

Web Appendix A. List of journal articles on m-banking service quality

1. Abbasi, G. A., Sandran, T., Ganesan, Y. and Iranmanesh, M. (2022), “Go cashless! Determinants of continuance intention to use e-wallet apps: hybrid approach using PLS-SEM and fsQCA”, *Technology in Society*, Vol. 68, p. 101937. <https://doi.org/10.1016/j.techsoc.2022.101937>
2. Abu-Taieh, E. M., AlHadid, I., Abu-Tayeh, S., Masa’deh, R. E., Alkhaldeh, R. S., Khwaldeh, S. and Alrowwad, A. A. (2022), “Continued intention to use of m-banking in Jordan by integrating UTAUT, TPB, TAM and Service Quality with ML”, *Journal of Open Innovation: Technology, Market, and Complexity*, Vol. 8 No. 3, p. 120. <https://doi.org/10.3390/joitmc8030120>
3. Aldiabat, K., Al-Gasaymeh, A., Alebbini, M., Alsarayreh, A., Alzoubi, A. and Alhowas, E. (2022), “The Covid-19 pandemic and its impact on consumer’s interaction on mobile banking application: evidence from Jordan”, *International Journal of Data and Network Science*, Vol. 6 No. 3, pp. 953–960.
4. Alenizi, A. S. (2022), “Understanding the subjective realities of social proof and usability for mobile banking adoption: using triangulation of qualitative methods”, *Journal of Islamic Marketing*, Vol. 14 No. 8, pp. 2027–2044. <https://doi.org/10.1108/JIMA-03-2022-0096>
5. Ali, A., Hameed, A., Moin, M. F. and Khan, N. A. (2022), “Exploring factors affecting mobile-banking app adoption: a perspective from adaptive structuration theory”, *Aslib Journal of Information Management*, Vol. 75 No. 4, pp. 773–795 <https://doi.org/10.1108/AJIM-08-2021-0216>
6. Alrabei, A. M., Al-Othman, L. N., Al-Dalabih, F. A., Taber, T. A. and Ali, B. J. (2022), “The impact of mobile payment on the financial inclusion rates”, *Information Sciences Letters*, Vol. 11 No. 4, pp. 1033–1044. <http://dx.doi.org/10.18576/isl/110404>
7. Al-Zubi, K. and Al-Gasawneh, J. (2022), “An integrated model of mobile banking service quality and customers’ satisfaction: evidence from Jordanian mobile banking users”, *International Journal of Data and Network Science*, Vol. 6 No. 4, pp. 1609–1618. <https://doi.org/10.5267/j.ijdns.2022.4.017>
8. Arcand, M., Promtep, S., Brun, I. and Rajaobelina, L. (2017), “Mobile banking service quality and customer relationships”, *International Journal of Bank Marketing*, Vol. 35 No. 7, pp. 1068–1089. <https://doi.org/10.1108/IJBM-10-2015-0150>
9. Baabdullah, A. M., Alalwan, A. A., Rana, N. P., Kizgin, H. and Patil, P. (2019), “Consumer use of mobile banking (M-Banking) in Saudi Arabia: towards an integrated model”, *International Journal of Information Management*, Vol. 44, pp. 38–52. <https://doi.org/10.1016/j.ijinfomgt.2018.09.002>
10. Bach, M.P., Starešinić, B., Omazić, M. A., Aleksić, A. and Seljan, S. (2020), “m-banking quality and bank reputation”, *Sustainability*, Vol. 12 No. 10, p. 4315. <https://doi.org/10.3390/su12104315>
11. Boon-itt, S. (2015), “Managing self-service technology service quality to enhance e-satisfaction”, *International Journal of Quality and Service Sciences*, Vol. 7 No. 4, pp. 373–391. <https://doi.org/10.1108/IJQSS-01-2015-0013>
12. Bui, N., Moore, Z., Wimmer, H. and Pham, L. (2022), “Predicting customer loyalty in the mobile banking setting: an integrated approach”, *International Journal of E-Services and Mobile Applications*, Vol. 14 No. 1, pp. 1–22. <https://doi.org/10.4018/IJESMA.296576>
13. Cavus, N., Mohammed, Y. B. and Yakubu, M. N. (2021), “An artificial intelligence-based model for prediction of parameters affecting sustainable growth of mobile banking apps”, *Sustainability*, Vol. 13 No. 11, p. 6206. <https://doi.org/10.3390/su13116206>
14. De Leon, M. V. D., Atienza, R. P. and Susilo, D. (2020), “Influence of self-service technology (SST) service quality dimensions as a second-order factor on perceived value and customer satisfaction in a mobile banking application”, *Cogent Business & Management*, Vol. 7 No. 1, p. 1794241. <https://doi.org/10.1080/23311975.2020.1794241>

