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Assessing the Role of Mobile Banking Applications in Creating Brand Loyalty among the Consumers of Commercial Banks

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ABSTRACT

The Internet is transforming the world and abruptly revolutionizing every field of life. Due to rampant advancement in internet technologies, the world is getting shrunk into the pocket and the concept of distances has been evoked. Advancement in the internet has given birth to many other distinguished technologies such as artificial intelligence, the internet of things, and metaverse, and these inventions have revolutionized the whole technological scenario. In this modern era and especially after the pandemic COVID-19 world has shifted to smart technologies and the use of mobile banking applications has been boosted. Mobile Banking Applications are like a virtual bank where customers can experience the quality of banking services through the interface of applications. In this current research, we will try to root out how mobile applications create brand loyalty among the consumers of commercial banks in Bahawalpur.



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Introduction

The technique of conducting transactions using a mobile device is known as mobile banking. Some financial institutions, especially banks, aid customers. Mobile banking services are categorized as follows: transactions, investments, support services, access to account information, and content and news. Many banks and financial institutions still deploy SMS and apps to update their customers about account activity or to caution them about suspicious transactions, upgrades, and routine maintenance. The banking industry has gone through a change due to the exponential growth and distribution of digital phones in the developing nations. The majority of individuals in developing economies are "unbanked" and financially marginalized, which results in an unequal economic environment that affects people's socioeconomic standing and well-being (Chib et al., 2015). Since local demands of local populations are not prioritized by international development organizations, the adoption and diffusion model of information systems (IS) techniques from developed economies into developing economies is essentially technologically deterministic. Based on the "situated" perspective, which views ICT innovation as socially constructed and enacted by social actors, a social economic point of view on m-banking adoption and diffusion perceives ICT innovation to be "socially embedded." (Avgerou, 2010).

In the entire world, banking services have developed and become very viable in the modern era. These days, banking services incorporate all of the ingredients required to offer their customers the amenities they desire, like mobile banking, online banking, and the most crucial Alternative Services for delivery channels. It is also true that in the modern world, mobile communication is no longer seen as a luxury but rather as a basic requirement. Nowadays, every single person or individual in society has or owns a cell phone. Mobile banking services, which are currently a means of communication between consumers and banks for processing, making, and supervising financial transactions, were introduced by modern banking. Due to globalization and other factors (Shaikh et al., 2018).

The banking industry is a country's economic driver (Rasheed, Jamad, Pitafi, & Iqbal, 2020; Yousaf, Humayon, Rasheed, Ahmed, & Danish, 2014). An integral role of a country's growth and development is performed by financial institutions (Anser et al., 2020). Poor banking systems are not able to aid in the economic development of the nation (Khan, Liu, Khan, Liu, & Rasheed, 2020). A robust financial system is indispensable for economic growth (Rajan & Zingales, 1998).

With mobile banking, consumers may access banking services from any location. By using mobile applications consumers can easily access banking services such as handle payments or even receive money from customers directly to their phone numbers, businesses and entrepreneurs do all the financial transactions efficiently. Mobile Banking has rapidly reduced the operational costs while still retaining customer satisfaction thanks to mobile technologies. Any customer of a bank can use their app to request a service, like opening an account, or even to plan debit orders or other payments. This enables higher transactional volumes, which ultimately spurs corporate growth.

Due to the active participation of foreign and local stakeholders, the Pakistani banking system is continuously expanding with expanding patterns of holding. Due to intense competition and increased customer expectations, customer loyalty has become a vulnerable state in the financial sector. The rivalry amongst banks to acquire more customers by providing elevated services has

increased as an outcome. This research tries to figure out how mobile applications are contributing to creating brand loyalty among consumers of commercial banks in Bahawalpur. Brand Loyalty is a contributing factor to the success of any brand. Brand loyalty is a tendency of consumption patterns in which buyers make frequent purchases from the same brand or product throughout time. In Pakistan, currently different types of banks are working such as commercial banks and micro financing companies, but the majority of people are consumers of commercial banks.

Commercial Bank is defined as A state or national bank or trust business that is a participant in the Federal Reserve System and the Federal Reserve System (or any of its predecessors) is referred to as a commercial bank (*Commercial Bank Definition in Banking Ordinance - Google Search*, n.d.). Customer loyalty is being widely recognized as also being crucial to the growth of service businesses. A dedicated customer base in particular will produce in more predictable sales, steady income flow, and a higher profit stream(Aaker, 1991).

