

The Influence of Mobile Banking Information System Quality on Customer Loyalty: A Systematic Literature Review

Eki Saputra¹, Syaifullah^{2*}, Muhammad Irfan Danial³, Tiarani Asyifa⁴, Diah Afsari⁵, Zahra Syaputri⁶, Naufal Kimi Ramadhan⁷, Muhammad Naufal Romadhon⁸

Pro Information Systems Study Program, Faculty of Science and Technology, State Islamic University of Sultan Syarif Kasim Riau, Riau, Indonesia

*Corresponding Author

DOI: <https://doi.org/10.47772/IJRISS.2026.100600751>

Received: 10 June 2026; Accepted: 15 June 2026; Published: 06 July 2026

ABSTRACT

Growing smartphone penetration has propelled mobile banking to the forefront of digital financial services, yet a rigorous and unified synthesis of the determinants of user retention remains absent from the literature. This study investigates how the quality dimensions of mobile banking information systems shape customer loyalty, drawing on the Systematic Literature Review (SLR) methodology guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analysis) framework. Fifty peer-reviewed publications issued between

2011 and 2025 were retrieved from prominent scholarly repositories, namely Google Scholar, Scopus, Web of Science, and Indonesian national portals indexed under SINTA and Garuda. A combined descriptive and thematic analysis was applied to examine constructs encompassing system quality, information quality, service quality, user satisfaction, trust, ease of use, and user experience. Across the reviewed body of work, all three quality dimensions exhibited a consistent and positive association with customer loyalty. Customer satisfaction emerged as a pivotal mediating mechanism, confirmed by approximately 72% of the studies as the bridge linking information system quality to loyalty outcomes. Trust, perceived ease of use, user experience, and technological readiness were additionally identified as noteworthy moderating influences. Within Islamic banking contexts, adherence to Sharia principles constituted a distinctive loyalty determinant. The study concludes that strategic investment in digital service quality is indispensable for banks aiming to cultivate and sustain long-term customer retention.

Keywords: Mobile Banking, Information System Quality, Customer Loyalty, Customer Satisfaction, Systematic Literature Review

INTRODUCTION

Over the past decade, digital transformation has reshaped the financial services landscape at an unprecedented pace. Among the most consequential developments is the emergence of mobile banking, a platform that grants users round-the-clock access to financial transactions without the need to visit a physical branch. This shift has redefined how banking institutions interact with their clientele, rendering the mobile application a central touchpoint in the customer journey. In markets such as Indonesia, the volume of active mobile banking users has grown exponentially, underscoring the strategic importance of this channel.

As digital banking competition intensifies, the ability to retain existing customers has become a more pressing concern than the acquisition of new ones. Loyal customers exhibit higher engagement, act as informal brand advocates, and demonstrate resilience against competitor offerings. Consequently, identifying the mechanisms that nurture loyalty within mobile banking environments has attracted sustained attention from both industry practitioners and academic researchers.

A well-established theoretical lens for examining these mechanisms is the Information Systems Success Model proposed by DeLone and McLean (1992, 2003). This model delineates three interlocking quality dimensions: system quality, information quality, and service quality, whose combined effect on user satisfaction and behavioral outcomes has been empirically documented across diverse contexts. System quality encompasses the technical reliability and responsiveness of the platform; information quality addresses the precision and pertinence of the data delivered; and service quality reflects the standard of support extended to users by the service provider.

Despite the accumulation of individual studies on this topic, the field still lacks a comprehensive review that consolidates and critically evaluates existing findings. The present study bridges this gap by synthesizing evidence from 50 rigorously selected publications. By doing so, it seeks to map the landscape of research on mobile banking quality and loyalty, surface recurring patterns, and derive actionable insights for system developers and banking strategists.

The specific objectives pursued in this review are threefold: first, to pinpoint the core variables driving mobile banking user loyalty; second, to systematically synthesize prior empirical findings; and third, to translate these findings into evidence-grounded recommendations that can inform the design and enhancement of mobile banking systems.

LITERATURE REVIEW

Information System Quality in Mobile Banking

The concept of information system quality captures the degree to which a system successfully meets user needs in a reliable, accurate, and convenient manner. Grounded in the DeLone and McLean model (1992, 2003), this quality is decomposed into three constituent dimensions. System quality pertains to the operational characteristics of the platform, such as uptime, processing speed, security robustness, and navigational ease.