15. Dlodlo, N. (2014), "The relationships among service quality, trust, user satisfaction and post-adoption intentions in m-payment services", *Mediterranean Journal of Social Sciences*, Vol. 5 No. 23, p. 165. <https://doi.org/10.5901/mjss.2014.v5n23p165>
16. Eren, B. A. (2022), "QR code m-payment from a customer experience perspective", *Journal of Financial Services Marketing*, ahead-of-print. <https://doi.org/10.1057/s41264-022-00186-5>
17. Fan, L., Zhang, X., Rai, L. and Du, Y. (2021), "Mobile payment: the next frontier of payment systems? An empirical study based on push-pull-mooring framework", *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 16 No. 2, pp. 155–169. <https://doi.org/10.4067/S0718-18762021000200111>
18. Geebren, A., Jabbar, A. and Luo, M. (2021), "Examining the role of consumer satisfaction within mobile eco-systems: evidence from mobile banking services", *Computers in Human Behavior*, Vol. 114, p. 106584. <https://doi.org/10.1016/j.chb.2020.106584>
19. Goplakrishnan, R. and Ravindran, D. S. (2012), "An empirical study on service quality perceptions and continuance intention in mobile banking context in India", *The Journal of Internet Banking and Commerce*, Vol. 17 No. 1, pp. 1–22.
20. Gusfei, A. D. and Pradana, M. (2022), "The effect of e-service quality and e-trust on mobile payment application e-customer loyalty through e-customer satisfaction as intervening variable", *Resmilitaris*, Vol. 12 No. 2, pp. 166–180.
21. Harb, A., Thoumy, M. and Yazbeck, M. (2022), "Customer satisfaction with digital banking channels in times of uncertainty", *Banks and Bank Systems*, Vol. 17 No. 3, pp. 27–37. [http://dx.doi.org/10.21511/bbs.17\(3\).2022.03](http://dx.doi.org/10.21511/bbs.17(3).2022.03)
22. Hassan, M., U., Iqbal, M. S. and Habibah, U. (2020), "Self-service technology service quality: building loyalty and intention through technology trust in Pakistani service sector", *Sage Open*, Vol. 10 No. 2, pp. 1–19. <https://doi.org/10.1177/2158244020924412>
23. Hijazi, R. (2022), "Mobile banking service quality and customer value co-creation intention: a moderated mediated model", *International Journal of Bank Marketing*, Vol. 40 No. 7, pp. 1501–1525. <https://doi.org/10.1108/IJBM-01-2022-0004>
24. Inan, D. I., Hidayanto, A. N., Juita, R., Soemawilaga, F. F., Melinda, F., Puspacinantya, P. and Amalia, Y. (2021), "Service quality and self-determination theory towards continuance usage intention of mobile banking", *Journal of Science and Technology Policy Management*, Vol. 14 No. 2, pp. 303–328.
25. Jin, Z. and Lim, C. K. (2021), "Structural relationships among service quality, systemic characteristics, customer trust, perceived risk, customer satisfaction and intention of continuous use in mobile payment service", *Journal of System and Management Sciences*, Vol. 11 No. 2, pp. 48–64. <https://doi.org/10.33168/JSMS.2021.0204>
26. Jun, M. and Palacios, S. (2016), "Examining the key dimensions of mobile banking service quality: an exploratory study", *International Journal of Bank Marketing*, Vol. 34 No. 3, pp. 307–326. <https://doi.org/10.1108/IJBM-01-2015-0015>
27. Kapoor, A. P. and Vij, M. (2020), "How to boost your app store rating? An empirical assessment of ratings for mobile banking apps", *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 15 No. 1, pp. 99–115. <https://doi.org/10.4067/S0718-18762020000100108>
28. Khan, A. G., Lima, R. P. and Mahmud, M. S. (2021), "Understanding the service quality and customer satisfaction of mobile banking in Bangladesh: using a structural equation model", *Global Business Review*, Vol. 22 No. 1, pp. 85–100. <https://doi.org/10.1177/0972150918795551>
29. Leem, B. H. and Eum, S. W. (2021), "Using text mining to measure mobile banking service quality", *Industrial Management & Data Systems*, Vol. 121 No. 5, pp. 993–1007. <https://doi.org/10.1108/IMDS-09-2020-0545>
30. Liébana-Cabanillas, F., Molinillo, S. and Ruiz-Montañez, M. (2019), "To use or not to use, that is the question: analysis of the determining factors for using NFC mobile payment systems in public transportation", *Technological Forecasting and Social Change*, Vol. 139, pp. 266–276. <https://doi.org/10.1016/j.techfore.2018.11.012>