Mobile Banking Applications are used to conduct financial transactions, which are characterized by ambiguity, anonymity, and lacked the necessary in interpersonal relationships or human touch. This in itself puts the user at risk for security threats, which justifies their fear of Mobile Banking(Mettouris et al., 2015). Current era has transformed drastically due to advancement in technology and conventional advertising system is replaced with digital marketing, which is rapid and efficient way to grab target audience effectively and efficiently. While digital marketing system is backed with the help of other technologies such as internet of things, artificial intelligence and metaverse. As rampant technological changes bring a revolution in the field of banking on the other side threat for cyber-attacks is always prevailed in order to counter this problem banking applications must be efficiently security enabled, in order to avoid cyber-attacks. In this ongoing research quantitative methods are implied using SPSS for analyzing the research findings. In coming years concept of physical banking is going to shift to virtual banking as the meta verse is banking and the concept of virtual reality got boost in the banking sector.

In developed nations, mobile banking has been used as a substitute delivery method for a wide range of services over the past few decades. In developing countries, notwithstanding, attempts are being made to move ahead and use mobile commerce as their core platform due to the confined reach of traditional means. It is assumed that the use of cutting-edge and unconventional channels will overwhelm conventional business and communication methods. In endorsement of my confidence, the number of mobile phones is currently growing much faster than fixed lines around the world, especially in developing nations. Nearly many populations now has a mobile phone subscription.

Literature Review

Loyalty programs are among the best tactics for achieving this. The main goals of loyalty programs are to increase consumer interaction and, more importantly, customer retention. Using information gathered from these programmes, CRM systems create purchase behaviour of the consumers based on customer behaviors and participation in various programmes made available by the company. Client engagement is a method for enhancing customer interactions that supports sales promotion and discounts, directs changes to product quality, raises customer satisfaction, and aids the hospitality venue in gaining a competitive advantage (Di Gangi et al., 2010).

If banks can demonstrate that their brand exists solely to assist existing customers and acquire new customers, they will indeed be able to attain their trust. Delivering high-quality services that live up to consumer sentiment develops confidence in the organization (Anderson & Weitz, 1989).

The word "loyalty" recalls of a devoted relationship and affection. This is exactly what is meant when a term like "brand loyalty" is used, but from a marketing perspective. "Brand Loyalty" has been a measurable performance indicator for enterprises all around the globe for as long as anyone can remember. Manufacturers and organizations are consistently striving to create out a place in the marketing by building their own group of dedicated consumers who, over time, have completely embraced the product. It is also a vital tool for keeping clients and determining how likely they are to buy your brand again. These brand devotees would commit their money to purchasing the specific goods, and they would also feel immense satisfaction after buying them (Agrawal & Banerjee, 2010).

A corporation's ability to attract consumers to its brands is essential to its success. Maintaining the current customers and winning their brand loyalty is especially crucial for a company to survive. Every percentage point of loyalty, according to former Ford vice president Basil Coughlan, is worth \$100 million in earnings to his company (Alonzo (1994); Lefton (1993)). There is a keen interest in fulfilling users' needs because this affects their later purchasing behavior and can be used to evaluate their happiness and loyalty aspirations. When evaluating the experience of using a product or service, shopping, or both, loyalty intention and customer satisfaction are crucial since they have an impact on a consumer's long-term behavior (Gronroos, 1991). Metrics assessing brand loyalty were used in marketing since at least Guest (1944). There has been a lot of controversy within this incredible history regarding conceptualizations, operationalization, and the incorporation of both attitudinal and behavioral elements. (Ehrenberg, 2000), Brands empower consumers with both functional and psychological perks to provide them with a special and satisfying environment (Chernatony, 2010).

Brand loyalty is a subjective reaction (Iqbal et al., 2021). This signifies that there must be a regular tendency to purchase a particular brand or collection of brands. which means that a zero-order process should not be used when choosing a brand. If a consumer chooses each brand with a fixed probability that is unrelated to previous purchasing decisions, then the market is zero-order. Nothing the consumer did or was exposed to change the probability of buying a particular brand. (Massy, Montgo-mery, and Morrison (1970). Due to satisfaction with the existing brand, buying decisions based on loyalty may become more obvious and even instinctive. An organization will gain from having a base of committed clients because it lessens the cost of conducting business in marketing. Furthermore, methods like promotional strategy and brand recognition can profit from loyalty. Finally, having a broad base of devoted customers is a strength for a brand and has been recognized as an important determinant of brand equity (Dekimpe et al., 1997). The segmentation of brand loyalty into several market categories simplifies the phenomenon being studied and supports the identification of the qualities. The overall classification system is quite beneficial as these categories are bilaterally exclusive and all-round (Rundle-Thiele & Bennett, 2001).