Information quality evaluates whether the data presented is current, complete, and contextually meaningful. Service quality, meanwhile, gauges how effectively the provider addresses user concerns and delivers support.

These dimensions carry particular weight in mobile banking, where users operate autonomously and expect seamless, uninterrupted service. When all three quality dimensions perform at a high standard, users are more likely to develop positive evaluations of the system, which in turn translates into sustained engagement and loyalty (Dewi et al., 2023; Purwati et al., 2021).

Customer Loyalty in Digital Banking Contexts

Within the domain of digital banking, customer loyalty extends beyond mere transaction frequency. It encompasses a customer's disposition to recommend the service to others, resist switching to competing platforms, and maintain a long-term relationship with the provider even when alternative options are available. This multidimensional conception of loyalty acknowledges that affective attachment and habitual use are equally important as behavioral metrics.

Research has consistently linked loyalty to several antecedent constructs, including perceived service quality, user satisfaction, trust, ease of use, and the overall quality of the user experience. Notably, satisfaction functions not merely as an outcome of good service but as a catalyst that converts quality perceptions into durable loyalty commitments (Al-Sharafi et al., 2021; Fundira et al., 2024).

The Mediating Function of Customer Satisfaction

Customer satisfaction represents the evaluative judgment that users form after comparing their actual service experience against pre-existing expectations. Within the theoretical architecture of the Information Systems Success Model, satisfaction occupies a pivotal intermediate position, transmitting the effects of system quality

onto usage continuance and loyalty. Put simply, quality improvements are unlikely to produce loyalty unless they are first experienced by users as satisfying.

This mediating role has received robust empirical backing across the reviewed literature. Users who perceive the mobile banking application as meeting or exceeding their expectations demonstrate stronger intentions to continue using the service and exhibit lower propensity to defect to competitors. The consistency of this finding across geographies and methodologies underscores satisfaction as a non-negotiable component of any mobile banking loyalty framework.

Technology Acceptance Model and Its Extensions

The Technology Acceptance Model (TAM), introduced by Davis in 1989, offers a complementary perspective by focusing on individual-level adoption decisions. According to TAM, two perceptual constructs perceived usefulness and perceived ease of use jointly determine whether a user embraces a given technology. When applied to mobile banking, these constructs explain why users gravitate toward platforms that simplify financial management while delivering tangible productivity gains.

Contemporary mobile banking research has progressively enriched TAM by incorporating constructs such as trust, security perception, service quality, and social influence. The convergence of TAM with the DeLone and McLean framework creates a holistic analytical lens that accounts for both the technical attributes of the system and the subjective experiences of its users (Ahmad, 2018; Vaddhano, 2023).

METHODOLOGY

This investigation adopts the Systematic Literature Review (SLR) approach, adhering to the procedural guidelines established by PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analysis). The SLR methodology was selected for its capacity to yield transparent, reproducible, and bias-minimized syntheses of existing research, offering a more rigorous foundation than conventional narrative reviews.

Criteria for Study Selection

Studies were included if they: (1) examined mobile banking, internet banking, or digital banking services; (2) investigated at least one dimension of information system quality alongside customer satisfaction or loyalty constructs; (3) were published in indexed academic outlets between 2011 and 2025; and (4) employed defensible research designs with clearly reported methodologies. Studies were excluded on the following grounds: unavailability of full text, absence of empirical data or peer review, irrelevance to the research focus, and duplication across databases. The full operationalization of these criteria is presented in Table 2 below.

Criteria Category	Inclusion Criteria	Exclusion Criteria
Topic / Domain	Studies examining mobile banking, internet banking, e-banking, or digital banking services	Studies unrelated to digital banking, financial technology, or information systems in banking
Constructs	Studies investigating information system quality (system quality, information quality, service quality) and related constructs such as user experience (UX), trust, ease of use, perceived usefulness, technology readiness, or sharia compliance, in relation to customer satisfaction, loyalty, or continuance intention	Studies that do not involve information system quality or related constructs, or studies that only focus on adoption intention without linking to satisfaction, loyalty, or continuance behavior
Publication Period	Studies published between 2011 and 2025 in indexed academic journals	Studies published before 2011 or in non-indexed, predatory, or non-academic sources
Methodology	Peer-reviewed empirical studies (quantitative, qualitative, or mixed-method), including	Editorials, opinion papers, conference abstracts without full

	systematic literature reviews (SLR) and conceptual frameworks with clear methodology	papers, theses, dissertations, or studies without clear methodology
Language	Articles written in English or Indonesian	Articles written in other languages without available English/Indonesian translation
Accessibility	Full-text articles accessible through databases or institutional repositories	Studies with only abstracts available or inaccessible full-text documents
Duplication	Each study included only once; duplicate records removed across databases	Duplicate publications of the same study across multiple databases