31. Mahakunajirakul, S. (2022), "Mobile banking adoption in Thailand: the moderating role of hedonic and utilitarian consumer types", *The Journal of Behavioral Science*, Vol. 17 No. 1, pp. 85–99.
32. Mansour, I. H. F., Eljelly, A. M. and Abdullah, A. M. (2016), "Consumers' attitude towards e-banking services in Islamic banks: the case of Sudan", *Review of International Business and Strategy*, Vol. 26 No. 2, pp. 244–260. <https://doi.org/10.1108/RIBS-02-2014-0024>
33. Mansour, M. M. O. (2020), "Acceptance of mobile banking in Islamic banks: integration of DeLone and McLean IS model and unified theory of acceptance and use of technology", *International Journal of Business Excellence*, Vol. 21 No. 4, pp. 564–584. <https://doi.org/10.1504/IJBEX.2019.10021858>
34. Mensah, I. K. (2019), "Predictors of the continued adoption of WeChat mobile payment", *International Journal of E-Business Research*, Vol. 15 No. 4, pp. 1–23.
35. Mobarak, A. M., Dakrory, M. I., Elsotouhy, M. M., Ghonim, M. A. and Khashan, M. A. (2022), "Drivers of mobile payment services adoption: a behavioral reasoning theory perspective", *International Journal of Human–Computer Interaction*, ahead-of-print. <https://doi.org/10.1080/10447318.2022.2144122>
36. Mostafa, R. B. (2020), "Mobile banking service quality: a new avenue for customer value co-creation", *International Journal of Bank Marketing*, Vol. 38 No. 5, pp. 1107–1132. <https://doi.org/10.1108/IJBM-11-2019-0421>
37. Mouakket, S. (2020), "Investigating the role of mobile payment quality characteristics in the United Arab Emirates: implications for emerging economies", *International Journal of Bank Marketing*, Vol. 38 No. 7, pp. 1465–1490. <https://doi.org/10.1108/IJBM-03-2020-0139>
38. Naeem, M., Ozuem, W. and Ward, P. (2022), "Understanding the accessibility of retail mobile banking during the Covid-19 pandemic", *International Journal of Retail & Distribution Management*, Vol. 50 No. 7, pp. 860–879. <https://doi.org/10.1108/IJRDM-02-2021-0064>
39. Naruetharadhol, P., Ketkaew, C., Hongkanchanapong, N., Thaniswannasri, P., Uengkusolmongkol, T., Prasomthong, S. and Gebsumbut, N. (2021), "Factors affecting sustainable intention to use mobile banking services", *Sage Open*, Vol. 11 No. 3. <https://doi.org/10.1177/21582440211029925>
40. Navavongsathian, A., Vongchavalitkul, B. and Limsarun, T. (2020), "Causal factors affecting mobile banking services acceptance by customers in Thailand", *The Journal of Asian Finance, Economics and Business*, Vol. 7 No. 11, pp. 421–428. <https://doi.org/10.13106/jafeb.2020.vol7.no11.421>
41. Patrício, L., Fisk, R. P. and Falcão e Cunha, J. (2003), "Improving satisfaction with bank service offerings: Measuring the contribution of each delivery channel", *Managing Service Quality: An International Journal*, Vol. 13 No. 6, pp. 471–482. <https://doi.org/10.1108/09604520310506531>
42. Payne, E. M., Peltier, J. W. and Barger, V. A. (2018), "Mobile banking and AI-enabled mobile banking: the differential effects of technological and non-technological factors on digital natives' perceptions and behavior", *Journal of Research in Interactive Marketing*, Vol. 12 No. 3, pp. 328–346. <https://doi.org/10.1108/JRIM-07-2018-0087>
43. Puriwat, W. and Tripopsakul, S. (2017a), "Mobile banking adoption in Thailand: an integration of technology acceptance model and mobile service quality", *European Research Studies Journal*, Vol. 20 No. 4, pp. 200–210. <https://doi.org/10.35808/ersj/885>
44. Puriwat, W. and Tripopsakul, S. (2017b), "The impact of e-service quality on customer satisfaction and loyalty in mobile banking usage: case study of Thailand", *Polish Journal of Management Studies*, Vol. 15 No. 2, pp. 183–193. <https://doi.org/10.17512/PJMS.2017.15.2.17>
45. Purwono, R., Setyawan, A. and Auliandri, T. A. (2021), "What drives mobile banking in digital age? An empirical examination among young consumers", *Review of International Geographical Education Online*, Vol. 11 No. 4, pp. 196–202. <https://doi.org/10.33403/rigeo.800637>
46. Rajaobelina, L., Prom Tep, S., Arcand, M. and Ricard, L. (2021), "The relationship of brand attachment and mobile banking service quality with positive word-of-mouth", *Journal of Product*