Loyalty schemes have two objectives. One is to boost sales revenues by increasing usage and/or purchase patterns as well as the variety of products obtained from the vendor. A secondary purpose is more protective; it aims to keep the current consumer base by enhancing the link between the

brand and its existing customers. The notion that attaining either of these objectives can significantly increase profits is the basis for the success of these initiatives (Uncles et al., 2003). In the relationship between technology, people, and enterprises, there are four major forces working continuously and simultaneously 'Technology is a product of human action' is the first influence (process a). It illustrates how designers integrate their social goals and values into the technology they create by supporting the ontological stance of "social constructionism." M-banking is used by social actors, who may give it different meanings through interaction and ongoing use. This supports the idea that mobile banking is "interpretively flexible." Therefore, technology "evolves" because it is developed, maintained, and improved by human action throughout time (Orlikowski, 1992).

Orlikowski, (1992) asserts that technology cannot "determine," but rather can only "condition," human activities when it is implemented by human agency. Because of this, technology may "facilitate," "constrain," or "condition" social processes, or it may do both. Since technology is a result of human action, the "duality of technology" presumes that users of technology have a "dual effect" unless they "choose to act otherwise." The study question, "How does the adoption of m-banking enable and constrain women users to access G2P payments?" is placed within the context of this relationship. Digital marketing, digital communication, and mobile marketing have all increased currently. Guidelines and a methodical strategy for pricing the market have evolved to boost performance (Kapustina et al, 2021). The quality of services provided has become highly significant to many academics and researchers. Academics believe that the most significant factor affecting a company's performance is the level of its electronic services (Mostafa & Eneizan, 2018). A technology with significant effects and relevance for marketing and communications is mobile marketing because it offers consistent interaction with the consumer "wherever and whenever" (Shahina et al., 2021). Mobile communication performs effectively when users, customers, and buyers are actively engaging. Involvement can be increased by gamification, which involves making mobile offerings more appealing to users. They believe that the current development of cellular applications isn't usage has increased the saturation potential (Venkatesh Shankar .2016). Although the applications are at the operational level, AI is extensively used in the marketing industry.

Information technology is the precursor of artificial intelligence (Gulzar; Ahmad; Hassan & Rasheed, 2022; Masood; Feng; Rasheed; Ali & Gong, 2021; Rasheed; Malik et al., 2020). It keeps appearing in the same sentence as ideas like automation or robotization. It is frequently confused with machines as well Application of algorithms or learning. This may be the outcome of the new technology's careful use, which is currently in the experimental stage. The predictability of AI results Implementation might influence how cautiously these ideas are used. Examples gathered showed how AI affects every component of the marketing mix, having an impact on both the organization and management of the marketing department as well as how well consumers are served. Although, somewhat surprisingly, research on the development of artificial intelligence (AI) has been ongoing for more than 50 years in other branches of study, it has only recently become a hot concern in the management and marketing sciences.

Depending on its level of development and the expansion of its possible applications, AI has been in and out of the public eye over the years. The first commercial applications of AI, which have demonstrated the promise and capabilities of this technology also in the field of marketing, are

what have sparked interest in and considerable discussion on the topic. The advancement of AI's cognitive mechanisms and other factors have made the rapid evolution of artificial intelligence appropriate in recent years. AI impacts every aspect of a marketing mix strategy. As AI influences every aspect of marketing, this accreditation is particularly crucial for professionals who are in charge of developing advancements. To uncover the insights that match concepts going far beyond the product or even category, an innovation design strategy is also required for AI applications that beyond the main product. This is essential for implementing AI in the marketing mix program's "product" and "promotion" sections (Jarek, 2019). In the hospitality sector, decision support systems have long been in use. Hotels, restaurants, and other locations gather information and data from to oversee their interactions with those clients. These customer relationship management (CRM) platforms enable managers to swiftly transform historical data into business knowledge to enhance decision-making and output. Consumer perceptions toward mobile are influenced by their satisfaction, gain, annoyance, and reputation. Marketing. Furthermore, decision-makers and researchers in a variety of disciplines (Aluri et al., 2019) including banking, have been interested in how consumer perceptions affect the acceptance of mobile marketing (Maseke, B. F. 2020). Customer experience with financial services and products is one of the industry's primary concerns today since it promotes a long-lasting relationship with its customers. To accomplish this, banks must make an effort to grasp their clients, maintain a long-term relationship between client expectations and product delivery or service, and sustain the quality of their goods and services, as this is the main contributor to customer satisfaction (Maseke, 2020). Customer experience with financial services and products is one of the industry's primary concerns today since it promotes a long-lasting relationship with its customers. In order to accomplish this, banks must make an effort to grasp their clients, maintain a long-term relationship between client expectations and product delivery or service, and sustain the quality of their goods and services, as this is the key contributor to customers ' satisfaction (Ngo & Nguyen, 2016).