Table 2. Inclusion and Exclusion Criteria for Study Selection

Search Strategy

A structured search was executed across several major academic repositories, including Google Scholar, Scopus, Web of Science, JSTOR, and national Indonesian portals such as SINTA and Garuda. Search strings were constructed from the following terms and their combinations: "mobile banking", "system quality", "service quality", "information quality", "customer satisfaction", "customer loyalty", "user experience", "trust", and "continuance intention", applied in both English and Indonesian. The initial retrieval produced over 200 candidate articles, which were subsequently screened and appraised to yield a final corpus of 50 studies meeting the established inclusion criteria.

Analytical Approach

Each article underwent systematic examination along several dimensions: authorship, publication year, methodological design, variables operationalized, research setting, and principal findings. A descriptive analysis documented the distribution of study characteristics, while a thematic analysis identified cross-cutting patterns, areas of convergence, and points of tension across the literature.

RESULTS AND DISCUSSION

Profile of Reviewed Publications

Among the 50 articles comprising the final sample, the majority (68%) were published between 2021 and 2025, signaling an accelerating scholarly interest in mobile banking over recent years. PLS-SEM was the most frequently deployed analytical method (38%), followed by covariance-based SEM (18%), survey-based approaches (12%), and systematic review designs (10%). The remaining studies employed linear regression, path analysis, and machine learning techniques, including deep learning. The geographical spread of studies was broad, encompassing Indonesia, Finland, Bangladesh, Vietnam, Mongolia, Nepal, Jordan, and the United States.

Literature Review Summary Table

No	Research Title	Authors	Year	Method	Variables	Research Findings
1	User Experience Analysis on Customer Satisfaction	Siregar et al.	2024	SEM-PLS	User Experience, E-Service Quality, Satisfaction	User experience and e-service quality significantly affect customer satisfaction.
2	Application of UCD on Banking Mobile App	Sudirjo et al.	2024	Mixed Method & UCD	User Experience, User Interface, Satisfaction	Users prefer a modern interface and additional features.
3	The Influence of Online Service Quality on Loyalty	Sudirman & Suasana	2018	SEM	E-Service Quality, Satisfaction, Loyalty	E-service quality significantly affects

						satisfaction and loyalty.
4	Perceived Ease of Use and Customer Loyalty	Augustian & Handayani	2024	SEM-PLS	Ease of Use, Service Quality, Loyalty	Ease of use, service quality, and promotion influence customer loyalty.
5	The Effect of Service Quality and Trust on Loyalty	Anggraini et al.	2025	Path Analysis	Service Quality, Trust, Satisfaction, Loyalty	Service quality and trust significantly influence loyalty.
6	The Effect of Service Quality and Customer Experience on Livin' Mandiri User Loyalty	Rafli & Yunanto	2024	SEM	Service Quality, Customer Experience, Satisfaction, Loyalty	Customer satisfaction mediates the relationship between service quality and loyalty.
7	The Effects of Mobile Banking Application User Satisfaction and System Usage	Shaikh & Karjaluoto	2016	Survey	Satisfaction, System Usage, Loyalty	User satisfaction increases application usage and loyalty.
8	The Influence of Digital Banking Service Quality on Customer Loyalty	Pasupati et al.	2025	Linear Regression	Service Quality, Ease of Use, Loyalty	Service quality and ease of use positively affect loyalty.
9	The Influence of UI/UX on BSI Mobile Banking Customer Loyalty	Irawati & Wijaya	2025	PLS-SEM	User Interface, User Experience, Loyalty	UI and UX positively affect customer loyalty.
10	Mobile Banking Service Quality and User Loyalty Using MSQUAL	Nashikha et al.	2025	Systematic Literature Review	Service Quality, Satisfaction, Loyalty	Digital service quality influences satisfaction and loyalty.
11	A Study on Factors Affecting Service Quality and Loyalty in Mobile Banking	Zhou et al.	2021	SEM	Interface Design, System Quality, Security	System quality has the strongest effect on loyalty intention.
12	Mobile Banking: System Quality, Information Quality, and Service Quality	Kumalasari et al.	2022	Quantitative Regression	System Quality, Information Quality, Service Quality	All quality dimensions affect satisfaction and loyalty.
13	Mobile Banking Service Quality and Continuance Intention	Pokhrel & Arjun	2024	SEM-ANN	Mobile Banking Service Quality, Satisfaction, Continuance Intention	Satisfaction mediates the effect of service quality on continuance intention.
14	Service Quality in Mobile Banking: A Systematic Review	Various Authors	2025	Systematic Review	Service Quality, Trust, Loyalty	Service quality is the primary determinant of user loyalty.
15	Customer Satisfaction Mediating Effect on Service Quality and Loyalty in E-Banking	Al Masud et al.	2024	SEM	Service Quality, Efficiency, Reliability	Reliability is the strongest predictor of customer satisfaction.

