

Customer Satisfaction in Mobile Banking Usage: The Mediating Role of Perceived Trust



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Abstract

This study investigates the effects of corporate image, information quality, and interface design on mobile banking usage satisfaction. Additionally, it examines whether perceived trust plays a mediating role in the relationship between corporate image, information quality, interface design, and satisfaction. The data collected from mobile banking users through a survey method (N=530) were evaluated using structural equation modeling. According to the research findings, corporate image, information quality, and interface design are found to have an impact on perceived trust. It was determined that information quality and interface design have a significant effect on satisfaction, while corporate image does not have a significant effect on satisfaction. Furthermore, It has been determined that perceived trust has a partial mediating role in the effect of information quality and interface design on satisfaction, while it does not have a mediating role in the relationship between corporate image and satisfaction.

Keywords: Corporate Image, Interface Design, Information Quality, Perceived Trust, Satisfaction

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Mobil Bankacılık Kullanımında Müşteri Memnuniyeti: Algılanan Güvenin Aracılık Rolü

Öz

Bu çalışmada kurumsal imaj, bilgi kalitesi ve arayüz tasarımının mobil bankacılık kullanım memnuniyeti üzerindeki etkisi incelenmektedir. Ayrıca kurumsal imaj, bilgi kalitesi ve arayüz tasarımının memnuniyet üzerindeki etkisinde algılanan güvenin bir aracı değişken rolüne sahip olup olmadığı incelenmiştir. Mobil bankacılık kullanıcılarından anket yöntemi ile toplanan veriler (N=530) yapısal eşitlik modellemesi ile değerlendirilmiştir. Araştırma sonuçlarına göre kurumsal imaj, bilgi kalitesi ve arayüz tasarımının algılanan güven üzerinde etkiye sahip olduğu görülmüştür. Bilgi kalitesi ve arayüz tasarımının memnuniyet üzerinde anlamlı bir etkiye olduğu, kurumsal imajın ise memnuniyet üzerinde anlamlı bir etkiye sahip olmadığı bulunmuştur. Algılanan güvenin bilgi kalitesi ve arayüz tasarımının memnuniyet ile olan ilişkisinde kısmi aracılık rolüne sahip olduğu, kurumsal imaj ve memnuniyet arasındaki ilişkide bir aracı role sahip olmadığı tespit edilmiştir.

Anahtar Kelimeler: Kurumsal İmaj, Arayüz Tasarımı, Bilgi Kalitesi, Algılanan Güven, Memnuniyet

Introduction

Digitalization, which shows its impact in every aspect of our lives, is also evident in individuals' access to financial services. Especially, the integration of mobile phones into people's lives has reshaped the way financial services are accessed. Through mobile banking applications, financial transactions are conducted more practically and quickly, making the design of the service experience offered to consumers increasingly important. The global mobile banking market is projected to reach \$3.47 billion by 2030 (Genie & Sharma, 2024). According to a report released by the Banking Association of Turkey, as of September 2024, 117 million 302 thousand individuals (both individual and corporate) actively use digital banking, while 107 million 478 thousand individuals (cus-

tomers using services from multiple banks are not uniquely identified) exclusively use mobile banking (Turkish Statistical Institute, 2024). In such a large market, customer satisfaction with the services offered is a noteworthy issue.

Mobile banking is defined as the remote provision of banking services by accessing bank networks through mobile devices (Tam & Oliveira, 2016). Customers can benefit from many enhanced services such as transaction speed and transaction security, obtaining personalized services through the e-services offered. The satisfaction resulting from mobile banking usage is related to the experiences gained (Bhattacharjee, 2001). Lin (2013) emphasizes that the quality of mobile content presentation plays an important role in evaluating service quality.

The effects of the quality of information and interface design on customer satisfaction constitute a significant element of mobile banking applications. However, the effects of corporate image and interface design on satisfaction and perceived trust in the evaluation of mobile banking applications have not been sufficiently studied in the literature. On the other hand, when the literature on the mediating role of perceived trust is examined, it is seen that perceived trust is mostly studied in relation to intention (Al-Sharafi et al., 2017; Aziz et al., 2019; ElSayad, 2024). Therefore, the aim of this study is to examine the effects of corporate image, interface design, and information quality on perceived trust and satisfaction. Another objective of the study is to reveal whether perceived trust plays a mediating role in the effects of corporate image, interface design, and information quality on satisfaction. Particularly, the evaluation of interface design in mobile banking applications distinguishes this study from others examined with a broader perspective such as mobile applications. Additionally, the examination of the effects of information quality on perceived trust and satisfaction specifically within the context of mobile banking applications presents another contribution. Investigating the mediating role of perceived trust in the effects of corporate image, interface design, and information quality on satisfaction fills an important gap in the literature and contributes to existing knowledge.

It is expected that the research findings will contribute to both the academic literature and the development of strategies to enhance trust and satisfaction in banks providing mobile banking services.

