

Mobile Banking Service Quality in Kuwait

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Abstract

Objective: This study aims to investigate the fundamental aspects of perceived mobile banking quality of service in Kuwait. The focus is on customers' perceptions and expectations of mobile banking service quality, accessed through various channels and data sources.

Methods: Three qualitative approaches were adopted: focus group discussions, in-depth interviews, and Critical Incident Technique (CIT). One focus group discussion with six participants, four in-depth interviews, and the collection of 370 customer reviews from the Apple Store and Google Play Store were conducted. The data was analyzed using inductive content analysis, involving open coding, axial coding, and thematic abstraction.

Results: The study identified six key dimensions of mobile banking service quality: Reliability, Functionality, Usability, Information Quality, Security, and Customer Support. Reliability issues, such as slow application performance and application crashes, were the most frequently reported. Functionality concerns included the limited availability of services and features. Usability issues focused on the ease of use and appropriate design. Information Quality issues highlighted the lack of useful information. Security concerns centered around biometric authentication and the need for more intuitive password management. Customer Support issues were primarily about the long-time taken to resolve complaints.

Conclusions: The findings emphasize the importance of improving application reliability, expanding service functionality, and enhancing the quality and relevance of provided information to meet customer expectations. These insights are crucial for bank managers and policymakers in refining their digital banking strategies to enhance customer satisfaction and loyalty.

Keywords: Marketing, Retailing, Service Quality, Banking