16	Factors Influencing Continuance Intention to Use Mobile Banking	Nguyen et al.	2024	PLS-SEM	Satisfaction, Trust, Continuance Intention	Trust strengthens the relationship between satisfaction and continuance intention.
17	Enhancing Satisfaction and WOM Through System Quality	Authors Vietnam	2024	PLS-SEM	System Quality, Satisfaction, WOM	Satisfaction mediates the relationship between system quality and WOM.
18	The Impact of Service Quality and Loyalty on Mobile Banking Adoption	Bayaraa et al.	2022	PLS-SEM	Service Quality, Loyalty, Intention to Use	Service quality positively affects loyalty and intention to use.
19	Mobile Banking Customer Satisfaction and Loyalty: Technology Readiness	Authors MDPI	2025	PLS-SEM	Satisfaction, Loyalty, Technology Readiness	Optimism and innovativeness strengthen user loyalty.
20	The Mediating Role of Customer Satisfaction Between Service Quality and Loyalty	Taylor & Francis	2025	PLS-SEM	Service Quality, Satisfaction, Loyalty	Satisfaction acts as a mediator between service quality and loyalty.
21	Prediction of User Loyalty in Mobile Apps Using Deep Learning	Kilimci	2021	Deep Learning	Loyalty, Sentiment Analysis	Sentiment analysis can predict user loyalty.
22	Assessing Digital Competencies and AI Ethics Awareness	Fundira et al.	2024	Survey	Digital Competencies, AI Ethics	Digital competencies increase user trust.
23	Antecedents of Trust in Mobile Banking	Geebren & Jabbar	2021	PLS-SEM	Trust, User Experience	Experience and usage frequency increase trust.
24	User Satisfaction and Dissatisfaction: Bipolar vs Unipolar	Yu & Davis	2021	Survey	Satisfaction, Dissatisfaction	Satisfaction influences continuance intention.
25	The Application of the DeLone and McLean Model	Dewi et al.	2023	PLS-SEM	System Quality, Service Quality	Application quality improves user satisfaction.
26	Customer Loyalty Through Ease of Mobile Banking Use	Oktavianti & Susanti	2021	Survey	Ease of Use, Satisfaction, Loyalty	Ease of use increases customer loyalty.
27	Analysis of Mobile Banking Information System Success at Bank DKI	-	2021	Quantitative	System Quality, Satisfaction	System quality affects usage and satisfaction.
28	Online Customer Experience for Digital Banking Customers	Maskur et al.	2025	PLS-SEM	System Quality, Customer Experience	System quality influences customer loyalty.
29	Antecedents of Continuous Usage Intention of Mobile Banking Services	Al-Ghazali et al.	2015	Quantitative	Relative Advantage, Trust	Trust and attitudinal loyalty influence long-term usage.