We observed how the world shifted to digital banking applications as the Covid-19 epidemic extended over the world. This requires financial institutions to stay on top of technological developments by offering all financial banking-related services applications that don't necessitate a client's presence to deliver an integrated service and, as a consequence, improve customer satisfaction (Daoud & Saadon, 2022). The idea of "e-marketing" tends to transform digital ecological platforms into actual markets by developing a marketing plan centered on the advertising that businesses provide to customers. The significance of digital marketing stems from its ability to maintain sales at all times and locations, as well as its capability to sustain the relationship between the company and the customer by fulfilling their evolving requirements As a consequence of various changes that have occurred in the modern industrial environment, quality has emerged as the greatest threat to the national competitiveness. The distribution of goods that are especially customized to clients' wants is made better with the help of electronic marketing. With the advancements and changes that the industry is experiencing in the current business climate, digital marketing helps to promote quality and, as a result, the development of strategic advantage (Alboyosifa & Hadib, 2020).

Brand trust is a crucial aspect that fosters consumer brand loyalty. Customers cannot be brand loyal without trust. If banks can demonstrate that their brand exists exclusively to serve existing customers and acquire new customers, they will be able to gain their trust. consumer perceptions

of dependability delivering high-quality services that meet consumers' expectations is what we understand by terms of service (Anderson & Weitz, 1989). When evaluating an image of the business from the viewpoint of its customers, trust is of the utmost importance because reputation is built on the excellence of its goods and services. Long-term loyalty and a stronger connection between the two parties are the results of trust (Singh & Sirdeshmukh, 2000). Because price structures are more complicated than other service settings, such as education, hotels, etc., opinions of price and fairness play a significant influence in choosing a bank. The author's research shows that consumers adopt several other means that are significant to them for the purpose of comparison rather than actively remembering the financial prices of things.

Researchers in the past found that perceived pricing is the primary factor in determining a customer's loyalty for telephone services (Bolton & Drew, 1991). Although several moderating factors (such as system experience, voluntariness of usage, gender, etc.) have been researched in the context of technology acceptance, the moderating influence of task on cognition and affect has not been investigated. This is bad since it seems that the way that a person interacts with an innovation may establish the path(s) that are most important in influencing attitudes toward its acceptance. In particular, a lot of customers test out high-tech equipment before purchasing. They might experiment with a friend's goods or test out a display model in a shop. It is likely that cognitive variables will impact adoption more than affective ones do when a buyer has a pragmatic experience with a modern digital product before making the decision to adopt it (Kulviwat et al., 2007).

Methodology

This study employed an online survey method to gather information from a mobile banking application users of Bahawalpur district. Such a survey method has been used in past research in the related field (Rasheed, Okumus, Weng, Hameed, & Nawaz, 2020; Rasheed, Weng, Umrani, & Moin, 2021; Zhang, Rasheed, & Luqman, 2019; Zhang, Wu, & Rasheed, 2020). In ongoing research dependent variable is brand loyalty which is dependent on the customer usage pattern of mobile applications. Survey instrument for this research has been taken from the studies of (Venkatesh et al., 2003), (Chawla & Joshi, 2018) and (Lin & Wang, 2006) and it is modified according to the current research variables. Data from 100 respondents has been gathered. In order to evaluate the influence pathways, this study measured participants perceptions of online brand All of the respondents are the users of mobile banking applications and the residents of Bahawalpur division. A total of 80 completed surveys were returned, and 20 questionnaires were rejected because some of the responses lacked integrity.

Research Hypotheses

H1: The loyalty of customers depends upon the security feature provided in mobile banking applications.