Theoretical Background and Hypothesis Development

In this study, the relationships between the variables are examined within the framework of the commitment-trust theory developed by Morgan and Hunt (1994). The theory states that trust plays a critical role in establishing long-term and sustainable relationships between customers and service providers. In this context, the independent variables in our research model are corporate image, information quality, and interface design. These elements directly contribute to the formation of perceived trust in the eyes of customers.

Corporate image shapes a company's perception and reputation in society, while information quality enhances the reliability and value of the services offered. Interface design, on the other hand, improves user experience and reinforces customers' trust in the service. The theory suggests that the development of trust increases customer satisfaction and strengthens the desire to establish long-term customer relationships. Therefore, the effect of perceived trust on satisfaction, as well as the mediating role of this trust, is supported by the assumptions of the commitment-trust theory.

Effect of Corporate Image on Perceived Trust and Satisfaction

The general impression that emerges as a result of the ideas, attitudes, and experiences formed through interactions within an organization is referred to as corporate image (Elouali et al., 2020; Mackelo & Drūteikienė, 2010). These impressions, which are positioned in individuals' minds as positive or negative, are retrieved to form the image of the organization when its name is mentioned (Dowling, 1986). LeBlanc and Nguyen (1996) defined corporate image as a structure that emerges as a result of the comparison process of companies' qualities. Nguyen and Leblanc (2001) stated that corporate image is related to the structure and

behavior of the company, and elements such as corporate name, corporate building, and the quality of the products and services offered reinforce the impressions about the company. It is said that the corporate image, which facilitates consumers' access to information about the quality of products and services and reduces uncertainty at the decision-making point (Robertson & Gatignon, 1986), positively contributes to customer loyalty (Aslam et al., 2023; Aydin & Özer, 2005).

Corporate image reduces uncertainty in the evaluation of products or services and facilitates the selection process (Blombäck & Axelson, 2007). According to identity theory, image creates trust through a self-verification mechanism (Burke & Stets, 1999). A review of the literature reveals that there are many studies showing that corporate image has a positive effect on consumer trust (Grewal et al., 1998; L.-Y. Lin & Lu, 2010; Sallam, 2016; Yoon, 2002). Another advantage of corporate image is the contribution it makes to customer satisfaction (Karim & Rabiul, 2024). In addition to facilitating customers' selection of products and services, corporate image also increases satisfaction towards the business (Faria & Mendes, 2013). A review of studies in the literature shows that there are many investigations into the relationship between corporate image and customer satisfaction (Abd-El-Salam et al., 2013; Cameran et al., 2010). Similarly, Roche (2014), found that corporate image plays a significant role in customer satisfaction regarding internet banking. Based on the discussions above, the following hypothesis is proposed:

H₁: Corporate image has an impact on perceived trust

H₂: Corporate image has an impact on satisfaction

Effect of Interface Design on Perceived Trust and Satisfaction

It is known that environmental cues present in the atmosphere of retail environments have an impact on consumer behavior (Donovan et al., 1994; Lazaris et al., 2017). Similarly, the atmosphere in online environments also plays a significant role in consumers' decision-making

processes. The interface on mobile devices is an integral part of both the devices and the applications used on them (Chong et al., 2004). The interface includes all the elements that are displayed and utilized through screens and touch points where the content is shared. When users encounter an interesting and appealing interface, they are more willing to continue using it (Zamzami & Mahmud, 2012). Interface design not only examines the method of presenting information but also the perceived ease of use (Zhou et al., 2021). It is suggested that the ease of use of the mobile banking interface will encourage the use of mobile banking and financial services (Y.-S. Wang & Liao, 2008) and will influence attitudes toward service quality (Schierz et al., 2010).

A review of the literature shows that interface design has an effect on trust. Wang and Emurian (2005) found that the interface design created in a digital environment has a significant impact on trust. Kim et al. (2008) discovered that manipulating different interface design factors can increase customer trust, while Everard and Galletta (2005) stated that good interface design increases perceived security in mobile banking. Furthermore, it is known that interface design contributes to customer satisfaction. The degree to which interface design aligns with customer perceptions will increase customer satisfaction (Zviran et al., 2006). Similarly, Szymanski and Hise (2000), noted that ease of use and site design in digital environments influence satisfaction and have a positive effect on the decision to return as a customer. Based on this information, the following hypotheses have been formulated:

H₃: Interface design has an impact on perceived trust

H₄: Interface design has an impact on satisfaction

Effect of Information Quality on Perceived Trust and Satisfaction

The rapid increase in interactions between consumers and businesses in online environments is enhancing the importance of information and has made it a prerequisite for such interactions to occur (Hoffman