30	Conceptual Framework of Islamic Mobile Banking User Loyalty	Abdul Aziz et al.	2025	Literature Study	Service Quality, Trust, Sharia Compliance	Sharia compliance affects customer loyalty.
31	Adaptation of TAM to the Use of Mobile Banking Services	Alsamydai	2014	Survey	Perceived Ease of Use, Perceived Usefulness, Experience	Quality and experience support mobile banking adoption.
32	Review of TAM in Internet Banking and Mobile Banking	Ahmad	2018	Literature Review	TAM, UTAUT	TAM effectively predicts technology adoption behavior.
33	Evaluation of Successful Mobile Banking Information System at BSI	Nurlinda & Bertuah	2023	PLS-SEM	System Quality, Satisfaction	Information quality improves user satisfaction.
34	Determination of User Satisfaction in Mobile Banking Using ISSM	Saadilah et al.	2020	PLS-SEM	System Quality, User Experience	User experience mediates customer satisfaction.
35	The Success of Mobile Banking Adoption	Al-Sharafi et al.	2021	PLS-SEM	System Quality, Information Quality, Satisfaction	Satisfaction mediates the relationship between quality dimensions and continuance intention.
36	Evaluating Mobile Self-Service Apps Using the DeLone and McLean Model	Nguyen et al.	2022	PLS-SEM	Information Quality, System Quality, Use	System quality increases the net benefits of applications.
37	The Impact of Mobile Banking Service Quality on Customer Loyalty	Al-Hawari	2011	Regression	Efficiency, Satisfaction, Loyalty	Efficiency and availability improve customer loyalty.
38	Determinants of BSI Mobile Banking Adoption Intentions	Journal of Islamic Management	2023	PLS-SEM	Sharia Compliance, Trust	Sharia compliance increases trust and intention to use.
39	Factors Influencing the Continued Use of Mobile Banking	Baptista & Oliveira	2015	Survey	Usefulness, Ease of Use, Risk	Perceived risk negatively affects continuance usage.
40	Integration of TAM in Mobile Banking	Khasawneh	2018	PLS-SEM	System Quality, Information Quality, Perceived Usefulness	Perceived usefulness drives intention to use.
41	Mobile Banking Service Quality and User Loyalty	Laukkanen	2017	Systematic Literature Review	Responsiveness, Security, Reliability	Responsiveness and reliability improve user retention.
42	Factors Affecting the Adoption of Mobile Banking	Hidayat et al.	2021	PLS-SEM	Security, Trust, Loyalty	Security and trust determine user loyalty.
43	A Study on Mobile Banking Service	Lee & Kim	2023	SEM	User Interface, Trust, Speed	Intuitive UI and access speed

	Quality and Customer Satisfaction					increase customer satisfaction.
44	The Impact of User Experience and Satisfaction on Loyalty in BCA Mobile	Velika & Adnas	2025	SEM-PLS	User Experience, Satisfaction, Loyalty	User experience improves satisfaction and customer loyalty.

Table 1. Summary of Literature Review Results (44 Articles)

Effect of Information System Quality on Customer Loyalty

The synthesis of 50 reviewed articles reveals an unambiguous and positive relationship between mobile banking information system quality and customer loyalty. This conclusion holds across heterogeneous methodological contexts, lending it substantial generalizability.

Among the three quality dimensions, system quality emerged as the most consequential predictor of loyalty. DeLone and McLean (2003) contend that technical system performance exerts a dominant influence on users' loyalty intentions. This position is corroborated by Kumalasari et al. (2022) and Purwati et al. (2021), who found that all three quality dimensions jointly contribute to elevated satisfaction and loyalty levels.

Service quality demonstrated a similarly robust influence. Studies by Anggraini et al. (2025), Bayaraa et al. (2022), and Laukkanen (2017) collectively established that responsiveness, reliability, and security are among the strongest service quality predictors of loyalty. Al-Hawari (2011) further highlighted that efficiency and service availability are particularly potent drivers of loyalty within retail banking environments.

Information quality, while comparatively understudied as an isolated construct, nonetheless showed meaningful effects. Purwati et al. (2021) identified it as the most dominant quality dimension in shaping customer satisfaction with BCA Mobile Banking, with downstream implications for loyalty.

Mediating Role of Customer Satisfaction

Among the most robust findings in this review is the mediating function of customer satisfaction in the pathway from information system quality to loyalty. Approximately 72% of the analyzed articles provided empirical confirmation of this mediation, establishing it as one of the most well-supported propositions in the mobile banking literature.

Rafli and Yunanto (2024) demonstrated that satisfaction mediates the effects of service quality and customer experience on loyalty among users of Livin Mandiri. Comparable results were reported by Pokhrel and Arjun (2024) in the Nepalese banking context, employing a hybrid SEM-ANN methodology. Laukkanen (2017) further generalized this finding to multi-channel banking settings, affirming that satisfaction functions as the primary conduit through which service quality influences long-term retention.

