

## ABSTRACT

Technology revolution is taking a centre stage at banks in respect to customer service in ensuring that they are satisfied with the level of services that they receive from the bank. Banks are moving from traditional brick and mortar model of customers queuing for service to the modern ways in which customers can reach their banks from any point through their mobile devices.

Mobile Banking being an almost instantaneous communication medium that connects bank customers to their accounts is now a phenomenon that has grown and spread around the globe at an amazing speed. In respect to the current trend of Mobile banking usage and its potential growth, this research examined how service quality of the Mobile Banking affects customers' behavioural intentions to continue its usage and satisfaction in the post Mobile Banking adoption phase.

The study revealed that quality of services is a major factor that affects customer satisfaction in the banking sector. The level of customer satisfaction and usage were high. In addition, the research indicated that customers have positive attitude toward technology based services. Despite the high usage and satisfaction, customers do face problems, challenges and security fears when utilizing Mobile Banking.

Policy makers, service providers and regulators must create conducive environment in enabling extension of Mobile Banking services cost effectively to wider context. Theoretically the study has empirically tested how service quality, satisfaction and usage rate are related to each other and the contributions of service quality towards these constructs.

LIBRARY  
INSTITUTE OF ACCOUNTANCY  
9/11/2018