

## **A Model for Customers Satisfaction and Trust for Mobile Banking Using DeLone and McLean Model of Information Systems Success**

Mohammad Damabi <sup>a</sup>, Mohsen Firoozbakht <sup>b,\*</sup>, Azam Ahmadyan <sup>c</sup>

<sup>a</sup> Faculty of Engineering and Technology, Electronic Branch, Islamic Azad University Tehran, Iran

<sup>b</sup> Department of Computer engineering, South Tehran Branch, Islamic Azad University, Tehran, Iran

<sup>c</sup> Faculty of Monetary and Banking Research Institute, Central Bank of Iran, Tehran

\* Corresponding authors email addresses: [firoozm@azad.ac.ir](mailto:firoozm@azad.ac.ir)

### **Abstract**

The aim of this study is to present a new model for customer satisfaction and trust with the mobile banking services. We employ DeLone and McLean model of Information Systems success to develop our model. The model included three main factors, information quality, service quality and system quality, of DeLone and McLean model and investigated the impact of these factors on customer trust and satisfaction. The data is collected by the use of 5 point Likert scale survey questions from the customers of City Bank in Iran. The data was analysed by structural equations modelling in SmartPLS software. The results of this study show that trust in mobile banking has a positive impact on the customer satisfaction. In assessing the system quality and the information quality with the mobile banking, it was determined that system quality and information quality have positive effects on the customer trust and satisfaction. The results also demonstrated that there is no significant relationships between the system quality, the information quality and customer satisfaction. The results of this research can be used by the banks' managers and policy makers to better understand the customers' need in the mobile banking services.

Keywords: DeLone and McLean, Satisfaction, Trust, Mobile banking services

### **1. Introduction**

According to Lee & Chung (2009), mobile banking is defined as "banking transactions using mobile devices such as cellphones, PDAs (Personal Digital Assistants), smart phones and other devices (except for laptops). It can be considered a type of Internet banking because it requires Internet access". Mobile banking as an innovative technology has provided considerable benefits to both customers and service providers (Lee & Chung, 2009; Lin, 2011; Zhou, Lu, & Wang, 2010). It has contributed to the online business at anyplace and at anytime and provided for the customers facilities to connect banking service easily and quickly with through wireless technologies by mobile devices (Gu, Lee, & Suh, 2009; Luarn & Lin, 2005).

Customer trust has been always important in online business and marketing (Garbarino & Johnson, 1999; Ranaweera & Prabhu, 2003; Selnes, 1998). According to Sirdeshmukh, Singh, & Sabol (2002), the customer trust is defined as "the customer expectation that a service provider is responsible and reliable in fulfilling its promises". This factor has been found to be an important driver for mobile commerce (Lee, 2005; Siau, Sheng, Nah, & Davis, 2004)

and mobile banking (Lee & Chung, 2009; Luo, Li, Zhang, & Shim, 2010). Many studied in the literature have found that trust can be one of the main determinants of customer satisfaction (Lee, Jeong, & Choi, 2014; Venkatesh, Thong, Chan, Hu, & Brown, 2011; Yang & Lay, 2011). These studies further reveal that the increase of customer trust will accordingly lead to customers' satisfaction with the online services.

This research focuses on the main factors that influence the customers trust and satisfaction in mobile banking. The researchers try to identify the main factors from the literature to develop a model based on DeLone and McLean model of Information Systems success (DeLone & McLean, 1992). We incorporate three main factors (system quality, information quality and interface design) (Baraka, Baraka, & El-Gamily, 2013) into the model which are considered in the DeLone and McLean model. Accordingly, the impact of these factors is investigated on the customers trust and satisfaction in mobile banking in City Bank, Iran.

The reminder of this study is organized as follows. In Section 2, the related work is presented. In Section 3, we present the proposed model and develop the research