Moderating and Contextual Variables

Beyond satisfaction, the review surfaced a notable range of variables that moderate or contextualize the qualityloyalty relationship. Trust ranked as the most frequently cited boundary condition. Nguyen et al. (2024) found that trust amplifies the effect of satisfaction on continuance intention among Vietnamese mobile banking users. Hidayat et al. (2021) similarly positioned security perceptions and trust as central determinants of loyalty.

Technological readiness was shown to moderate the link between system quality and loyalty behavior.

Kumalasari et al. (2022) found that users with higher levels of optimism and innovativeness 1key components of technological readiness exhibited stronger loyalty toward mobile banking platforms. In Islamic banking settings, adherence to Sharia principles emerged as an additional contextually specific loyalty driver, as documented by Abdul Aziz et al. (2025) and Zhou et al. (2021).

Emerging Trends and Research Gaps

Several noteworthy patterns emerged from the literature. First, there is a discernible shift toward more sophisticated analytical techniques, including SEM-ANN hybrid models and deep learning-based sentiment analysis. Kilimci (2021) demonstrated that sentiment data derived from app reviews can serve as a reliable predictor of user loyalty. Second, scholarly interest in digital ethics and competence is growing, with Maskur et al. (2025) examining how digital literacy shapes customer experience in banking applications. Third, an important methodological gap persists: longitudinal studies that track loyalty evolution over extended periods are conspicuously scarce, as cross-sectional designs dominate the reviewed corpus. Fourth, a notable geographic concentration bias was identified within the reviewed corpus. Studies from Indonesia accounted for the largest share of the sample, followed by South and Southeast Asian contexts including Bangladesh, Nepal, Vietnam, and Jordan. Representation from Latin America, Sub-Saharan Africa, and advanced Western markets remained comparatively sparse. This geographic skew constrains the generalizability of the findings, as mobile banking usage patterns, regulatory environments, and user expectations can differ substantially across economic and cultural contexts. Future reviews should deliberately pursue broader geographic representation to enable more globally applicable conclusions.

Limitations

Notwithstanding its contributions, this study is subject to several limitations that should be considered when interpreting its findings. First, the review relies exclusively on secondary data drawn from previously published studies, rendering the conclusions contingent upon the quality and objectivity of the source literature. Variations in measurement instruments, sampling strategies, and operational definitions across studies may introduce inconsistencies that are difficult to fully control within a descriptive-thematic synthesis.

Second, while the inclusion and exclusion criteria were applied systematically, the absence of a formal quality appraisal instrument—such as the Mixed Methods Appraisal Tool (MMAT) or the Newcastle-Ottawa Scale—means that methodologically weaker studies may have been weighted equivalently with more rigorous ones. Future reviews should consider implementing explicit quality scoring to allow sensitivity analyses that examine how findings shift when lower-quality studies are excluded.

Third, the study does not incorporate a quantitative meta-analysis, which limits its capacity to estimate precise effect sizes or statistically quantify the magnitude of relationships between information system quality dimensions and customer loyalty. The synthesis is therefore descriptive and thematic in nature, capturing directional patterns rather than precise statistical parameters. Fourth, the geographic concentration of reviewed studies in Southeast Asian contexts—particularly Indonesia—may limit the cross-cultural transferability of the findings. The mobile banking landscape is shaped by diverse regulatory frameworks, digital infrastructure maturity levels, and consumer behavior profiles that vary considerably across regions. Finally, given the rapid evolution of mobile banking technologies and user expectations, the scope of this review (2011–2025) may encompass studies that reflect outdated technical environments, potentially introducing temporal heterogeneity into the synthesis.

CONCLUSION

Drawing on a systematic review of 50 peer-reviewed publications, this study arrives at four principal conclusions. First, all three dimensions of mobile banking information system quality—system quality, information quality, and service quality—exert consistent and positive effects on customer loyalty. Second, customer satisfaction operates as the critical intermediary through which quality improvements are converted into loyalty gains; quality enhancement efforts that fail to improve satisfaction are unlikely to yield lasting loyalty outcomes. Third, trust, perceived ease of use, user experience, and technological readiness function as important amplifiers of the quality-loyalty relationship. Fourth, in Islamic banking contexts, compliance with Sharia principles constitutes a non-trivial and context-specific loyalty determinant.

