digital banking adoption has a strong impact on service delivery outcomes. Model fit indices further confirm that the structural model is well-specified. The SRMR value of 0.057 is below the 0.08 threshold, indicating good fit, while the NFI of 0.851 exceeds the recommended minimum of 0.80, reflecting acceptable fit. The Chi-2 statistic (χ² = 48.95) supports overall model adequacy. Collectively, these findings demonstrate that the proposed model provides a robust representation of the relationships among digital banking, operational factors, and service delivery.

5.1 Conclusions and Recommendations

The study concludes that digital banking adoption has a significant and positive effect on service delivery among Kenyan commercial banks. The findings reveal that mobile banking, internet banking, agency banking, and digital payments enhance service accessibility, reliability, and customer responsiveness. The measurement and structural model analyses further indicate that the constructs of digital banking and service delivery are both reliable and valid, with the structural model demonstrating strong explanatory power and fit. Overall, the results underscore the importance of digital banking as a key driver of operational efficiency and improved service outcomes in a competitive banking environment.

In terms of practical recommendations, the study suggests that banking institutions should continue investing in and expanding digital banking platforms. This includes adopting innovative technologies, optimizing digital channels, and providing comprehensive staff training to ensure effective digital operations. Banks should also focus on enhancing user experience, improving transaction reliability, and maintaining efficient processes to strengthen customer satisfaction and loyalty. Strategic deployment of digital solutions is likely to enhance service quality and operational efficiency further.

From a policy perspective, the study recommends that regulators develop and implement frameworks that promote safe, efficient, and inclusive digital financial services. Policies should support the adoption of digital banking technologies while ensuring data security, consumer protection, and equitable access across urban and rural populations. Encouraging innovation through regulatory incentives and monitoring compliance can strengthen financial inclusion, enhance service delivery standards, and foster a stable, competitive banking sector in Kenya.

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