



Mobile Marketing Strategies: user Efficacy, user-Centric Services, and user Satisfaction in Banking Sector

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Abstract

This study looks into how mobile marketing strategies affect user satisfaction in the banking sector, focusing on user efficacy and user-centric services around the user. As mobile banking grows and reliance on digital platforms increases, it's important to understand how users interact with banking apps in their daily routines. The study aims to investigate how factors like ease of use, personalization, and technology features play a part in overall customer satisfaction.

A quantitative approach has been employed in this study, and primary data was gathered through the distribution of questionnaires among 300 users of mobile banking. Statistical methods were applied for analyzing data using such statistical methods as descriptive statistics, correlation, ANOVA, and regression analysis using SPSS software. Findings show that user efficacy, particularly ease of use and efficiency of applications, has a great positive effect on satisfaction of customers. Moreover, user-centric services, such as offering personalization, greatly contribute to increased engagement. However, there has been very little contribution by innovative technological solutions.

This paper reveals that banks must pay attention to personalization and usability improvement in addition to technological advancements. In order for banks to keep up with the ever-changing field of digital banking, they need to use their mobile marketing approaches based on customers' expectations.

Keywords

Mobile Marketing, User Satisfaction, Mobile Banking, User Efficacy, User-Centric Services



Introduction

There has been considerable digital revolution in the banking industry owing to technological improvements and increased internet usage. Mobile banking services have emerged as a convenient channel for making payments and other financial transactions. Mobile marketing strategies such as push messaging, custom offers, and instant messaging are some mobile marketing tactics that help engage customers.

While technology continues to advance, it is equally important to understand the reasons behind users' satisfaction. This research will concentrate on user effectiveness, user-oriented services, and new technologies in assessing customer satisfaction within mobile banking.

Materials and Methods

The research methodology employed in this study is quantitative. The primary data was gathered through a structured questionnaire administered to 300 users of mobile banking services on a 5-point Likert scale.

Dependent Variable: User Satisfaction

Independent Variables:

User Efficacy

User-Centric Services

Emerging Technological Tools

The stratified random sampling technique was used for data collection. Statistical Analysis

Data analysis was conducted using SPSS software. The methods used were:

- Descriptive Statistics
- Correlation Analysis
- ANOVA
- Regression Analysis

These measures facilitated the identification of relationships and the testing of the effects of independent variables on the dependent variable.

Results and Discussion



| Variable | Cronbach's Alpha | No. of Items | Interpretation |
|-----------------------|------------------|--------------|-----------------|
| User-Centric Services | 0.893 | 12 | Highly Reliable |
| User Efficacy | 0.887 | 10 | Highly Reliable |
| User Satisfaction | 0.730 | 4 | Acceptable |
| Emerging Tools | 0.046 | 8 | Not Reliable |

| Descriptive Statistics Variable | Mean | Standard Deviation |
|---------------------------------|------|--------------------|
| User-Centric Services | 4.90 | 0.57 |
| User Efficacy | 4.06 | 0.59 |
| User Satisfaction | 4.12 | 0.54 |
| Emerging Tools | 3.97 | 0.65 |

Discussion

The descriptive analysis reveals that respondents have a positive perception of mobile banking services. User-centric services recorded the highest mean score (4.90), indicating that customers strongly value personalization and customer-focused services. User satisfaction (4.12) and user efficacy (4.06) also show high mean values, suggesting that users find mobile banking applications easy to use and are generally satisfied with the services.

Reliability Statistics

Discussion

Reliability test suggests that both the user-oriented services and the user efficacy scales are highly reliable, with Cronbach's Alpha greater than 0.8. Similarly, user satisfaction also has good reliability (0.730). This suggests that the scale is appropriate for conducting any type of analysis.



On the contrary, the emerging tools scale has very poor reliability (0.046). This implies inconsistency in answers provided by the respondents, who may not be aware of the technology. Thus, the findings associated with the emerging tools must be considered carefully.

Correlation Analysis

| Variables | User-Centric | User Efficacy | User Satisfaction | Emerging Tools |
|-------------------|--------------|---------------|-------------------|----------------|
| User-Centric | 1 | | | |
| User Efficacy | 0.364** | 1 | | |
| User Satisfaction | 0.412** | 0.636** | 1 | |
| Emerging Tools | 0.123 | 0.083 | -0.002 | 1 |

Discussion

Based on the correlation findings, we can conclude that:

User efficacy is highly positively correlated with user satisfaction ($r = 0.636$)

User-centric services and user satisfaction are moderately positively correlated ($r = 0.412$)

New technology and user satisfaction are negatively correlated ($r = -0.002$)

It is evident that ease of use and customization are the critical determinants of consumer satisfaction, whereas new technologies have no effect on user satisfaction at present.



ANOVA Results

| Source | Sum of Squares | df | Mean Square | F | Sig. |
|------------|----------------|-----|-------------|--------|-------|
| Regression | 8.727 | 1 | 8.727 | 31.706 | 0.000 |
| Residual | 42.664 | 155 | 0.275 | | |
| Total | 51.391 | 156 | | | |

Discussion

According to the ANOVA results, the significance level of 0.000 is less than 0.05, thus making the model statistically significant. This suggests that there exists a statistically significant relationship between the levels of user satisfaction and the user-centric services.

Discussion

The general findings indicate that user efficacy and user-centeredness are essential considerations that affect user satisfaction. The users desire easy-to-use, efficient, and personalized mobile banking apps.

On the other hand, the latest technology tools such as AI and automation do not have a significant effect on the user's level of satisfaction. This could be attributed to the lack of familiarity with the technology, its complexity, or underutilization.

Demographic variables like gender do not have an effect on user perceptions.

Conclusion

User satisfaction in mobile banking is influenced significantly by the factors of user efficacy and user-centric services. The technological evolution will continue, but the banks need to concentrate more on issues like usability, customization, and trust. The new technological developments need to be introduced in a way which would make them user-friendly.

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