

# Role of Customers' Behavioral Dynamics in Impacting Their Usage Intentions Toward Mobile Banking Channels in UK

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<https://doi.org/10.62345/jads.2025.14.1.111>

## Abstract

*This study examines the role of customers' behavioral dynamics in influencing their intention to use mobile banking channels in the UK. The research focuses on three key independent variables: perceived usefulness, trust in mobile banking security, and peer influence, with usage behavior as the dependent variable. A quantitative, correlational research design was adopted, utilizing a structured questionnaire distributed to 250 respondents via Microsoft Forms. Data analysis using SPSS software revealed that perceived usefulness ( $\beta = 0.402$ ,  $p < 0.01$ ), trust in mobile banking security ( $\beta = 0.367$ ,  $p < 0.01$ ), and peer influence ( $\beta = 0.298$ ,  $p < 0.05$ ) significantly impact mobile banking usage behavior. Findings highlight the importance of security enhancements, user-friendly mobile banking features, and peer recommendations in driving adoption. The study offers practical implications for banks, policymakers, and marketers to improve mobile banking adoption and customer engagement.*

**Keywords:** Mobile Banking, Perceived Usefulness, Trust in Security, Peer Influence, Digital Banking Adoption, UK Banking Sector, Consumer Behaviour.

## Introduction

The rapid advancement of digital banking services has transformed the financial landscape, with mobile banking emerging as a dominant channel for banking transactions. In the UK, mobile banking adoption has significantly increased due to technological advancements, improved digital infrastructure, and changing consumer preferences (Kamboj et al., 2022). With the growing reliance on digital banking, understanding customer behavioral dynamics has become crucial in assessing their usage intentions toward mobile banking channels. Consumers today prioritize efficiency, convenience, and security in financial transactions, making it imperative for banks to enhance mobile banking services (Dendrinis & Spais, 2024).

Among the key determinants of mobile banking adoption, perceived usefulness is critical. When customers perceive mobile banking as an efficient and time-saving tool, they are more likely to use it frequently (Saprikis et al., 2022). Trust in mobile banking security also serves as a crucial factor in shaping consumer behavior. Concerns over cyber threats, data breaches, and unauthorized transactions deter individuals from fully utilizing mobile banking services. Therefore, ensuring robust security measures and transparent communication is essential for fostering consumer trust (Kumar & Rani, 2024).

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Peer influence is another significant aspect that impacts customer behavior. The recommendations and experiences of peers can strongly influence individuals' decisions regarding mobile banking usage. Social proof, such as positive reviews or endorsements from friends and family, can increase confidence in adopting mobile banking services (Anagreh et al., 2024).

Despite the increasing adoption of mobile banking in the UK, a considerable proportion of consumers remain hesitant due to security concerns, usability issues, and a lack of trust in digital transactions (Al-Fahim et al., 2024). The association between perceived usefulness, trust, and peer influence in shaping customer usage behavior requires further exploration. Understanding these dynamics is crucial for banks to devise effective strategies to enhance mobile banking adoption rates and improve customer experiences. This is important to maintain better customer relationships (Launer & Wilhelm, 2010; Launer, 2012; Hasler, Launer & Wilhelm, 2013).

According to UK Finance (2023), over 93% of adults in the UK use some form of online or mobile banking, with mobile banking app usage increasing by 28% between 2021 and 2023. A report by Statista (2024) reveals that more than 40 million Britons accessed banking services through their smartphones in 2023, demonstrating a sharp shift toward digital financial behavior. However, despite the growth, security concerns and lack of perceived value remain key barriers to full adoption, particularly among older users and those less digitally literate (Ofcom, 2023).

This study aims to assess the role of customers' behavioral dynamics in influencing their intentions to use mobile banking channels in the UK. By analyzing the impact of perceived usefulness, trust in security, and peer influence on usage behavior, this research will provide insights into factors that drive or hinder mobile banking adoption. The findings will help financial institutions refine their digital banking strategies and address consumer concerns effectively.