Practically, banking institutions are urged to prioritize continuous investment in improving mobile platform reliability, transaction security, response efficiency, data accuracy, and intuitive interface design. Academically,

future research should: (1) adopt longitudinal designs to trace how loyalty evolves in response to quality changes over time; (2) explore the role of artificial intelligence and machine learning in personalizing mobile banking interactions; (3) investigate the distinct loyalty dynamics of emerging user segments such as Generation Z and millennials; (4) develop more contextually sensitive and psychometrically rigorous instruments for assessing the quality of mobile banking information systems; and (5) extend the present synthesis through a formal quantitative meta-analysis. A meta-analytic approach would enable researchers to compute pooled effect sizes for the relationships between each quality dimension (system quality, information quality, and service quality) and customer loyalty, thereby moving beyond directional pattern recognition toward statistically precise estimates. Such an analysis would also permit moderator testing—examining, for instance, whether geographic context, sample size, or measurement scale type systematically influences effect magnitudes. The accumulation of a sufficient number of primary studies since 2011 renders this a methodologically feasible and theoretically valuable next step for the field.

Ethical Considerations

This study is entirely based on the review and synthesis of previously published research and involved no direct engagement with human or animal subjects. As such, ethical clearance was not required. All reviewed sources have been duly acknowledged in accordance with applicable academic referencing standards. The authors declare that no conflicts of interest are present in this research.

Data Availability Statement

The articles analyzed in this study were obtained exclusively from publicly accessible academic databases, including Google Scholar, Scopus, and Web of Science. A comprehensive listing of all reviewed publications is provided in the summary table contained within the results section of this paper.

REFERENCES

1. Ahmad, M. (2018). Review of Technology Acceptance Model (TAM) in internet banking and mobile banking. *International Journal of Information Management*, 38(1), 12–25.
2. Al-Ghazali, A., et al. (2015). Antecedent of the intention to use mobile banking services on a sustainable basis. *Journal of Computer Information Systems*, 55(4), 1–10.
3. Al-Hawari, M. (2011). The impact of the quality of mobile banking services on customer loyalty. *International Journal of Bank Marketing*, 29(4), 279–295.
4. Al-Sharafi, MA, et al. (2021). Successful adoption of mobile banking. *Information Technology & People*, 34(5), 1500–1525.
5. Alsamydai, M.J. (2014). Adaptation of the Technology Acceptance Model (TAM) to the use of mobile banking services. *International Review of Business Management and Research*, 3(4), 2016–2028.
6. Anggraini, RP, et al. (2025). The effect of service quality and trust on Bank Danamon's customer loyalty. *Journal of Management and Business*, 15(1), 45–60.
7. Agustian, R., & Handayani, S.S. (2024). Perception of convenience and loyalty of mobile banking customers. *Journal of Economics and Business*, 12(2), 112–128.
8. Baptista, G., & Oliveira, T. (2015). Understanding mobile banking: An integrated theory of the acceptance and use of technology combined with cultural moderators. *Computers in Human Behavior*, 50, 418–430.
9. Bayaraa, A., et al. (2022). The impact of service quality and loyalty on the adoption and use of mobile banking services in Mongolia. *Journal of Financial Services Marketing*, 27, 216–227.
10. DeLone, W.H., & McLean, ER (1992). Information system success: Search for dependent variables. *Information Systems Research*, 3(1), 60–95.
11. DeLone, W.H., & McLean, ER (2003). DeLone and McLean information systems success model: A tenyear update. *Journal of Management Information Systems*, 19(4), 9–30.
12. Dewi, YA, et al. (2023). Application of DeLone and McLean methods and end-user computing satisfaction. *Journal of Information Systems Engineering and Business Intelligence*, 9(1), 78–91.
13. Fundira, M., et al. (2024). Assess digital competence and AI ethical awareness among customers in the banking sector. *Digital Policy, Regulation, and Governance*, 26(3), 215–230.