- & *Brand Management*, Vol. 30 No. 8, pp. 1162–1175. <https://doi.org/10.1108/JPBM-02-2020-2747>
47. Raman, P. and Aashish, K. (2021), “To continue or not to continue: a structural analysis of antecedents of mobile payment systems in India”, *International Journal of Bank Marketing*, Vol. 39 No. 2, pp. 242–271. <https://doi.org/10.1108/ijbm-04-2020-0167>
 48. Reeshma K. J. and Rajkumar, D. (2017), “Effects of mobile banking service quality on customer satisfaction in private sector and public sector banks of Vellore, Tamil Nadu”, *International Journal of Applied Business and Economic Research*, Vol. 15 No. 26, pp. 289–295.
 49. Sagib, G. K. and Zapan, B. (2014), “Bangladeshi mobile banking service quality and customer satisfaction and loyalty”, *Management & Marketing*, Vol. 9 No. 3, pp. 331–346
 50. Said, L. R., Puspasari, N. and Rusniati, R. (2022), “The effect of mobile banking e-service on positive word-of-mouth marketing and customers: a case study of South Kalimantan Bank in Indonesia”, *Economic Annals-XXI*, Vol. 198 No. 7–8, pp. 4–17. <https://doi.org/10.21003/ea.V198-01>
 51. Sangeetha, J. (2012), “Development of a service quality scale for multiple technology interfaces in commercial banking”, *The Journal of Internet Banking and Commerce*, Vol. 17 No. 3, pp. 1–13.
 52. Shankar, A., Datta, B. and Jebarajakirthy, C. (2019), “Are the generic scales enough to measure service quality of mobile banking? A comparative analysis of generic service quality measurement scales to mobile banking context”, *Services Marketing Quarterly*, Vol. 40 No. 3, pp. 224–244. <https://doi.org/10.1080/15332969.2019.1630176>
 53. Shankar, A., Datta, B., Jebarajakirthy, C. and Mukherjee, S. (2020), “Exploring mobile banking service quality: a qualitative approach”, *Services Marketing Quarterly*, Vol. 41 No. 2, pp. 182–204. <https://doi.org/10.1080/15332969.2020.1742982>
 54. Sharma, S. K. and Sharma, M. (2019), “Examining the role of trust and quality dimensions in the actual usage of mobile banking services: an empirical investigation”, *International Journal of Information Management*, Vol. 44, pp. 65–75. <https://doi.org/10.1016/j.ijinfomgt.2018.09.013>
 55. Singh, B. (2022), “Understanding the role of image, quality and price for developing prestigious mass brands”, *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-08-2021-0628>
 56. Srivastava, S. and Vishnani, S. (2021), “Determinants of mobile bank usage among the bank users in North India”, *Journal of Financial Services Marketing*, Vol. 26 No. 1, pp. 34–51. <https://doi.org/10.1057/s41264-020-00083-9>
 57. Suhartanto, D., Syarief, M. E., Chandra Nugraha, A., Suhaeni, T., Masthura, A. and Amin, H. (2022), “Millennial loyalty towards artificial intelligence-enabled mobile banking: evidence from Indonesian Islamic banks”, *Journal of Islamic Marketing*, Vol. 13 No. 9, pp. 1958–1972. <https://doi.org/10.1108/JIMA-12-2020-0380>
 58. Talwar, S., Dhir, A., Khalil, A., Mohan, G. and Islam, A. N. (2020), “Point of adoption and beyond initial trust and mobile-payment continuation intention”, *Journal of Retailing and Consumer Services*, Vol. 55, p. 102086. <https://doi.org/10.1016/j.jretconser.2020.102086>
 59. Tam, C. and Oliveira, T. (2016), “Understanding the impact of m-banking on individual performance: DeLone & McLean and TTF perspective”, *Computers in Human Behavior*, Vol. 61, pp. 233–244. <https://doi.org/10.1016/j.chb.2016.03.016>
 60. Tam, C. and Oliveira, T. (2017), “Understanding mobile banking individual performance: the DeLone & McLean model and the moderating effects of individual culture”, *Internet Research*, Vol. 27 No. 3, pp. 538–562. <https://doi.org/10.1108/IntR-05-2016-0117>
 61. Tang, Y. M., Chau, K. Y., Hong, L., Ip, Y. K. and Yan, W. (2021), “Financial innovation in digital payment with WeChat towards electronic business success”, *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 16 No. 5, pp. 1844–1861. <https://doi.org/10.3390/jtaer16050103>