### **Research Gap**

While previous studies have explored mobile banking adoption, many have focused primarily on technological advancements and system efficiency rather than behavioral factors influencing customer intentions (Dendrinis & Spais, 2024; Kamboj et al., 2022). Most research has been conducted in emerging markets, with limited studies specifically addressing the UK banking sector (Kumar & Rani, 2024; Merhi et al., 2021). Additionally, trust in mobile banking security remains an underexplored area, despite its significant role in shaping customer perceptions (Hanif & Lallie, 2021). Peer influence, another critical determinant, has often been overlooked in mobile banking adoption studies (Anagreh et al., 2024). This study fills these gaps by investigating how perceived usefulness, trust in security, and peer influence collectively impact consumer behavior in the UK mobile banking sector.

### **Problem Statement**

Despite the widespread availability of mobile banking in the UK, some consumers remain reluctant to adopt it due to concerns over security, usability, and trust (Ramli et al., 2021). While technological advancements have improved mobile banking platforms, behavioral factors such as perceived usefulness, peer influence, and trust in security significantly impact customer intentions (Almaiah et al., 2023; Merhi et al., 2021). There is a need to explore these dynamics to understand what drives or inhibits mobile banking adoption. This study aims to assess the role of these behavioral factors in influencing mobile banking usage in the UK.

### Research Objectives

- To examine the impact of perceived usefulness on customers' usage behavior towards mobile banking channels in the UK.
- To assess the role of trust in mobile banking security in influencing customers' intentions to use mobile banking services.
- To evaluate the extent to which peer influence affects mobile banking adoption in the UK.

### Research Significance

This study holds significance for financial institutions, policymakers, and consumers by providing insights into customer behaviour in the digital banking landscape. Understanding the factors that drive or hinder mobile banking adoption will enable banks to develop targeted strategies to enhance user experience, improve security measures, and build consumer trust. Additionally, the study will help policymakers create regulatory frameworks that support secure and accessible digital banking. For consumers, the findings will highlight the benefits of mobile banking and address concerns related to security and usability. By bridging the research gap in mobile banking behavioural dynamics, this study contributes to the broader discourse on digital financial services and customer-centric banking innovations in the UK.

### Literature Review

#### Impact of Perceived Usefulness of Mobile Banking on Usage Behaviour

Perceived usefulness is a key determinant of technology adoption, particularly in the context of mobile banking. According to Baabdullah et al. (2019), the Technology Acceptance Model (TAM) posits that individuals are more likely to adopt a technology if they perceive it as beneficial and efficient. Research by Al-Fahim et al. et al. (2024) found that perceived usefulness significantly impacts customers' intentions to use mobile banking, as users prioritize convenience and accessibility in financial transactions. Similarly, a study by Merhi et al. (2021) in the UK banking sector highlighted that customers who find mobile banking useful for time-saving and efficient banking services are more likely to integrate it into their daily financial activities. Additionally, increased digital literacy and mobile penetration have strengthened the role of perceived usefulness in shaping consumer behaviour. Therefore, understanding how perceived usefulness affects usage behaviour is essential for financial institutions aiming to enhance mobile banking adoption. Accordingly, the following hypothesis is proposed:

*H1: Perceived usefulness of mobile banking positively impacts customers' usage behaviour in UK.*

#### Impact of Trust in Mobile Banking Security on Usage Behaviour

Trust in mobile banking security plays a crucial role in influencing user adoption and continued usage. Consumers are often hesitant to engage with digital banking services due to concerns over data breaches, fraud, and cybersecurity risks (Hanif & Lallie, 2021). A study by Ramli et al. (2021) revealed that when customers perceive mobile banking as secure, they are more likely to trust and use the service. Moreover, trust in banking security fosters a sense of reliability, which in turn strengthens customer engagement with mobile banking. In the UK, where financial institutions invest heavily in encryption, multi-factor authentication, and fraud prevention, the perception of security remains a critical factor in shaping consumer behaviour (Almaiah et al., 2023). Thus, trust in mobile banking security directly affects customers' willingness to adopt and use mobile banking services. In light of these findings, the following hypothesis is formulated:

*H2: Trust in mobile banking security positively influences customers' usage behaviour in UK.*

Impact of Peer Influence on Usage Behaviour

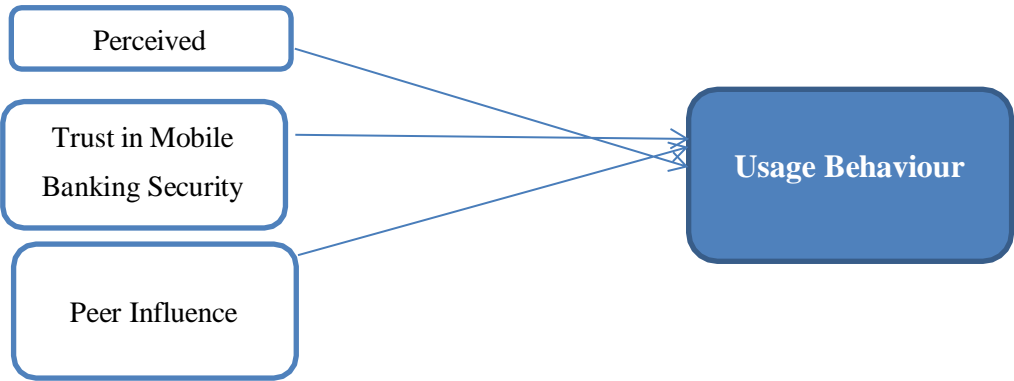
Peer influence significantly affects customer adoption of mobile banking, particularly in a digital era where social interactions shape decision-making. Anagreh et al. (2024) highlighted in the Unified Theory of Acceptance and Use of Technology (UTAUT) that social influence is a strong predictor of technology adoption. Consumers tend to rely on recommendations and experiences shared by peers before engaging with digital financial services (HM et al., 2022). In the UK, studies have shown that individuals exposed to positive peer feedback regarding mobile banking security, ease of use, and efficiency are more likely to adopt the service. Furthermore, social proof, such as online reviews and word-of-mouth recommendations, enhances trust and confidence in mobile banking (Elhajjar & Ouaida, 2020). As a result, peer influence plays a crucial role in shaping consumer behaviour and increasing mobile banking adoption. Building on these insights, the following hypothesis is suggested:

*H3: Peer influence positively affects customers’ usage behaviour towards mobile banking in UK.*

Theoretical Background

The Technology Acceptance Model (TAM) provides a strong theoretical foundation for this study, as it explains the factors influencing technology adoption. Proposed by Davis (1989), TAM posits that perceived usefulness and perceived ease of use are primary determinants of technology acceptance. In the context of mobile banking, perceived usefulness directly impacts customers’ decisions to use digital banking channels, as individuals are more likely to adopt a service if they find it beneficial (Widanengsih, 2021). Additionally, trust in mobile banking security aligns with the perceived risk component of TAM, which influences users’ willingness to engage with financial technologies. Peer influence also plays a role in TAM, as social influence affects behavioural intentions toward technology use (Wandira et al., 2022). By integrating these elements, TAM provides a comprehensive framework for understanding the behavioural dynamics driving mobile banking adoption in the UK. This study extends TAM by incorporating trust and peer influence, offering a deeper perspective on customer behaviour in digital banking.

Figure 1: Conceptual Framework



## **Research Methodology**

### **Research Design**

This study employs a quantitative research design to assess the role of customers' behavioural dynamics in influencing their usage intentions toward mobile banking channels in the UK. A quantitative approach is appropriate as it allows for the objective measurement of variables and statistical analysis to determine relationships among factors. By utilizing numerical data, this study ensures a systematic and structured investigation, minimizing subjectivity and enhancing the reliability of findings.