& Novak, 1996; Salaün & Flores, 2001). DeLone and McLean (2003) defined information quality as the quality of information produced by a system, while McKinney et al. (2002) defined information quality as the user perception of the quality of information presented on a website. System outputs are evaluated in terms of desired characteristics such as relevance, accuracy, succinctness, completeness, timeliness, currency, and usability (Petter et al., 2008). Lee and Benbasat (2004) classified information quality into four categories: intrinsic information quality, contextual information quality, representation information quality, and accessibility information quality. It is particularly stated that technology can enhance trust in a business and that information quality will be a motivating factor in the relationship of commitment (Sheth & Parvatlyar, 1995). The clarity of the information system's outputs, the presence of minimal errors, and the ability to access necessary information quickly and on time are important (Al-Mamary et al., 2014). Information quality, which significantly affects success in online activities (DeLone & McLean, 2004), has a positive impact on building consumer trust and loyalty (Floh & Treiblmaier, 2006).

Individuals' perceptions of information quality play a critical role in the construction of their initial trust. Having accurate, relevant, useful, and complementary information plays a significant role in building trust towards the relevant information provider (Mun et al., 2013). Previous research has reached conclusions that information quality affects trust and perceived risk in economic transactions (Nicolaou et al., 2013). On the other hand, there is evidence in the literature regarding the relationship between information quality and satisfaction (Akram et al., 2019; Theodosiou et al., 2019). Similarly, Jayawardhena and Foley (2000) stated that information quality and ease of use contribute to satisfaction in the use of online banking. Based on this information, the following hypotheses have been formulated:

H₅: Information quality has an impact on perceived trust

H₆: Information quality has an impact on satisfaction

Perceived Trust

One of the factors influencing the use of mobile banking is trust. Morgan ve Hunt (1994) define trust as the customer's assessment of the institution they receive services from as reliable and honest, while they also characterize trust in a transactional relationship as the level of reliability that the seller guarantees to the buyer. The concept of trust has a dynamic nature and is shaped by the information and experiences gained over time (Christine Roy et al., 2001). Trust is evaluated from two perspectives: pre-transaction and post-transaction. Pre-transaction trust affects satisfaction, while post-transaction trust directly influences future perceived trust (Singh & Sirdeshmukh, 2000). When trust in an institution is mentioned, it refers to the commitment to the quality and reliability of the services provided (Garbarino & Johnson, 1999) and the quality of the service contributes to customer trust (Morgan & Hunt, 1994). It is known that trust is especially important in online transactions (Gefen & Straub, 2003). Consumers who experience comfort and security through physical cues in physical interactions may experience feelings of risk and uncertainty in online interactions (Rendell et al., 2022). For this reason, ensuring customer satisfaction will facilitate greater trust in online platforms (Kassim & Asiah Abdullah, 2010).

The relationship between trust and satisfaction has attracted the attention of many researchers in marketing studies. It is known that trust leads to customer satisfaction in the relationship between buyers and sellers, and the increasing desire of consumers enhances their commitment to the company (Barreda et al., 2015; Bricci et al., 2016; Kim, 2012). A study conducted by Chakravarty et al. (1997) found that trust is the most important factor in ensuring the satisfaction of bank customers. On the other hand, considering that corporate image reduces uncertainty and creates a sense of trust (Blombäck & Axelsson, 2007), interface design influences individuals' sense of trust (Kim et al., 2008), and the information provided by service providers plays a role in building trust (Mun et al., 2013), it is suggested that perceived trust may play a mediating role. Considering the effects of the variables corporate image, interface

design, and information quality on perceived trust and customer satisfaction, as well as the effect of perceived trust on customer satisfaction, the following hypotheses have been formulated:

H₇: Perceived trust is positively related to satisfaction

H₈: Perceived trust mediates the association between corporate image and satisfaction

H₉: Perceived trust mediates the association between interface design and satisfaction

H₁₀: Perceived trust mediates the association between information quality and satisfaction

Satisfaction

Customer satisfaction is an essential tool for businesses to sustain their existence, achieve success, and maintain a competitive advantage (Parasuraman et al., 1988). The literature offers various definitions of customer satisfaction. Oliver (1997) defined satisfaction as a consumer's emotional and cognitive response composed of a mixture of approaches. Kotler and Keller (2006) defined satisfaction as "a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his/her expectations." Satisfaction is related to the feelings experienced before the interaction, during the interaction, and after the interaction (Pérez-Mira, 2010). Satisfaction can be conceptualized in two ways: transaction-focused and cumulative customer satisfaction. The post-purchase evaluation judgment represents the transaction-focused perspective, while the overall assessment of products and services reflects the cumulative customer experience (Chang & Chen, 2008; Oliver, 1980).