62. Tew, H. T., Tan, G. W. H., Loh, X. M., Lee, V. H., Lim, W. L. and Ooi, K. B. (2022), “Tapping the next purchase: embracing the wave of mobile payment”, *Journal of Computer Information Systems*, Vol. 62 No. 3, pp. 527–535. <https://doi.org/10.1080/08874417.2020.1858731>
63. Tran, T. K. O., Duong, D. K. and Nguyen, N. T. N. (2022), “Innovations and liquidity risks: evidence from commercial banks in Vietnam”, *Journal of International Studies*, Vol. 15 No. 3. <https://doi.org/10.14254/2071-8330.2022/15-3/10>
64. Twum, K. K., Kosiba, J. P. B., Hinson, R. E., Gbrah, A. Y. B. and Assabil, E. N. (2022), “Determining mobile money service customer satisfaction and continuance usage through service quality”, *Journal of Financial Services Marketing*, Vol. 28, pp. 30–42. <https://doi.org/10.1057/s41264-021-00138-5>
65. Windasari, N. A. and Albashrawi, M. (2021), “Behavioral routes to loyalty across gender on m-banking usage”, *Review of International Business and Strategy*, Vol. 31 No. 3, pp. 339–354. <https://doi.org/10.1108/RIBS-06-2020-0073>
66. Yeh, H. (2020), “Factors in the ecosystem of mobile payment affecting its use: From the customers’ perspective in Taiwan”, *Journal of Theoretical and Applied Electronic Commerce Research*, Vol. 15 No. 1, pp. 13–29. <https://doi.org/10.4067/S0718-18762020000100103>
67. Zhou, Q., Lim, F. J., Yu, H., Xu, G., Ren, X., Liu, D., Wang, X., Mai, X. and Xu, H. (2021), “A study on factors affecting service quality and loyalty intention in mobile banking”, *Journal of Retailing and Consumer Services*, Vol. 60, p. 102424. <https://doi.org/10.1016/j.jretconser.2020.102424>
68. Zhou, T. (2012), “Understanding users’ initial trust in mobile banking: an elaboration likelihood perspective”, *Computers in Human Behavior*, Vol. 28 No. 4, pp. 1518–1525. <https://doi.org/10.1016/j.chb.2012.03.021>
69. Zhou, T. (2013), “An empirical examination of continuance intention of mobile payment services”, *Decision Support Systems*, Vol. 54 No. 2, pp. 1085–1091. <https://doi.org/10.1016/j.dss.2012.10.034>
70. Zoghalmi, A. T., Yahia, K. B. and Berraies, S. (2018), “From mobile service quality evaluation to e-word-of-mouth: what makes the users of mobile banking applications speak about the bank? The moderating role of brand reputation”, *International Journal of E-Services and Mobile Applications*, Vol. 10 No. 2, pp. 36–57. <https://doi.org/10.4018/IJESMA.2018040103>
71. Zoghalmi, A. T., Berraies, S. and Ben Yahia, K. (2020), “Service quality in a mobile-banking-applications context: do users’ age and gender matter?”, *Total Quality Management & Business Excellence*, Vol. 31 No. 15–16, pp. 1639–1668. <https://doi.org/10.1080/14783363.2018.1492874>