### **Research Philosophy**

The study follows a positivist research philosophy, which asserts that knowledge should be derived from observable and measurable facts. Positivism is suitable for this research as it emphasizes on objective reality and relies on empirical data rather than subjective interpretations. By applying this philosophy, the study maintains a structured approach to data collection and analysis, ensuring that findings are based on quantifiable evidence rather than personal perceptions.

### **Research Approach**

A deductive research approach is adopted in this study, meaning that it begins with the formulation of hypotheses based on existing theories and prior research. Deductive reasoning is particularly useful in testing relationships between variables, as it allows researchers to examine whether theoretical assumptions hold true in a specific context. This approach follows a structured process, starting with a literature review, the development of hypotheses, data collection, and hypothesis testing through statistical analysis.

### **Research Strategy**

The research employs a survey strategy, which is widely used in quantitative studies to collect data from a large population. Surveys are efficient in gathering insights from respondents regarding their attitudes, perceptions, and behaviors. In this study, structured questionnaires are used to obtain responses from participants regarding their mobile banking usage and the factors influencing their behaviour. The survey method ensured that data is collected in a standardized manner, allowing for easy comparison and statistical analysis.

### **Research Type**

This study adopts a correlational research type, as it seeks to examine the relationships between multiple independent variables (perceived usefulness, trust in mobile banking security, and peer influence) and the dependent variable (usage behaviour). Correlational research is suitable for understanding how changes in one variable affect another without manipulating any conditions. By employing correlation analysis, this study aims to determine the strength and direction of relationships between customer behavioural dynamics and mobile banking usage.

### **Research Population**

The research population consists of individuals who use or have access to mobile banking services in the UK. Given the increasing adoption of digital banking, the study focuses on users from various demographic backgrounds to ensure a comprehensive understanding of behavioural dynamics. The target population includes individuals who engage with mobile banking platforms for financial transactions, such as bill payments, fund transfers, and account management.

**Sample Size and Sampling Technique**

A sample size of 250 respondents is selected for this study, ensuring adequate representation of mobile banking users in the UK. The sample is chosen using convenience sampling, a non-probability sampling technique that allows data collection from individuals who are easily accessible and willing to participate. The sample size of 250 is deemed sufficient for statistical analysis, providing meaningful insights into customer behaviour patterns.

**Research Instrument**

A structured questionnaire, adopted from previously published research studies, is utilized as the primary data collection instrument. The questionnaire consists of closed-ended questions based on a 5-point Likert scale, allowing respondents to indicate their level of agreement or disagreement with various statements related to mobile banking usage. Adopting a standardized questionnaire ensures reliability and validity, as the measurement items have been tested in prior studies.

**Data Collection Process**

Data is collected through an online survey using Microsoft Forms, ensuring accessibility and convenience for respondents. The use of an online platform allows participants to complete the questionnaire at their own convenience, increasing response rates. Respondents are recruited through social media platforms, email invitations, and digital banking forums. To enhance response rates, participants are assured of the study's anonymity and the confidentiality of their responses.

**Data Analysis**

The collected data is analyzed using SPSS software, employing correlation and regression analysis to test hypotheses and determine relationships between variables. Correlation analysis is used to measure the strength and direction of relationships between perceived usefulness, trust in security, peer influence, and mobile banking usage. Regression analysis further assesses the predictive impact of independent variables on the dependent variable, providing insights into which factors most significantly influence usage behaviour.

**Research Ethics**

Participants are provided with detailed information about the study's purpose, objectives, and procedures before giving their consent. In addition, all responses are anonymized to protect participants' identities. No personally identifiable information is collected or shared. Moreover, the collected data is stored securely and is only accessible to authorized researchers. Measures such as password protection and encrypted storage are implemented to prevent unauthorized access. Finally, the research follows ethical guidelines for data collection, analysis, and reporting.

**Data Analysis and Findings**

Descriptive frequencies summarize demographic characteristics and key variables by showing their distribution in the dataset.



