FACTORS INFLUENCING FEMALE USER’S SATISFACTION IN MOBILE BANKING: A STUDY IN MANIPUR, INDIA

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ABSTRACT

Objective: This empirical study is aimed at investigating the impact of perceived credibility, perceived self-expressiveness, social norms and perceived compatibility on the mobile banking user’s satisfaction amongst the female population of Manipur, India.

Theoretical Framework: Using Technology Acceptance Model (TAM) as the basic framework, this study focuses on several constructs and their impact on user’s satisfaction of mobile banking users, namely, perceived credibility (PC), perceived self-expressiveness (PSE) and social norms (SN).

Method: The study employed structural equation modeling to test the proposed model, which was based on statistical data obtained from a survey of 202 respondents from 2 districts of Manipur, India. Consequently the EFA, CFA, discriminant and convergent validity of the items has also been tested.

Results and Discussion: The study revealed that perceived self-expressiveness, social norms, and perceived compatibility has a significant positive impact on the user’s satisfaction among female mobile banking users. However, perceived self-expressiveness seems to have a negative impact on the user’s satisfaction, implying as the perceived self-expressiveness increase the satisfaction of using mobile banking service decreases.

Implications: These findings provide valuable insights for the mobile banking service providers, highlighting the significance of credibility, social norm and compatibility in improving user satisfaction and also informing strategies for improving mobile banking experiences among female population.

Originality/Value: The research enlarges on the theory of TAM expanding its scope to various dimensions like perceived self-expressiveness, social norms and its originality lies on the focus on females respondents only, from a northeastern state of India i.e. Manipur.

Keywords: Mobile Banking, User’s Satisfaction, Perceived Credibility, Perceived Self-Expressiveness, Social Norms.
FACTORES QUE INFLUYEN EN LA SATISFACCIÓN DEL USUARIO FEMENINO EN LA BANCA MÓVIL: UN ESTUDIO EN MANIPUR, INDIA

RESUMEN

Objetivo: Este estudio empírico tiene como objetivo investigar el impacto de la credibilidad percibida, la autoexpresividad percibida, las normas sociales y la compatibilidad percibida en la satisfacción del usuario de banca móvil entre la población femenina de Manipur, India.

Marco teórico: utilizando el modelo de aceptación de tecnología (TAM) como marco básico, este estudio se centra en varios constructos y su impacto en la satisfacción de los usuarios de banca móvil, a saber, credibilidad percibida (PC), autoexpresividad percibida (PSE) y normas sociales. (SN).

Método: El estudio empleó modelos de ecuaciones estructurales para probar el modelo propuesto, que se basó en datos estadísticos obtenidos de una encuesta a 202 encuestados de 2 distritos de Manipur, India. En consecuencia también se ha probado la validez EFA, CFA, discriminante y convergente de los ítems.

Resultados y discusión: El estudio reveló que la autoexpresividad percibida, las normas sociales y la compatibilidad percibida tienen un impacto positivo significativo en la satisfacción del usuario entre las usuarias de banca móvil. Sin embargo, la autoexpresividad percibida parece tener un impacto negativo en la satisfacción del usuario, lo que implica que a medida que aumenta la autoexpresividad percibida, la satisfacción al utilizar el servicio de banca móvil disminuye.

Implicaciones: Estos hallazgos brindan información valiosa para los proveedores de servicios de banca móvil, destacando la importancia de la credibilidad, las normas sociales y la compatibilidad para mejorar la satisfacción del usuario y también informan estrategias para mejorar las experiencias de banca móvil entre la población femenina.

Originalidad/Valor: La investigación amplía la teoría de TAM ampliando su alcance a varias dimensiones como la autoexpresividad percibida, las normas sociales y su originalidad radica en centrarse únicamente en las mujeres encuestadas, de un estado del noreste de la India, es decir, Manipur.