Web Appendix B. List of journals publishing m-banking service quality research

Journal	Number of article(s)	Article(s)
International Journal of Bank Marketing	6	Arcand et al. (2017), Hijazi (2022), Jun and Palacios (2016), Mostafa (2020), Mouakket (2020), and Raman and Aashish (2021).
Journal of Theoretical and Applied Electronic Commerce Research	4	Fan et al. (2021), Kapoor and Vij (2020), Tang et al. (2021), and Yeh (2020).
Computers in Human Behavior	3	Geebren et al. (2021), Tam and Oliveira (2016), and Zhou (2012).
Journal of Financial Services Marketing	3	Eren (2022), Srivastava and Vishnani (2021), and Twum et al. (2022).
International Journal of Data and Network Science	2	Aldiabat et al. (2022) and Al-Zubi and Al-Gasawneh (2022).
International Journal of E-Services and Mobile Applications	2	Bui et al. (2022) and Zoghلامي et al. (2018).
International Journal of Information Management	2	Baabdullah et al. (2019) and Sharma and Sharma (2019).
Journal of Internet Banking and Commerce	2	Goplakrishnan and Ravindran (2012) and Sangeetha (2012).
Journal of Islamic Marketing	2	Alenizi (2022) and Suhartanto et al. (2021).
Journal of Retailing and Consumer Services	2	Zhou et al. (2021) and Talwar et al. (2020).
Review of International Business and Strategy	2	Mansour et al. (2016) and Windasari and Albashrawi (2021).
SAGE Open	2	Hassan et al. (2020) and Naruetharadhol et al. (2021).
Services Marketing Quarterly	2	Shankar et al. (2019) and Shankar et al. (2020).
Sustainability	2	Bach et al. (2020) and Cavus et al. (2021).
Asia Pacific Journal of Marketing and Logistics	1	Singh (2022).
Aslib Journal of Information Management	1	Ali et al. (2022).
Banks and Bank Systems	1	Harb et al. (2022).
Cogent Business and Management	1	De Leon et al. (2020).
Decision Support Systems	1	Zhou (2013).
Economic Annals-XXI	1	Said et al. (2022).
European Research Studies Journal	1	Puriwat and Tripopsakul (2017a).
Global Business Review	1	Khan et al. (2021).
Industrial Management and Data Systems	1	Leem and Eum (2021).
Information Sciences Letters	1	Alrabei et al. (2022).
International Journal of Business Excellence	1	Mansour (2020).
International Journal of Applied Business and Economic Research	1	Reeshma and Rajkumar (2017).
International Journal of E-Business Research	1	Mensah (2019).
International Journal of Human-Computer Interaction	1	Mobarak et al. (2022).
International Journal of Quality and Service Sciences	1	Boon-itt (2015).
International Journal of Retail and Distribution Management	1	Naeem et al. (2022).
Internet Research	1	Tam and Oliveira (2017).
Journal of Asian Finance, Economics and Business	1	Navavongsathian et al. (2020).
Journal of Computer Information Systems	1	Tew et al. (2022).
Journal of International Studies	1	Tran et al. (2022).
Journal of Open Innovation: Technology, Market, and Complexity	1	Abu-Taieh et al. (2022).
Journal of Product and Brand Management	1	Rajaobelina et al. (2021).
Journal of Research in Interactive Marketing	1	Payne et al. (2018).
Journal of Science and Technology Policy Management	1	Inan et al. (2021).
Journal of System and Management Sciences	1	Jin and Lim (2021).
Management and Marketing	1	Sagib and Zapan (2014).
Managing Service Quality	1	Patricio et al. (2003).
Mediterranean Journal of Social Sciences	1	Dlodlo (2014).
Polish Journal of Management Studies	1	Puriwat and Tripopsakul (2017b).
Resmilitaris	1	Gusfei and Pradana (2022).
Review of International Geographical Education Online	1	Purwono et al. (2021).
Technological Forecasting and Social Change	1	Liébana-Cabanillas et al. (2019).
Technology in Society	1	Abbasi et al. (2022).
The Journal of Behavioral Science	1	Mahakunajirakul (2022).
Total Quality Management and Business Excellence	1	Zoghلامي et al. (2020).

Source: Authors' own compilation.

Web Appendix C. Theories used in m-banking service quality research

Theory	Number of article(s)	Article(s)
DeLone and McLean information systems success model	12	Ali et al. (2022), Baabdulla et al. (2019), Cavus et al. (2021), Eren (2022), Geebren et al. (2021), Mansour (2020), Mouakket (2020), Talwar et al. (2020), Tam and Oliveira (2016), Tam and Oliveira (2017), Windasari and Albashrawi (2021), and Zhou (2013).
Technology acceptance model (TAM)	17	Abu-Taieh et al. (2022), Aldiabat et al. (2022), Alenizi (2022), Boon-itt (2015), Fan et al. (2021), Goplakrishnan and Ravindran (2012), Hijazi (2022), Mahakunajirakul (2022), Mansour et al. (2016), Mensah (2019), Mostafa (2020), Naruetharadhol et al. (2021), Navavongsathian et al. (2020), Payne et al. (2018), Puriwat and Tripopsakul (2017a), Srivastava and Vishnani (2021), and Yeh (2020).
Unified theory of acceptance and use of technology (UTAUT)	7	Abu-Taieh et al. (2022), Baabdullah et al. (2019), Cavus et al. (2021), Fan et al. (2021), Mansour (2020), Tang et al. (2021), Windasari and Albashrawi (2021)
Mobile service quality (MSQ)	6	Arcand et al. (2017), Jun and Palacios (2016), Puriwat and Tripopsakul (2017a), Rajaobelina et al. (2021), Zoghلامي et al. (2018), and Zoghلامي et al. (2020).
SERVQUAL model	5	Khan et al. (2021), Reeshma and Rajkumar (2017), Shankar et al. (2019), Srivastava and Vishnani (2021), and Zhou et al. (2021).
Self-service technology (SST)	4	Boon-itt (2015), De Leon et al. (2020), Hassan et al. (2020), and Naruetharadhol et al. (2021).
Diffusion of innovation theory	3	Mensah (2019), Payne et al. (2018), and Yeh (2020).
Expectation-confirmation theory (ECT)	3	Abbasi et al. (2022), Srivastava and Vishnani (2021), and Twum et al. (2022).
Electronic service quality (E-S-QUAL) model	2	Shankar et al. (2019) and Twum et al. (2022).
Service dominant (S-D) logic	2	Hijazi (2022) and Mostafa (2020)
Stimulus-organism-response (S-O-R) framework	2	Abbasi et al. (2022) and Hassan et al. (2020).
The theory of planned behavior (TPB)	2	Abu-Taieh et al. (2022) and Yeh (2020).
Adaptive structuration theory	1	Ali et al. (2022).
Affordance of technology theory	1	Naeem et al. (2022).
Attachment theory	1	Rajaobelina et al. (2021).
Attitude-behavior model	1	Suhartanto et al. (2022).
Behavioral reasoning theory (BRT)	1	Mobarak et al. (2022).
Branding theory	1	Singh (2022).
Chain model of service quality	1	Bui et al. (2022).
Complexity theory	1	Abbasi et al. (2022).
Customer satisfaction model	1	De Leon et al. (2020).
Elaboration likelihood model (ELM)	1	Zhou (2012).
Flow theory	1	Zhou (2013).
IT continuance model	1	Talwar et al. (2020).
Masstige theory	1	Singh (2022).
Model of mobile payment acceptance (IMMPA)	1	Liébana-Cabanillas et al. (2019).
Push-pull-mooring (PPM) framework	1	Fan et al. (2021).
Self-determination theory (SDT)	1	Inan et al. (2021).
Social practice theory	1	Naeem et al. (2022).
Social proof theory	1	Alenizi (2022).
Task technology fit (TTF) model	1	Tam and Oliveira (2016).
Technology interface service quality (TISQ) model	1	Sangeetha (2012).
Theory of reasoned action (TRA)	1	Yeh (2020).
Transaction cost economics (TCE) theory	1	Talwar et al. (2020).