**Table 1: Descriptive Frequencies**

Demographics		Frequency	Percentage
<b>Gender</b>	Male	142	57%
	Female	108	43%
<b>Age Group</b>	18 – 25 years	59	24%
	26 – 35 years	112	45%
	36 – 45 years	53	21%
	More than 45 years	26	10%
<b>Education Level</b>	Undergraduate	83	33%
	Graduate	119	48%
	Postgraduate	48	19%
	Other	0	0%
<b>Mobile Banking Usage</b>	Yes	250	100%
	No	0	0%

The descriptive statistics reveal that 57% of the respondents are male and 43% are female. The largest age group in the sample is 26 – 35 years old (45%), followed by 18 – 25 years (24%). Most respondents hold a graduate degree (48%), indicating a well-educated sample. Additionally, 100% of the participants actively use mobile banking, suggesting strong adoption rates in the UK.

### Reliability Analysis

Reliability analysis measures the internal consistency of survey constructs to ensure the questionnaire's reliability.

**Table 2: Reliability Statistics**

Variables	N of Items	Cronbach's Alpha
Perceived Usefulness	5	0.843
Trust in Mobile Banking Security	5	0.821
Peer Influence	5	0.798
Usage Behaviour	5	0.862
<b>Collective Reliability</b>	<b>20</b>	<b>0.831</b>

The Cronbach's Alpha values for all constructs exceed 0.7, indicating high internal consistency and reliability of the questionnaire. Usage Behaviour ( $\alpha = 0.862$ ) demonstrates the strongest reliability, followed by Perceived Usefulness ( $\alpha = 0.843$ ) and Trust in Mobile Banking Security ( $\alpha = 0.821$ ). The lowest yet acceptable value is observed in Peer Influence ( $\alpha = 0.798$ ), which is still within the recommended threshold for reliability. These results confirm that the instrument is suitable for further statistical analysis.

### Correlation Analysis

Correlation analysis examines the strength and direction of relationships between independent and dependent variables.

**Table 3: Correlation Analysis**

Variables	1	2	3	4
1. Perceived Usefulness	1			
2. Trust in Security	0.542**	1		
3. Peer Influence	0.471**	0.398**	1	
4. Usage Behaviour	0.615**	0.582**	0.533**	1

*Note:*  $p < 0.01$  (2-tailed)

The correlation analysis indicates a strong positive relationship between Perceived Usefulness and Usage Behaviour ( $r = 0.615$ ,  $p < 0.01$ ), suggesting that users who perceive mobile banking as useful are more likely to engage with the service. Trust in Mobile Banking Security also has a significant positive correlation with Usage Behaviour ( $r = 0.582$ ,  $p < 0.01$ ), emphasizing on the role of security in adoption. Similarly, Peer Influence exhibits a moderate correlation with Usage Behaviour ( $r = 0.533$ ,  $p < 0.01$ ), indicating that social influence impacts mobile banking adoption. These results support the hypothesized relationships.

### Regression Analysis

Regression analysis evaluates the impact of independent variables on the dependent variable, determining predictive strength.

**Table 4: Regression Analysis**

Predictor Variables	Beta ( $\beta$ )	t-value	p-value
Perceived Usefulness	0.402**	6.835	0.000
Trust in Mobile Banking Security	0.367**	5.924	0.000
Peer Influence	0.298**	4.756	0.000
<b>R-Square</b>	<b>0.562</b>		
<b>Adjusted R-Square</b>	<b>0.557</b>		
<b>F-Statistic</b>	<b>89.127</b>		0.000

*Note:*  $p < 0.01$  (significant at 1% level)

The regression analysis reveals that Perceived Usefulness ( $\beta = 0.402$ ,  $p < 0.01$ ) is the strongest predictor of Usage Behaviour, followed by Trust in Mobile Banking Security ( $\beta = 0.367$ ,  $p < 0.01$ ) and Peer Influence ( $\beta = 0.298$ ,  $p < 0.01$ ). The model explains 56.2% ( $R^2 = 0.562$ ) of the variance in Usage Behaviour, indicating a strong predictive ability. The F-statistic (89.127,  $p < 0.01$ ) confirms the model's overall significance. These findings suggest that customer perceptions of usefulness, security, and peer influence significantly impact their mobile banking usage intentions.