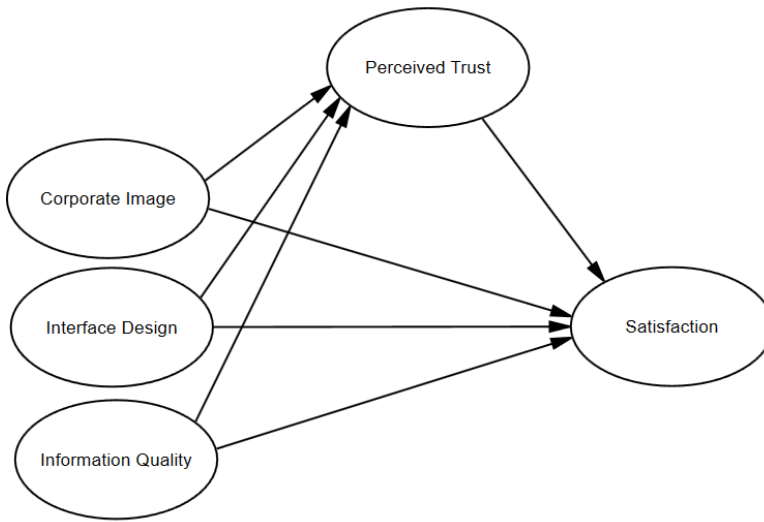


Figure 1: Conceptual Model

Method

Data collection

The data necessary for the research was collected through a survey. A total of 530 participants, all of whom were over the age of 18 and used mobile banking, participated in the study. When looking at the income levels of the participants, 78.9% had an income below 45,000 TL, while 21.1% had an income above 45,000 TL. Regarding the frequency of mobile banking application usage, 46% of participants used the applications several times a day, 36.8% used them several times a week, and 10.9% used them several times a month. Since structural equation modeling (SEM) was used as the analysis method in this study, the determination of sample size was based on this method. Hair et al.(1998) stated that the sample size should be over 200 and that the number of items is a determining factor in determining the sample size, recommending that data should be collected equal to ten times the number of items. In this study, there are a total of 5 variables and 18 items, and a total of 530 survey data were subjected to analysis.

Survey Instruments

Before the final version of the survey form was created, a pilot study was conducted with 40 people, and the feedback and suggestions received were used to finalize the survey. The analysis of the survey data was conducted using SPSS 27.0 and AMOS 24.0 software. In the research, a total of 18 items related to the variables interface design, information quality, corporate image, perceived trust, and satisfaction were examined. Interface design was measured with 3 items, information quality with 5 items, corporate image with 3 items, perceived trust with 4 items, and satisfaction with 3 items. Validated and reliable scales from the literature were used to measure the variables used in the research. A 5-point Likert scale (1=Strongly Disagree, 5=Strongly Agree) was utilized to measure the variables. The items related to the interface design variable were adapted from the work of Zhou et al. (2021), the items related to the information quality variable were adapted from the work of Baabdullah et al. (2019), the items related to the corporate image variable were adapted from the work of Nguyen and Leblanc (2001), the items related to the perceived trust variable were adapted from the work of Shareef et al. (2018), and the items related to the satisfaction variable were adapted from the work of Pokhrel and KC (2024).

Results

Measurement Model Assessments

Factor analysis is a multivariate statistical method that transforms related variables into independent and meaningful factors (Kalaycı, 2010). Before conducting factor analysis on the variables in the model, the fundamental Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity (BTS) results were evaluated. According to the results obtained, the KMO value was determined to be 0,939, while the BTS result provided a significant chi-square value (Approximate Chi-Square: 6189.741, $df = 136$, $Sig = 0.00$). After the analysis, it was found that the total variance was 66.634. The factor loadings and Cronbach Alpha values can be seen in Table 1.

Table 1: Factor Analysis result

	Factor loadings	Explained Variance	Cronbach Alpha
Satis2	,877		
Satis3	,865	28,103	,895
Satis1	,840		
Corporate2	,838		
Corporate1	,796	4,179	,835
Corporate3	,751		
Trust1	,831		
Trust2	,846	3,928	,831
Trust3	,725		
Trust4	,769		
Info3	,835		
Info2	,793	29,333	,875
Info4	,791		
Info5	,778		
Design2	,803	3,053	,781
Design3	,799		

The theory-driven confirmatory factor analysis aims to demonstrate the fit of the factor model with the data set. In other words, it examines whether the variances in the observed variables within the factor set defined by the theory actually align with the previously hypothesized relationships (Shek & Yu, 2014). The measurement model analyzing the relationships among all the variables included in the study is illustrated in Figure 2.