Palabras clave: Banca Móvil, Satisfacción del Usuario, Credibilidad Percibida, Autoexpresividad Percibida, Normas Sociales.
INTRODUCTION

Mobile banking is a fast growing industry with transaction volume of 11,727,504 units in February 2024 (RBI, 2024). Mobile banking in India operates on the principles of application functionality, convenience and compatibility (Roy & Shaw, 2022). The principles of Mobile Banking system in India can provide an advantage over traditional banks and enhance customer intention (A. Kumar et al., 2020). This positive consequence is expected to enhance financial inclusion in India and encourage banking adoption by providing convenient access to accounts, enabling bill payments, and facilitating fund transfers, ultimately improving customer engagement and financial management (D. Murugun, 2023). To further accelerate this process various steps are taken to enhance mobile banking. For example introduction of location-based authentication, providing added security through intelligent multi-modal authentication based on transaction location (Prasad K, 2017), developments like ‘demonetisation’ and projects like ‘ASHA’ are also enhancing mobile banking in India, moreover growth in smartphone usage will further boost mobile financial services (Bansal, 2019a). However, despite these initiatives the female counterparts have always lagged behind as compared to their male counterparts and a gender disparity has always been prevalent in our society. Females face a 12% lower likelihood of using mobile phones for account opening and a 9% lower likelihood of actively using accounts, contributing to gender disparities in financial inclusion (Ghosh, 2022). Previous researchers have identified gender differences in the use of technology especially ICT. Research has shown that women face challenges in accessing digital financial services, impacting their economic participation (Jain et al., 2022), and while conducting training program has narrowed down the gender gap in mobile banking adoption, men significantly outplaced women in digital remittance usage, indicating a disparity in empowerment (J. N. Lee et al., 2022). Sohn and Lee discovered that females are more inclined to adopt text messages than males, perhaps due to self-presentation and willingness, the study showed that gender differences in mobile banking is an important issue that has yet to see substantial research. They recently explored the effect of gender on the adoption of mobile banking with e-banking users in Singapore. Their findings suggested that ease of use and social norms (SN) have a stronger influence on intention to adopt mobile banking service for females than males (Sohan, 2007). Hence in this research we intend...
to explore the user satisfaction of mobile banking from the perspective of female respondents, as it can significantly affect the mobile banking marketing and design strategies and directly affect acceptance and satisfaction of using mobile banking in India, Manipur.

Furthermore, the paper is structured as follows: Section 2 of the paper presents a broad review of the theoretical base on which our hypotheses for the study is built upon, section 3 presents the data and methods used for the study, section 4 of the paper which contains the study’s results and findings followed by the last section which summarizes the findings and provides conclusion.

2 THERORETICAL MODEL AND HYPOTHESIS DEVELOPMENT

The Technology Acceptance Model has been widely adopted as the basic framework for examining the adoption of various technologies (M. K. O. Lee et al., 2007; M. Dewan, 2010; Mallat et al., 2006; Park & Chen, 2007; Turel et al., 2007; Zarmpou et al., 2012). But Technology Acceptance Model is controversial, despite its frequent use due to its subjective norms and perceived behaviour control, limiting its predictive accuracy, lack of consideration of external factors and its potential oversimplification of user behaviour (Geasela et al., 2022; Nahotko, 2019; Siswoyo & Irianto, 2023). According to Huyer & Nuñez, 2022 women face barriers in technology due to gender norms, impacting participation and opportunities and hinders their overall development, thus this paper investigates the level of usage and satisfaction of women of mobile banking technology.

2.1 PERCEIVED CREDIBILITY

Perceived credibility (PC) may be conceptualized as the level of trust individuals place in the system's capacity to execute transactions securely and uphold the confidentiality of their personal data. Empirical evidence suggests that PC exerts a noteworthy positive impact on the user satisfaction levels of individuals engaging with mobile banking services. (Nedeljković, 2022). Moreover, the perception of security and trust, encompassing credibility, significantly enhances user satisfaction with mobile banking applications, thereby influencing the adoption of such services. Additionally, the study suggests that gender may serve as a moderating factor in this relationship (Apaua & Lallie, 2022). Thus we hypothesise the following:

H1: Perceived credibility has a significant impact on user satisfaction among females
2.2 PERCEIVED SELF-EXPRESSIVENESS

Self-expressiveness is the vibrant communication of our innermost thoughts, feelings, and experiences, revealing who we are to the world. It holds particular importance for young adults, whose consumption habits often mirror their self-identities, creativity, and innovative spirit. When it comes to technology adoption, Nysveen and Pedersen were amongst the first to incorporate perceived self-expressiveness into the TAM and to examine its effect on the adoption of mobile services. Through their research, they have found that a positive relationship between perceived self-expressiveness and customer adoption intentions.