Source: Authors' own compilation.

Web Appendix D. Countries studied in m-banking service quality research

Country	Number of article(s)	Article(s)
India	10	Goplakrishnan and Ravindran (2012), Kapoor and Vij (2020), Raman and Aashish (2021), Reeshma and Rajkumar (2017), Sharma and Sharma (2019), Shankar et al. (2019), Shankar et al. (2020), Singh (2022), Srivastava and Vishnani (2021), and Talwar et al. (2020).
China	7	Fan et al. (2021), Jin and Lim (2021), Mensah (2019), Tang et al. (2021), Zhou (2012), Zhou (2013), and Zhou et al. (2021).
Thailand	6	Boon-itt (2015), Mahakunajirakul (2022), Naruetharadhol et al. (2021), Navavongsathian et al. (2020), Puriwat and Tripopsakul (2017a), and Puriwat and Tripopsakul (2017b).
Indonesia	5	Gusfei and Pradana (2022), Inan et al. (2021), Purwono et al. (2021), Said et al. (2022), and Suhartanto et al. (2022).
Jordan	5	Abu-Taieh et al. (2022), Aldiabat et al. (2022), Alrabei et al. (2022), Al-Zubi and Al-Gasawneh (2022), and Hijazi (2022).
USA	4	Bui et al. (2022), Jun and Palacios (2016), Payne et al. (2018), Windasari and Albashrawi (2021).
Pakistan	3	Ali et al. (2022), Hassan et al. (2020), and Naem et al. (2022).
Portugal	3	Patrício et al. (2003), Tam and Oliveira (2016), and Tam and Oliveira (2017).
Bangladesh	2	Khan et al. (2021) and Sagib and Zapan (2014).
Canada	2	Arcand et al. (2017) and Rajaobelina et al. (2021).
Egypt	2	Mobarak et al. (2022) and Mostafa (2020).
Malaysia	2	Abbasi et al. (2022) and Tew et al. (2022).
Tunisia	2	Zoghلامي et al. (2018) and Zoghلامي et al. (2020).
Croatia	1	Bach et al. (2020).
Kuwait	1	Alenizi (2022).
Lebanon	1	Harb et al. (2022).
Libya	1	Geebren et al. (2021).
Nigeria	1	Cavus et al. (2021).
Oman	1	Sangeetha (2012).
Palestine	1	Mansour (2020).
Philippines	1	De Leon et al. (2020).
Saudia Arabia	1	Baabdulla et al. (2019).
South Africa	1	Dlodlo (2014).
South Korea	1	Leem and Eum (2021).
Spain	1	Liébana-Cabanillas et al. (2019).
Sub-Saharan Africa	1	Twum et al. (2022).
Sudan	1	Mansour et al. (2016).
Taiwan	1	Yeh (2020).
Turkey	1	Eren (2022).
UAE	1	Mouakket (2020).
Vietnam	1	Tran et al. (2022).

Source: Authors' own compilation.