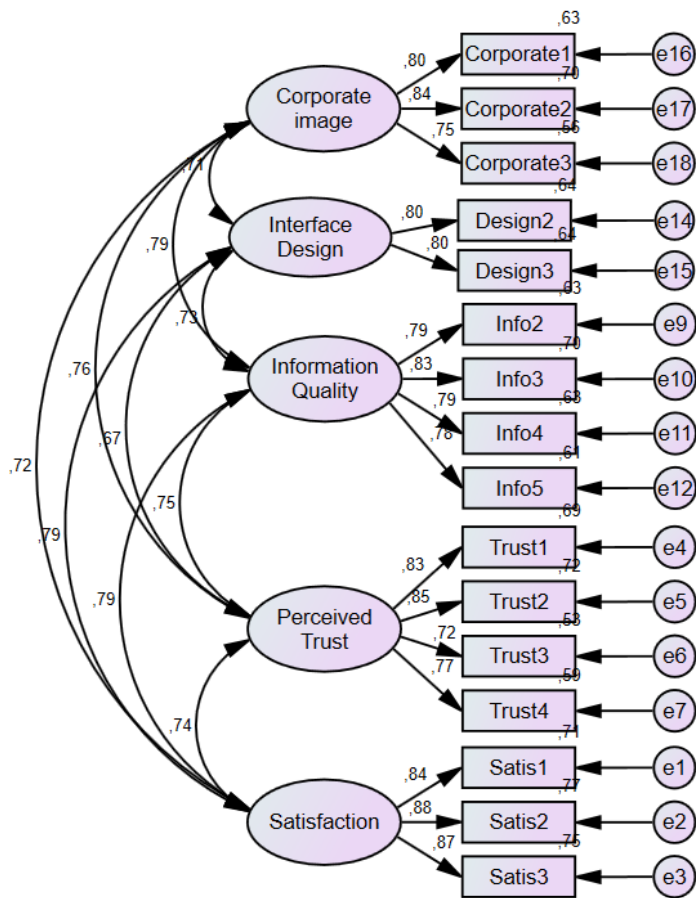


Figure 2: CFA model For All Variables

Confirmatory factor analysis was applied to all the variables included in the study, and the resulting fit indices and the reference values found in the literature (Doll et al., 1994; Hair Jr et al., 2010) are presented in Table 2.

Table 2: CFA model fit indices for all variables

Fit Indexes	Calculated Value	Suggested Value
X²/df	3,530	≤ 5
RMSEA	0,69	≤ 0,08
GFI	0,927	≥ 0,8
AGFI	0,894	≥ 0,8
CFI	0,958	≥ 0,9
TLI	0,947	≥ 0,9

After the confirmatory factor analysis, validity and reliability tests were conducted, and the results were evaluated in terms of composite reliability (CR), convergent validity, and discriminant validity. According to the values presented in Table 3, it is observed that the Composite Reliability (CR) values for all variables are above 0,70. In terms of convergent validity, the Average Variance Extracted (AVE) values are above 0,50. Additionally, with respect to discriminant validity, both the Maximum Shared Variance (MSV) and Average Shared Variance (ASV) values were found to be lower than the AVE values, indicating that the criteria for discriminant validity have been met.

Table 3: Validity and Reliability Test

	CR	AVE	MSV	ASV	Info Quality	Satisfaction	Corporate Image	Perceived Trust	Interface Design
Info Quality	0,876	0,639	0,623	0,586	0,800				
Satisfaction	0,896	0,741	0,630	0,577	0,789	0,861			
Corporate Image	0,838	0,633	0,618	0,551	0,786	0,715	0,796		
Perceived Trust	0,872	0,631	0,572	0,534	0,752	0,737	0,756	0,794	
Interface Design	0,782	0,642	0,630	0,532	0,734	0,794	0,710	0,674	0,801

Structural Model Assessments

Following the confirmatory factor analysis and the validity and reliability tests, the structural model analysis was conducted. As a result of the structural model analysis, the model fit values were found to be as follows: X2/df value of 3,530, RMSEA value of 0,069, GFI value of 0,927, AGFI value of 0,894, CFI value of 0,958, and TLI value of 0,947. Since the model fit values are within the reference value ranges, hypothesis testing was proceeded. The results of the hypothesis testing are presented in Table 4, while the results of the mediating variable analysis are shown in Table 5. According to the analysis results, it was determined that corporate image has a significant effect on perceived trust, but not on satisfaction; thus, H1 was accepted while H2 was rejected. It was observed that interface design has a significant effect on perceived trust and satisfaction, leading to the acceptance of H3 and H4. It was also found that information quality has a significant effect on perceived trust and satisfaction, resulting in the acceptance of H5 and H6. Additionally, perceived trust was found to have a significant effect on satisfaction, and H7 was accepted.

Table 4: Results of the structural model and hypothesis testing

Path		β	C.R.*	SE	P	Results
Corporate Image	Perceived Trust	0,420	5,088	0,082	***	H ₁ Supported
Corporate Image	Satisfaction	0,018	,258	0,070	,797	H ₂ Not Supported
Interface Design	Perceived Trust	0,164	2.324	0,071	,020	H ₃ Supported
Interface Design	Satisfaction	0,383	6,160	0,062	***	H ₄ Supported
Information Quality	Perceived Trust	0,379	4,517	0,084	***	H ₅ Supported
Information Quality	Satisfaction	0,318	4,487	0,071	***	H ₆ Supported
Perceived Trust	Satisfaction	0,188	3,453	0,054	***	H ₇ Supported

Notes: β = Standardized estimate, *C.R.: Critic Ratio, SE = Standard error.