In addition to age, gender is another factor which has been found to moderate the relationship between perceived self-expressiveness and adoption intentions (Teo et al., 1999). Traditionally, psychology research has indicated that females tend to be more self-expressive than males (Balswick & Avertt, 1977) although findings in the field of technology adoption have been inconsistent. Females tend to focus more on the social function of technology, while males are more machine-oriented. This suggests females may be more self-expressive in utilizing technology for communication and connection (Brunner & Bennett, 1997). Thus we hypothesise that

H2: Perceived self-expressiveness has a significant positive impact on user satisfaction among female respondents.

2.3 SOCIAL NORMS

Nysveen, 2005 investigated the moderating influence of gender within the context of the Theory of Reasoned Action integrated into the Technology Acceptance Model (TAM). Their study revealed that women tend to regard Social Norms (SN) and intrinsic motivations as significant factors affecting their adoption of mobile chat services, whereas ease of use plays a lesser role in shaping their intention to use. Additionally, their research highlighted that the impact of SN and on Behavioural Intention (BI) is notably stronger among females compared to males when it comes to mobile chat services. Similarly, Souisa, 2023 investigated the influence of gender in using mobile payments, they found that Social norms significantly influence female satisfaction with mobile payments, as they are more influenced by social factors compared to men, impacting their behavioural intention in mobile payment usage. Given our context of the study it is likely that females in Manipur are also influenced by the social norms while using mobile banking. Thus we hypothesise that
H3: Social norms positively influence the user satisfaction of mobile banking in female population.

2.4 PERCEIVED COMPATIBILITY

Perceived compatibility is the extent to which individuals perceive a technology as consistent with their existing needs, values, and experiences, they also influences the user satisfaction among female users of mobile banking services. Drawing from the Technology Acceptance Model (TAM), it suggests that perceived compatibility alongside perceived usefulness and ease of use, influences individuals satisfaction with technology. Further Priya et al., 2018 also found that perceived compatibility is one of the determinants of user satisfaction and behavioural intention to use mobile banking and demographic factors like gender influences user satisfaction in mobile banking, females perceived compatibility affects satisfaction with mobile banking applications (Emmanuel, 2016). Thus we hypothesise that

H4: Perceived compatibility has a significant impact on the user satisfaction of mobile banking in females.

3 RESEARCH DESIGN AND METHODOLOGY

Figure 1 depicts the final standardized research model of the study, where the PC (Perceived Credibility), PSE (Perceived self-expressiveness), SN (social norms), and PCT (Perceived compatibility) are the exogenous variables and US (User’s satisfaction) is the endogenous variable.
3.1 SAMPLE

A quantitative approach using a survey questionnaire was adopted for the data collection. The target respondents of the study were females residing in the Imphal West and Imphal East of Manipur, India. Table 1 highlights the demographic profile of the respondents used for the particular study. All the questionnaire were manually checked to ensure that there were no missing or ambiguous responses. The study obtained 213 responses out of which 202 were usable samples.

3.2 SCALES

The questionnaire was divided into 2 sections. The first one was regarding the demographic profile of the respondents. The second part focused on the factors affecting the user satisfaction of mobile banking services, namely, Perceived compatibility, perceived self-expressiveness, social norms, and perceived compatibility. All the questionnaire items employed a seven-point Likert scale with the end values (1) strongly disagree to (7) strongly agree. The scales used for the study along with the sources are illustrated in Table 2.
Table 1

Demographics

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Female</td>
<td>202</td>
<td>100</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 20</td>
<td>13</td>
<td>6.43</td>
</tr>
<tr>
<td>21-35</td>
<td>168</td>
<td>83.16</td>
</tr>
<tr>
<td>36-50</td>
<td>14</td>
<td>6.93</td>
</tr>
<tr>
<td>51 &amp; above</td>
<td>7</td>
<td>3.48</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class X</td>
<td>6</td>
<td>2.97</td>
</tr>
<tr>
<td>Class XII</td>
<td>15</td>
<td>7.42</td>
</tr>
<tr>
<td>Graduate</td>
<td>76</td>
<td>37.62</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>79</td>
<td>39.10</td>
</tr>
<tr>
<td>Others</td>
<td>26</td>
<td>12.89</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 10,000</td>
<td>54</td>
<td>26.73</td>
</tr>
<tr>
<td>10,000-20,000</td>
<td>103</td>
<td>50.99</td>
</tr>
<tr>
<td>20,000 &amp; above</td>
<td>45</td>
<td>22.28</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>56</td>
<td>27.72</td>
</tr>
<tr>
<td>Unmarried</td>
<td>146</td>
<td>72.28</td>
</tr>
<tr>
<td>Have a bank account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>197</td>
<td>97.52</td>
</tr>
<tr>
<td>No</td>
<td>5</td>
<td>2.48</td>
</tr>
<tr>
<td>Mobile Banking Usage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily</td>
<td>52</td>
<td>25.74</td>
</tr>
<tr>
<td>Monthly</td>
<td>81</td>
<td>40.09</td>
</tr>
<tr>
<td>Weekly</td>
<td>41</td>
<td>20.29</td>
</tr>
<tr>
<td>Rarely</td>
<td>28</td>
<td>13.88</td>
</tr>
</tbody>
</table>