Web Appendix E. Service type studied in m-banking service quality research

Service type	Number of article(s)	Article(s)
Mobile banking	46	Abu-Taieh et al. (2022), Alenizi (2022), Aldiabat et al. (2022), Al-Zubi and Al-Gasawneh (2022), Arcand et al. (2017), Baabdulla et al. (2019), Bach et al. (2020), Boon-itt (2015), Bui et al. (2022), Cavus et al. (2021), De Leon et al. (2020), Geebren et al. (2021), Goplakrishnan and Ravindran (2012), Hassan et al. (2020), Hijazi (2022), Inan et al. (2021), Kapoor and Vij (2020), Khan et al. (2021), Leem and Eum (2021), Mahakunajirakul (2022), Mansour (2020), Mansour et al. (2016), Mostafa (2020), Naruetharadhol et al. (2021), Naem et al. (2022), Navavongsathian et al. (2020), Payne et al. (2018), Puriwat and Tripopsakul (2017a), Puriwat and Tripopsakul (2017b), Purwono et al. (2021), Rajaobelina et al. (2021), Reeshma and Rajkumar (2017), Said et al. (2022), Sagib and Zapan (2014), Shankar et al. (2019), Shankar et al. (2020), Sharma and Sharma (2019), Srivastava and Vishnani (2021), Tam and Oliveira (2016), Tam and Oliveira (2017), Tran et al. (2022), Windasari and Albashrawi (2021), Zhou et al. (2021), Zhou (2012), Zoghlami et al. (2018), and Zoghlami et al. (2020).
Mobile payment	16	Ali et al. (2022), Alrabei et al. (2022), Dlodlo (2014), Eren (2022), Fan et al. (2021), Gusfei and Pradana (2022), Jin and Lim (2021), Liébana-Cabanillas et al. (2019), Mensah (2019), Mobarak et al. (2022), Mouakket (2020), Raman and Aashish (2021), Talwar et al. (2020), Tew et al. (2022), Yeh (2020), and Zhou (2013).
Internet banking	3	Boon-itt (2015), Mansour et al. (2016), and Patrício et al. (2003).
AI-enabled mobile banking	1	Suhartanto et al. (2022).
Digital banking	1	Harb et al. (2022).
Digital payment	1	Tang et al. (2021).
E-wallet	1	Abbasi et al. (2022).
M-wallet	1	Singh (2022).
Mobile money service	1	Twum et al. (2022).

Source: Authors' own compilation.

Web Appendix F. Methods used in m-banking service quality research

Method(s)	Number of article(s)	Article(s)
Quantitative		
Survey	61	Abbasi et al. (2022), Abu-Taieh et al. (2022), Aldiabat et al. (2022), Ali et al. (2022), Alrabei et al. (2022), Al-Zubi and Al-Gasawneh (2022), Arcand et al. (2017), Baabdullah et al. (2019), Bach et al. (2020), Boon-itt (2015), Bui et al. (2022), Cavus et al. (2021), De Leon et al. (2020), Dlodlo (2014), Eren (2022), Fan et al. (2021), Geebren et al. (2021), Gusfei and Pradana (2022), Harb et al. (2022), Hassan et al. (2020), Hijazi (2022), Inan et al. (2021), Jin and Lim (2021), Kapoor and Vij (2020), Khan et al. (2021), Liébana-Cabanillas et al. (2019), Mahakunajirakul (2022), Mansour (2020), Mansour et al. (2016), Mobarak et al. (2022), Mouakket (2020), Mostafa (2020), Naruetharadhol et al. (2021), Navavongsathian et al. (2020), Payne et al. (2018), Puriwat and Tripopsakul (2017a), Puriwat and Tripopsakul (2017b), Purwono et al. (2021), Rajaobelina et al. (2021), Raman and Aashish (2021), Reeshma and Rajkumar (2017), Sagib and Zapan (2014), Said et al. (2022), Shankar et al. (2019), Sharma and Sharma (2019), Singh (2022), Srivastava and Vishnani (2021), Suhartanto et al. (2022), Talwar et al. (2020), Tam and Oliveira (2016), Tam and Oliveira (2017), Tew et al. (2022), Tran et al. (2022), Twum et al. (2022), Windasari and Albashrawi (2021), Yeh (2020), Zhou (2012), Zhou (2013), Zhou et al. (2021), Zoghlami et al. (2018), and Zoghlami et al. (2020).
Text mining and sentiment analysis	1	Leem and Eum (2021).
Qualitative		
Focus groups	3	Alenizi (2022), Naeem et al. (2022), and Shankar et al. (2020).
Online reviews/users' comments	3	Alenizi (2022), Naeem et al. (2022), and Jun and Palacios (2016).
Semi-structured interviews	3	Alenizi (2022), Naeem et al. (2022), and Patrício et al. (2003).
Content analysis	2	Jun and Palacios (2016) and Shankar et al. (2020).
Critical incident technique	1	Shankar et al. (2020).
In-depth interviews	1	Shankar et al. (2020).
Netnography	1	Shankar et al. (2020).
Mixed methods		
Qualitative		
Focus groups	1	Goplakrishnan and Ravindran (2012).
Semi-structured interviews	1	Tang et al. (2021).
Quantitative		
Survey	2	Goplakrishnan and Ravindran (2012) and Tang et al. (2021).

Source: Authors' own compilation.