The findings related to the mediating role of the perceived trust variable in the research model are presented in Table 5. In the three-step method defined by Baron and Kenny (1986) for mediating roles, it is expected that there is an effect of the independent variable on the mediator variable, an effect of the independent variable on the dependent variable, and an insignificant relationship between the independent variable and the dependent variable or a decrease in the existing relationship when the mediator variable is included. When examining the effects and significance values in the situations where the mediator variable is included in the model and when it is excluded, it is observed that perceived trust does not have a mediating effect on the relationship between corporate image and satisfaction, leading to the rejection of H8. However, it was found that perceived trust has a partial mediating effect between interface design and satisfaction, resulting in the acceptance of H9. Similarly, it was observed that the perceived trust variable has a partial mediating role between information quality and satisfaction, leading to the acceptance of H10. Finally, standardized indirect effects and two-tailed significance values were calculated. The analysis resulted in significance levels of 0,040 and 0,006, confirming the mediating effects of perceived trust.

Table 5: Mediation analysis results

Relationship		Std. Regression Weight	Sig (P)	Two Tailed Significance	Results
Corporate Image- Perceived Trust- Satisfaction	Direct with Mediator	,018	,797	,008	No mediation H ₈ Not Supported
	Direct Without Mediator	,099	,139		
Interface Design- Perceived Trust- Satisfaction	Direct with Mediator	,405	***	,040	Partial Mediation H ₉ Supported
	Direct Without Mediator	,438	***		
Information Quality- Perceived Trust- Satisfaction	Direct with Mediator	,320	***	,006	Partial Mediation H ₁₀ Supported
	Direct Without Mediator	,388	***		

Conclusion

This study investigates the effects of corporate image, interface design, and information quality on satisfaction in mobile banking applications, as well as the mediating role of perceived trust. It demonstrates that the factors influencing user experience have different effects on trust and satisfaction. The significant effect of corporate image on perceived trust aligns with the literature (Grewal et al., 1998; Sallam, 2016; Yoon, 2002). Therefore, businesses should consider issues such as brand visibility, communication language, and reputation management in digital environments. However, the impact of corporate image on satisfaction differs from findings in the literature (Abd-El-Salam et al., 2013; Cameran et al., 2010; Roche, 2014) This discrepancy can be attributed to the fact that the service occurs entirely in a digital environment, particularly as customers place greater importance on experience and ease of use. Furthermore, a study conducted by Moorth et al. (2018) found that cor-

porate image does not influence satisfaction. Rijkers (2014) also stated that corporate image does not directly create satisfaction. The significant impact of interface design on satisfaction and trust highlights its importance in building trust and ensuring satisfaction in a digital environment, which is consistent with the literature (Y. D. Wang & Emurian, 2005; Zviran et al., 2006). It can be said that having a simple, accessible, and visually satisfying interface in mobile banking applications positively contributes to users' perceived trust and satisfaction. Similarly, it was found that information quality has a significant effect on satisfaction and trust, and the results parallel the literature (Akram et al., 2019; DeLone & McLean, 2004). The accuracy, accessibility, and currency of the information provided by the service provider play a crucial role in enhancing service quality. Therefore, it can be said that service providers should use clear, accurate, up-to-date, and user-oriented information whenever possible. The significant mediating role of perceived trust and its role on trust are consistent with commitment-trust theory. The absence of a mediating role for perceived trust in the relationship between corporate image and satisfaction is due to the weak direct effect of corporate image on satisfaction. Additionally, perceived trust playing a partial mediating role in the relationships between interface design, information quality, and satisfaction illustrates how these variables, which directly interact with user experience, shape satisfaction through trust. This finding aligns with results from studies by Sheth & Parvatlyar (1995) and Floh & Treiblmaier (2006).

Businesses offering mobile banking services should focus on managing interface design, information quality, and corporate image in digital environments. Considering the impact of corporate image on perceived trust, businesses should develop strategies to strengthen this image. Additionally, having a user-friendly and visually satisfying interface is a critical factor in enhancing customer trust. Improving information quality should ensure that users have access to accurate and up-to-date information. In this context, service providers should present clear, accurate, and user-oriented information, which plays an important role in increasing customer satisfaction.

This study has several limitations. Since the data was collected solely from mobile banking users in Turkey, the findings may not be generalizable to users in different countries. Therefore, future studies could conduct comparative analyses using data obtained from developed, developing, and underdeveloped countries. Another limitation of the study is that the cross-sectional data was obtained through a survey-based data collection tool. Future research could utilize qualitative methods to obtain deeper insights and could include additional variables that affect mobile banking usage satisfaction in the model. Additionally, future studies could carry out comparisons based on demographic characteristics such as income groups, gender, and age.