Source: Authors calculation

Table 2

Constructs

<table>
<thead>
<tr>
<th>Constructs</th>
<th>No. of Items</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Credibility</td>
<td>3</td>
<td>Luarn and Lin</td>
</tr>
<tr>
<td>Perceived self-expressiveness</td>
<td>3</td>
<td>Pedersen and Nysveen</td>
</tr>
<tr>
<td>Social Norms</td>
<td>3</td>
<td>Pedersen and Nyseen, Hwang</td>
</tr>
<tr>
<td>Perceived compatibility</td>
<td>4</td>
<td>Moore, G.g., &amp; Benbasat, I. (1991)</td>
</tr>
<tr>
<td>User satisfaction</td>
<td>4</td>
<td>Oliver, R.L. (1980)</td>
</tr>
</tbody>
</table>

4 DATA ANALYSIS

The hypotheses and the proposed model of the study have been tested using IBM AMOS 21 and the Exploratory Factor Analysis (EFA) was tested IBM SPSS 21. The data was first analysed for reliability and the validity and subsequently in the structural model. In the measurement model the assessment was performed on the convergent and discriminant validity of the constructs and the indicators. For the structural model evaluation, model fit indices were examined and one item namely CI 5 was dropped since its standardized value was below the required threshold of >0.50. Hence the model fit was achieved as shown in Table.3.
Table 3

Model fit table

<table>
<thead>
<tr>
<th>Model fit indices</th>
<th>Acceptable values</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>CMIN</td>
<td>&lt;3</td>
<td>1.963</td>
</tr>
<tr>
<td>CFI</td>
<td>&gt;.90</td>
<td>.929</td>
</tr>
<tr>
<td>TLI</td>
<td>&gt;.90</td>
<td>.910</td>
</tr>
<tr>
<td>IFI</td>
<td>&gt;.90</td>
<td>.930</td>
</tr>
<tr>
<td>RMSEA</td>
<td>&lt;.08</td>
<td>.069</td>
</tr>
<tr>
<td>SRMR</td>
<td>&lt;1.0</td>
<td>.0557</td>
</tr>
</tbody>
</table>

Source: Authors calculation

Table 3 depicts the model-fit indices used for the model, from the table we can see that the model exhibits a satisfactory goodness-of-fit indices. Here CMIN value = 1.963 (<3), CFI = 0.929 (>0.9), TLI = 0.910 (>0.9), IFI = 0.930 (>0.90) RMSEA= 0.069 (<0.08) and SRMR= 0.0557 (<1.0). Overall these findings suggest that our model adequately represents the relationships among variables in our study.

Table 4

Exploratory factor analysis

<table>
<thead>
<tr>
<th>Items</th>
<th>Factor Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Credibility (Cronbach’s a =0.753)</td>
<td></td>
</tr>
<tr>
<td>PC1</td>
<td>.744</td>
</tr>
<tr>
<td>PC2</td>
<td>.707</td>
</tr>
<tr>
<td>PC3</td>
<td>.834</td>
</tr>
<tr>
<td>Perceived self-expressiveness (Cronbach’s a =0.805)</td>
<td></td>
</tr>
<tr>
<td>PSE1</td>
<td>.593</td>
</tr>
<tr>
<td>PSE2</td>
<td>.724</td>
</tr>
<tr>
<td>PSE3</td>
<td>.674</td>
</tr>
<tr>
<td>Social Norms (Cronbach’s a =0.778)</td>
<td></td>
</tr>
<tr>
<td>SN1</td>
<td>.665</td>
</tr>
<tr>
<td>SN2</td>
<td>.589</td>
</tr>
<tr>
<td>SN3</td>
<td>.742</td>
</tr>
<tr>
<td>Perceived Compatibility (Cronbach’s a =0.814)</td>
<td></td>
</tr>
<tr>
<td>PCT1</td>
<td>.628</td>
</tr>
<tr>
<td>PCT2</td>
<td>.703</td>
</tr>
<tr>
<td>PCT3</td>
<td>.781</td>
</tr>
<tr>
<td>PCT4</td>
<td>.735</td>
</tr>
<tr>
<td>User’s satisfaction (Cronbach’s a = 0.864)</td>
<td></td>
</tr>
<tr>
<td>US1</td>
<td>.653</td>
</tr>
<tr>
<td>US2</td>
<td>.651</td>
</tr>
<tr>
<td>US3</td>
<td>.784</td>
</tr>
<tr>
<td>US4</td>
<td>.733</td>
</tr>
</tbody>
</table>