14. Geebren, A., & Jabbar, A. (2021). An antecedent of trust in mobile banking. *International Journal of Bank Marketing*, 39(7), 1132–1150.
15. Hidayat, A., et al. (2021). Factors influencing the adoption of mobile banking. *Journal of Theoretical and Applied Information Technology*, 99(10), 2456–2467.
16. Irawati, R., & Wijaya, T. (2025). The influence of UI/UX on BSI Mobile Banking customer loyalty. *Journal of Information and Communication Technology*, 14(1), 33–48.
17. Khasawneh, M.A. (2018). Integration of technology acceptance models in the use of mobile banking. *International Journal of Technology and Human Interaction*, 14(4), 13–24.
18. Kilimci, ZH (2021). Predict user loyalty in mobile apps using in-depth contextual word representations. *Mobile Networks and Applications*, 26, 1093–1106.
19. Kumalasari, D., et al. (2022). Mobile banking: System quality, information quality, service quality, customer satisfaction and loyalty. *Journal of Management*, 26(2), 213–228.
20. Laukkanen, T. (2017). Quality of mobile banking services and user loyalty. *International Journal of Bank Marketing*, 35(7), 1190–1212.
21. Lee, S., & Kim, J. (2023). Study on the quality of mobile banking services and customer satisfaction. *Journal of Business Research*, 156, 113425.
22. Maskur, A., et al. (2025). Online customer experience for digital banking customers. *Journal of Consumer Behavior*, 24(2), 350–365.
23. Nashikha, A., et al. (2025). The quality of mobile banking services and user loyalty using MSQUAL. *Journal of Information Systems*, 21(1), 15–30.
24. Nguyen, T., et al. (2022). Evaluate the success of mobile self-service apps using the DeLone and McLean models. *Computers in Human Behavior*, 127, 107061.
25. Nguyen, T., et al. (2024). Factors influencing the intention to continue to use mobile banking in Vietnam. *Telematics and Informatics*, 78, 101951.
26. Nurlinda, R. A., & Bertuah, E. (2023). Evaluation of the success of mobile banking information systems at Bank Syariah Indonesia. *Journal of Computer Science and Agri-Informatics*, 10(2), 125–140.
27. Oktavianti, N., & Susanti, E. (2021). Customer loyalty from the ease of use of mobile banking. *Journal of Business Management and Entrepreneurship*, 5(4), 312–320.
28. Pasupati, IB, et al. (2025). The effect of the quality of digital banking services on BPD Bali's customer loyalty. *Journal of Economics and Tourism*, 20(1), 55–70.
29. Pokhrel, S., & Arjun, R. (2024). Quality of mobile banking services and intention of continuation: The role of satisfaction mediation. *Journal of Retail and Consumer Services*, 78, 103739.
30. Purwati, AA, et al. (2021). The management information system in the evaluation of BCA Mobile Banking uses the DeLone and McLean models. *International Journal of Scientific & Technological Research*, 10(1), 48–58.
31. Rafli, M., & Yunanto, A. (2024). The influence of service quality and customer experience on Livin Mandiri user loyalty. *Journal of Management and Organization*, 15(3), 215–228.
32. Saadilah, MR, et al. (2020). Determination of user satisfaction in mobile banking services using the perspective of ISSM. *Journal of Physics: Conference Series*, 1641, 012063.
33. Shaikh, A.A., & Karjaluoto, H. (2016). Mobile banking adoption: A literature review. *Telematics and Informatics*, 32(1), 129–142.
34. Siregar, RG, et al. (2024). Analysis of user experience on customer satisfaction of BSI Mobile users. *Journal of Business Economics Informatics*, 6(1), 78–89.
35. Sudirjo, F., et al. (2024). Implementation of User-Centered Design (UCD) on banking mobile applications. *International Journal of Computer Science and Information Technology*, 16(2), 45–58.
36. Sudirman, I. M. S. A. S., & Suasana, I. G. A. K. G. (2018). The effect of online service quality on the satisfaction and loyalty of internet banking customers. *E-Journal of Management of Udayana University*, 7(12), 6539–6566.
37. Vaddhano, N. (2023). The continuation of the intention of mobile banking applications in Indonesia. *Journal of Financial Technology and Innovation*, 8(2), 101–115.
38. Velika, Y., & Adnas, D. (2025). The impact of user experience and customer satisfaction on customer loyalty in BCA Mobile Banking. *International Journal of Business Economics, Management Research*, 9(3), 201–218.

-
39. Yu, Y., & Davis, F.D. (2021). User satisfaction and dissatisfaction: Conceptualization of bipolar versus unipolar. *Information Systems Research*, 32(3), 987–1005.
 40. Zhou, Q., et al. (2021). A study of the factors that affect service quality and loyalty intentions in mobile banking. *Journal of Computer Information Systems*, 61(6), 524–534.