Statement of Research and Publication Ethics

The study was conducted with the approval of the Giresun University Ethics Board, as per the decision dated 09.04.2025 with protocol number 04/190.

Authors' Contribution Rates

The research was prepared by a single author.

Statement of Support

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Statement of Interest

This research is not subject to any conflict of interest

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Genişletilmiş Özet

Mobil Bankacılık Kullanımında Müşteri Memnuniyeti: Algılanan Güvenin Aracılık Rolü

Mobil bankacılık mobil cihazlar aracılığıyla banka ağlarına erişim sağlanarak bankacılık hizmetlerini uzaktan gerçekleştirmek olarak tanımlanmaktadır (Tam & Oliveira, 2016). Sunulan e-hizmetler aracılığı ile kişiselleştirilmiş hizmet elde eden müşteriler işlem hızı ve işlem güvenliği gibi birçok geliştirilmiş hizmetten faydalanabilmektedir. Mobil bankacılık kullanımı sonucunda oluşan memnuniyet elde edilen deneyimler ile ilgilidir (Bhattacharjee, 2001). Lin'e (2013) göre hizmet kalitesinin değerlendirilmesinde mobil içerik sunumunun kalitesi önemli bir rol oynamaktadır. İçerik sunumunun kalitesinde etkili olan bilginin kalitesi ve arayüz tasarımının müşteri memnuniyetine olan etkisi, mobil bankacılık uygulamalarının önemli bir unsurunu oluşturmaktadır. Ancak mobil bankacılık uygulamaların memnuniyet ve güven açısından değerlendirilmesinde kurumsal imajın ve arayüz tasarımının etkisi literatürde yeterince incelenmemiştir. Özellikle mobil bankacılık uygulamalarında arayüz tasarımının değerlendirilmesi bu çalışmayı mobil uygulamalar gibi geniş bir bakış açısıyla incelenen çalışmalardan ayrılmaktadır. Ayrıcı bilgi kalitesinin güven ve memnuniyet üzerindeki etkisinin mobil bankacılık uygulamaları özelinde incelenmesi sunulan bir başka katkıdır. Kurumsal imaj, arayüz tasarımı ve bilgi kalitesinin memnuniyet üzerindeki etkisinde algılanan güvenin aracılık rolünün incelenmesi literatürdeki önemli bir boşluğu doldurmakta ve mevcut bilgi birikimine katkı sağlamaktadır.

Bu çalışmanın amacı kurumsal imajın, arayüz tasarımının ve bilgi kalitesinin algılanan güven ve memnuniyet üzerindeki etkisinin incelenmesidir. Çalışmanın bir diğer amacı kurumsal imajın, arayüz tasarımının ve bilgi kalitesinin memnuniyet üzerindeki etkisinde algılanan güvenin bir aracı role sahip olup olmadığının ortaya konulmasıdır.

Bu çalışmada yer alan değişkenler arasındaki ilişkileri açıklamada Morgan ve Hunt (1994) tarafından geliştirilen taahhüt-güven teorisinden faydalanılmıştır. Teoriye göre müşteri ile hizmet sağlayıcılar arasında uzun dönemli bir ilişki yaratılmasında güven önemli bir rol oynamaktadır. Modelde yer alan kurumsal imaj, bilgi kalitesi ve arayüz tasarımı güven algısının oluşmasına katkı sağlamaktadır. Teoriye göre, müşteri ile ilişkide güven duygusunun oluşması müşteri memnuniyeti ve uzun dönemli ilişki sürdürme isteğini arttırmaktadır. Dolayısı

ile algılanan güvenin memnuniyet üzerindeki etkisi ve algılanan güvenin aracılık rolü taahhüt-güven teorisinin varsayımları ile desteklenmektedir. Dolayısıyla bu teori, hem çalışmanın bağımsız değişkenlerinin güven ve memnuniyet üzerindeki etkilerini açıklamada hem de güvenin aracı rolünü anlamada uygun bir kuramsal çerçeve sunmaktadır

Anket formunun son hali oluşturulmadan önce 40 kişi ile pilot çalışma yapılmış ve geri bildirim ile gelen öneriler doğrultusunda anketin son hali oluşturulmuştur. Anket verisinin analizinde SPSS27.0 ve AMOS 24.0 programlarından yararlanılmıştır. Araştırma kapsamında arayüz tasarımı, bilgi kalitesi, kurumsal imaj, algılanan güven ve memnuniyet değişkenlerine ait toplam 18 ifade incelenmiştir. Arayüz tasarımı 3 ifade ile bilgi kalitesi 5 ifade ile kurumsal imaj 3 ifade ile algılanan güven 4 ifade ile ve memnuniyet 3 ifade ile ölçülmüştür. Araştırmada kullanılan değişkenleri ölçmek için literatürde geçerlilik ve güvenilirlik açısından test edilmiş ölçekler kullanılmıştır. Değişkenlerini ölçmek için 5 dereceli Likert ölçeği (1=Kesinlikle Katılmıyorum, 5=Kesinlikle Katılıyorum) kullanılmıştır.