Source: Authors calculation

Table 4 represents the result of exploratory factor analysis which was conducted using Varimax rotation and the value of Cronbach coefficients of the variables. The Cronbach’s coefficient value should be more than 0.6, as recommended by (Churchill, 1979; Peter, 1979).
While a more stricter minimum threshold of 0.70 is recommended by (Nunnally, 1975). All the values of the scale in our calculation are greater than 0.70 and satisfied the criteria of (Nunnally, 1975). The factor loadings of each items should be greater than 0.50 as suggested by Hair, 2011. Subsequently, confirmatory factor analysis (CFA) was conducted to evaluate model fitness, convergent validity, and discriminant validity. Finally, the Structural Equation Modeling (SEM) technique was used to explore the relationship between the variables.

### Table 5

*Reliability and Confirmatory factor loading*

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Items</th>
<th>Standardized Loadings</th>
<th>Composite Reliability</th>
<th>Average Variance Extracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived Credibility</td>
<td>PC1</td>
<td>.70</td>
<td>0.771</td>
<td>0.535</td>
</tr>
<tr>
<td></td>
<td>PC2</td>
<td>.60</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PC3</td>
<td>.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived self-expressiveness</td>
<td>PSE1</td>
<td>.72</td>
<td>0.807</td>
<td>0.584</td>
</tr>
<tr>
<td></td>
<td>PSE2</td>
<td>.76</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PSE3</td>
<td>.81</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Norms</td>
<td>SN1</td>
<td>.65</td>
<td>0.795</td>
<td>0.571</td>
</tr>
<tr>
<td></td>
<td>SN2</td>
<td>.68</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SN3</td>
<td>.91</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived compatibility</td>
<td>PCT1</td>
<td>.73</td>
<td>0.802</td>
<td>0.504</td>
</tr>
<tr>
<td></td>
<td>PCT2</td>
<td>.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PCT3</td>
<td>.70</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>PCT4</td>
<td>.68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>User’s satisfaction</td>
<td>US1</td>
<td>.77</td>
<td>0.866</td>
<td>0.618</td>
</tr>
<tr>
<td></td>
<td>US2</td>
<td>.87</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>US3</td>
<td>.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>US4</td>
<td>.77</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Authors calculation

Table 5 illustrates the indicators of convergent validity, including the average variance extracted (AVE) and composite reliability, alongside the standardized loading values. The values of composite reliability should exceed 0.7, which indicates an optimal level of consistency across the scales, underscoring the robust reliability of the measurements within the study framework and the values of standardized loadings should exceed 0.5 (Hair, 2011). According to Hair et al., 2012 in order to achieve the convergent validity, the coefficients of each variables should be 0.50 for AVE and 0.70 coefficients for composite reliability. Hence, convergent validity is established as all the values in the table are above the recommended values.
Table 6

**Discriminant Validity**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>PC</th>
<th>PSE</th>
<th>SN</th>
<th>CI</th>
<th>PCT</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC</td>
<td>.731</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PSE</td>
<td>.305</td>
<td>.764</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SN</td>
<td>.231</td>
<td>.314</td>
<td>.755</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CI</td>
<td>.295</td>
<td>.501</td>
<td>.323</td>
<td>.721</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCT</td>
<td>.275</td>
<td>.334</td>
<td>.256</td>
<td>.311</td>
<td>.709</td>
<td></td>
</tr>
<tr>
<td>US</td>
<td>.390</td>
<td>.329</td>
<td>.487</td>
<td>.377</td>
<td>.510</td>
<td>.786</td>
</tr>
</tbody>
</table>

Source: Authors calculation

Table 6 depicts the discriminant validity of the constructs. The assessment was done by comparing the square root of the Average Variance Extracted (AVE) with the correlations between the constructs. A valid result suggests that the square root of AVE should exceed the correlation between any pair of constructs. (W.Chin, 1998). As shown in table 6 all the correlation values are lower than the square root of AVE hence, the discriminant validity is established.