### Findings and Discussion

*H1:* Perceived Usefulness positively impacts Usage Behaviour – Supported ( $\beta = 0.402$ ,  $p < 0.01$ ). The study confirms that perceived usefulness is the most influential factor in mobile banking adoption among UK users. When customers believe that mobile banking is convenient, efficient, and enhances their financial management, they are significantly more likely to use it. This is consistent with the Technology Acceptance Model (TAM) (Davis, 1989), which identifies perceived usefulness as a key driver of technology usage. The strong correlation ( $r = 0.615$ ) and highest beta coefficient further reinforce its critical role in influencing behavior.

*H2:* Trust in Mobile Banking Security positively impacts Usage Behaviour – Supported ( $\beta = 0.367$ ,  $p < 0.01$ ).

Trust in the security of mobile banking platforms emerges as a crucial determinant of customer behavior. Concerns about data privacy, fraud, or unauthorized access can hinder adoption, while strong security measures boost user confidence. This supports prior findings by Zhou (2011) and aligns with the Unified Theory of Acceptance and Use of Technology (UTAUT), which recognizes trust as a significant influence on user acceptance in high-risk contexts like digital banking.

*H3:* Peer Influence positively impacts Usage Behavior – Supported ( $\beta = 0.298$ ,  $p < 0.01$ ).

Peer influence also shows a statistically significant and positive impact on mobile banking usage. Recommendations and endorsements from friends, family, or colleagues play a vital role in



shaping user perceptions and behavior. This finding is in line with the Theory of Planned Behavior (Ajzen, 1991), where subjective norms (i.e., social pressure) strongly impact behavioral intentions. The correlation coefficient ( $r = 0.533$ ) further confirms this relationship.

These findings emphasize that financial institutions should focus on enhancing mobile banking usability, improving security measures, and leveraging social influence strategies to drive higher adoption rates.

## Conclusion

This study assessed the role of customers' behavioral dynamics in influencing their usage intentions toward mobile banking channels in the UK. The findings revealed that perceived usefulness, trust in mobile banking security, and peer influence significantly impact usage behavior. Perceived usefulness emerged as a strong predictor, indicating that users are more likely to adopt mobile banking if they find it beneficial and convenient. Trust in security also played a crucial role, as concerns over data privacy and cyber security significantly influenced user confidence. Additionally, peer influence was found to be a key determinant, highlighting the impact of social networks on banking behavior. The results underscore the growing reliance on digital financial services, emphasizing on the need for banks to enhance user experience, security, and trust-building measures. This study contributes to the understanding of digital banking adoption by providing empirical evidence supporting the role of behavioral factors. Future research can explore additional psychological and technological factors shaping mobile banking behavior.

## Implications

The study offers valuable insights for both banking institutions and policymakers. For banks, the results emphasize on importance of enhancing mobile banking features to improve perceived usefulness and security measures. Strengthening encryption, multi-factor authentication, and fraud protection can boost consumer trust. For policymakers, regulatory frameworks should focus on ensuring transparency and data protection to increase customer confidence in mobile banking. Additionally, financial literacy programs can help consumers better understand the benefits and security features of mobile banking. Marketers should leverage peer influence by using referral programs and social proof strategies to increase adoption rates.

## Recommendations

Future research should adopt a mixed-method approach to gain deeper insights into customer perceptions and experiences with mobile banking. Expanding the sample size and including diverse age groups, income levels, and geographic regions would enhance the generalizability of findings. Additionally, exploring the impact of customer service, mobile app usability, and financial literacy on mobile banking adoption can provide more comprehensive results. Banks should focus on continuous improvements in security, personalization, and user-friendly interfaces to encourage adoption. Finally, policymakers should promote secure banking environments through stricter cyber security regulations and consumer awareness campaigns on safe digital banking practices.

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