Mobil bankacılık uygulamalarında kurumsal imaj, arayüz tasarımı ve bilgi kalitesinin memnuniyet üzerindeki etkisi ve algılanan güvenin aracılık rolünün incelendiği bu çalışmada kullanıcı deneyimini etkileyen faktörlerin güven ve memnuniyet üzerinde farklı etkilere sahip olduğu gösterilmektedir. Kurumsal imajın algılanan güven üzerindeki etkisinin anlamlı bulunması literature ile paralellik göstermektedir (Grewal et al., 1998; Sallam, 2016; Yoon, 2002). Dolayısıyla işletmeler dijital ortamlarda markanın görünürlüğü, iletişim dili ve itibar yönetimi gibi konuları dikkate almalıdırlar. Fakat, kurumsal imajın memnuniyet üzerindeki etkisi literatürdeki bulgulardan (Abd-El-Salam et al., 2013; Cameran et al., 2010; Roche, 2014) farklılık göstermektedir. Bu durumun sebebinin, hizmetin tamamen dijital bir ortamda gerçekleşmesinin yanında özellikle müşterilerin deneyim ve kullanım kolaylığına daha fazla önem vermesinden kaynaklandığı söylenebilir. Ayrıca Moorth et al. (2018) tarafından yapılan çalışmada kurumsal imajın memnuniyet üzerinde bir etkisi olmadığı görülmüştür. Rijkers (2014) ise kurumsal imajın doğrudan memnuniyet yaratmayacağını söylemiştir. Arayüz tasarımının memnuniyet ve güven üzerinde anlamlı bir etkiye sahip olması ise dijital ortamda güven inşa etme ve tatmin sağlama açısından arayüz tasarımının önemini göstermektedir ve bu sonuç literatürle paralellik göstermektedir (Y. D. Wang & Emurian, 2005; Zviran et al., 2006). Özellikle mobil bankacılık uygulamasının arayüzünün sade, erişilebilir ve görsel açıdan tatmin edici olmasının kullanıcıların algılanan güven ve memnuni-

yetine olumlu katkı yaptığı söylenebilir. Benzer şekilde bilgi kalitesinin memnuniyet ve güven üzerinde anlamlı bir etkiye sahip olduğu görülmüş ve sonuçlar literatürle benzerlik göstermiştir (Akram et al., 2019; DeLone & McLean, 2004). Hizmet kalitesinin artırılmasında hizmet sağlayıcı tarafından sunulan bilginin doğruluğu, erişilebilirliği ve güncelliğinin önemli bir role sahip olduğu söylenebilir. Dolayısıyla hizmet sağlayıcıların mümkün olduğunca açık, doğru, güncel ve kullanıcı odaklı bilgileri kullanması gerektiği söylenebilir. Algılanan güvenin aracılık rolü ve güven üzerindeki rolünün anlamlı olması tahahhüt-güven teorisi ile uygunluk göstermektedir. Kurumsal imaj ile memnuniyet arasındaki ilişkide algılanan güvenin aracı rolünün olmamasının nedeninin ise kurumsal imajın memnuniyet üzerindeki doğrudan etkisinin zayıf olmasından kaynaklanmasıdır. Ayrıca, algılanan güvenin arayüz tasarımı ve bilgi kalitesi ile memnuniyet arasındaki ilişkilerde kısmi aracılık rolü oynaması, kullanıcı deneyimine doğrudan temas eden bu değişkenlerin güven yoluyla memnuniyeti nasıl şekillendirdiğini göstermekte ve Sheth & Parvatlyar (1995) ile Floh & Treiblmaier (2006) gibi çalışmalardaki bulgularla paralellik göstermektedir.

Mobil bankacılık hizmeti sunan işletmeler, arayüz tasarımını, bilgi kalitesini ve dijital ortamlardaki kurumsal imajı yönetmeye odaklanmalıdır. Kurumsal imajın algılanan güven üzerindeki etkisini göz önünde bulundurarak, işletmeler bu imajı güçlendirmek için stratejiler geliştirmelidir. Ayrıca, kullanıcı dostu ve görsel olarak tatmin edici bir arayüze sahip olmak, müşteri güvenini artırmada kritik bir faktördür. Bilgi kalitesinin artırılması, kullanıcıların doğru ve güncel bilgilere erişim sağlamasını garanti etmelidir. Bu bağlamda, hizmet sağlayıcıları, müşteri memnuniyetini artırmada önemli bir rol oynayan net, doğru ve kullanıcı odaklı bilgileri sunmalıdır.