Table 7

**Hypothesis testing (n=202)**

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Beta Value</th>
<th>SE</th>
<th>CR</th>
<th>P-value</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC → US</td>
<td>.135</td>
<td>.063</td>
<td>2.147</td>
<td>.032</td>
<td>YES</td>
</tr>
<tr>
<td>PSE → US</td>
<td>-.104</td>
<td>.119</td>
<td>-.876</td>
<td>.381</td>
<td>Not Supported</td>
</tr>
<tr>
<td>SN → US</td>
<td>.315</td>
<td>.060</td>
<td>5.257</td>
<td>.000</td>
<td>YES</td>
</tr>
<tr>
<td>PCT → US</td>
<td>.582</td>
<td>.118</td>
<td>4.948</td>
<td>.000</td>
<td>YES</td>
</tr>
</tbody>
</table>

Source: Authors calculation

The table 7 represents the result of hypothesis testing for the constructs as it is clearly evident that perceived compatibility, Social Norms and Perceived Compatibility has a significant positive influence on user’s satisfaction of using Mobile Banking services as p value .032, .000, .074 and .000 thus supporting H1, H3 and H4. While on the contrary perceived self-expressiveness seem to have a negative effect on the user’s satisfaction as indicated by the negative Beta value of ‘-0.104’ it signifies that as perceived self-expressiveness of user increases, there satisfaction with mobile banking decreases thus we reject H2.

**5 DISCUSSION**

The study aimed to investigate the factors influencing user satisfaction of mobile banking usage, among the female population in Manipur. Firstly, perceived credibility was
found to have a positive influence on user’s satisfaction, indicating that users who perceive mobile banking as credible also tend to be more satisfied with the particular service. Social norms was also found to be a significant predictor of user’s satisfaction, suggesting that user’s adherence to societal expectations regarding usage of mobile banking impacts their level of satisfaction. Perceived compatibility also had a strong positive relationship with user’s satisfaction, underscoring the need to align mobile banking services with perceived compatibility needs of the users, these findings are similar to the findings of Agya Yalley & Mensah, 2023; R. Kumar et al., 2023; Limantoro & Anandya, 2022; Syamsuar et al., 2022. However, perceived self-expressiveness did not demonstrate significant effects on user satisfaction, implying that user’s sense of self-expressiveness through mobile banking may not significantly impact their overall satisfaction levels, these findings are in align with the study of De Leon et al., 2020; Farida, 2019; Sharma et al., 2017. Moreover, perceived self-expressiveness seems to have a negative impact on user’s satisfaction indicating that as perceived self-expressiveness of a female user increases her satisfaction of using mobile banking services decreases and vice versa. These findings provide valuable insights for the mobile banking service providers, highlighting the significance of credibility, social norms, and compatibility in improving user satisfaction and also informing strategies for improving mobile banking experiences among female population.

5.1 LIMITATIONS AND FUTURE RESEARCH DIRECTION

The study succumbs to some inevitable limitations, firstly the research has employed a small and demographically restricted sample size thus limiting the representativeness of the result for the whole state, Secondly, the study employed limited numbers of variables that affects the user’s satisfaction of mobile banking among the females, future researchers can expand upon this study and include more variables like cultural influence and technical competencies of the respondents and a comparative study between males and females can also be conducted which will further enhance the study.

5.2 CONCLUSION

The study sheds light on the various factors which influence the user’s satisfaction of mobile banking services among females in Manipur. The study confirms the effect of perceived credibility, perceived self-expressiveness, social norms and perceived compatibility on the
user’s satisfaction among females. Current study adds to the new knowledge regarding the factors which contribute to the satisfaction of female mobile banking users and adds to the knowledge of practitioners and researchers and also the mobile banking service providers. Moreover, the study underscores the need for tailored strategies to improve mobile banking experiences especially for the female users.

REFERENCES