H2: A positive word of mouth leads to retaining of existing customers for the future.

Analysis and Results

Reliability of Questionnaire: Cronbach's Alpha test was used to assess the reliability of questionnaire. The standard value of Cronbach Alpha test lies between "0.70 to 0.95". In order to

check the reliability of tool pilot study is conducted on 20 samples and tested. The value of cronbach's alpha is .926, which shows that the value lies in the acceptability range.

Cronbach's Alpha	N of Items
0.926	20

Table 1.

Demographic Profile of Respondents

This test represents the gender-based bifurcation of users of mobile banking applications in Bahawalpur, from the findings it is evident that majority of respondents are male i.e **70.9%** while remaining are females **22.1%**, From this result it is concluded that males are more intended to use Mobile Banking Applications than females.

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	61	70.9	76.3	76.3
	Female	19	22.1	23.8	100.0
	Total	80	93.0	100.0	
Missing	System	6	7.0		
Total		86	100.0		

Table 2.

Findings also shows that the majority users of mobile banking applications are resident of urban locality while residents of rural area are very low and reason behind this is quite clear because there is a lack of awareness and lack of internet facilities in rural areas.

Resident Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Urban	71	82.6	88.8	88.8
	Rural	9	10.5	11.3	100.0
	Total	80	93.0	100.0	
Missing	System	6	7.0		
Total		86	100.0		

Table 3.

From the results of current study, it is also evident people lying in the age group of 35-40 years, further details can be seen in table given below:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-30 Years	6	7.0	7.5	7.5
	30-35 Years	24	27.9	30.0	37.5
	35-40 Years	32	37.2	40.0	77.5
	40-45 Years	18	20.9	22.5	100.0
	Total	80	93.0	100.0	
Missing	System	6	7.0		
Total		86	100.0		

Table 4.

Hypothesis Testing

Based on the survey tools and the responses of Test results of Hypothesis that states that “Positive word of mouth by existing customers depends upon the legal and technological structure provided by bank” is as follow:

Correlations			
I Say positive things about this bank to other people.	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	80	80
I feel assured that banks have the legal and technological structures to protect my transactions	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	80	80

** . Correlation is significant at the 0.01 level (2-tailed).

Table 5.

The test shows that Its value is significant i.e, 1.000 which shows that our hypothesis has a significant value, and it is accepted. The result of hypothesis that states that “conveying positive word of mouth helps to retain existing customers for the future” is as follow:

		I intend to use mobile banking apps in the future	I Recommend this Banking Application to someone who seeks my advice.
I intend to use mobile banking apps in the future	Pearson Correlation	1	.863**
	Sig. (2-tailed)		.000
	N	80	80
I Recommend this Banking Application to someone who seeks my advice.	Pearson Correlation	.863**	1
	Sig. (2-tailed)	.000	
	N	80	80

** . Correlation is significant at the 0.01 level (2-tailed).

The test shows that Its value is significant i.e 1.000 which shows that our hypothesis has a significant value, and it is accepted.

Table 6.

Implications

As highlighted in the previous research, such a study is significant in social sciences (Chang et al., 2022; Kanwal, Pitafi, Rasheed, Pitafi, & Iqbal, 2022; Moin, Omar, Wei, Rasheed, & Hameed, 2021; Yousaf, Rasheed, Kaur, Islam, & Dhir, 2022). The significance of this research is that it has tried to root out to what extent mobile banking applications are the way to sustain brand loyalty in commercial banks. In this era of technology, mobile banking application usage is booming and in coming eras, this got boosted by the invention of other financial technologies such as crypto currency and metaverse and future of banking is based on virtual reality in which concept of physical banking is transformed to the more advanced and digitalize virtual banking. This research is focused mostly on the security aspect of mobile banking applications because now a days security is main point of concern by mobile banking consumers as many cybercrimes are common.

Limitations

Though, we carefully conducted this study, still as recommended by previous researchers, this study too contain some limitations (Hameed et al., 2019; Sattar, Rasheed, Khan, Tariq, & Iqbal, 2017). Due to the lack of time study is conducted on a limited population (Pitafi, Rasheed, Kanwal, & Ren, 2020; Saleem, Rasheed, Malik, & Okumus, 2021) and a lots of factors are omitted that help improves mobile banking applications which can be improved in future research by expanding the population and also consider other variables such as Servqual dimensions can be deployed in further studies in order to get more advanced conclusions from respondents.

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