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Systematic Literature Review: Customers' Attitude Toward Adoption of Mobile Banking Apps in India

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Abstract
This literature review seeks to understand customer perception on mobile banking applications over the past five to six years (2019 to 2025) in India, and attempts to synthesize research on this topic over the period. It leverages the PRISMA model to bring together research studies on the behavioural intentions, attitudes, perceived advantages and risks, demographic moderators such as age, education, income etc. contextual or institutional factors within the subject area. TAM, UTAUT/U-TAUT2, and trust-based models are major analytical prisms that scholars rely on to analyze and interpret existing literary work on the subject area. Recently, researchers have been digging into customer's continuous intention to use m-banking app and various macro-environmental drivers that affect it. The prime factors which emerge in the literature as key drivers influencing how individuals evaluate and adopt new technologies are usefulness & ease of use, confidentiality issues (trust and security), perceived service quality and functionality of app, other facilitators such as digital knowledge, telecommunications infrastructure, regulatory and market shifts. Missing pieces in the existing published studies are inadequate longitudinal studies with respect to Indian users, weak tilt towards rural population with low/no digital knowledge, limited qualitative investigations on the lived experience of users and uninvestigated diversity across the different states and banks. The conclusion is strategically actionable for the banking industry, policymakers, and fintech along with a research agenda (mixed methods longitudinal attitude-to-behavior change research focusing on behavioral and vulnerability/age/region segmentation, and design-based experimental research).

Keywords: Mobile banking, attitude, adoption, and India, along with UTAUT and TAM frameworks, trust, and a systematic literature review

1. INTRODUCTION

The past ten years have witnessed the digital transformation of financial services in India, propelled by the adoption of UPI-enabled smartphones and low-cost mobile broadband. In retail banking, mobile banking applications (both official bank and third-party banking interface applications) have become the new primary service delivery channel.

Factors that influence adoption include perception and attitude, which are primary to availability. Do prospective users think mobile applications are useful and safe? Do they think the banks and the

regulatory authorities will act responsibly to safeguard the funds and the sensitive data? This is the reason for the interest in the attitude and behavioral intention determinants mobile banking, particularly in India, using the TAM/ UTAUT frameworks, along with the trust and mobile banking literature.

Targeting the last 5-6 years of scholarly work in the focal domain, this SLR aims at to capture how more recent technological developments and regulatory changes (e.g., increased adoption of UPI, RBI's direction on information technology governance) have impacted the customer attitudes. In most of the quantitative studies carried out in India, more emphasis is placed on conventional predictors like perceived usefulness and ease of using m-banking apps but factors like security, trust, features of m-banking apps, technological literacy, communication network limitations (tele-density and device capability) and social influence are now becoming prominent and making their place in the contemporary literature related to subject area. Adding to this, many systematic and thematic reviews of recent origin have endeavored to chart the expansive fintech landscape, pinpointing specific gaps that remain unaddressed in Indian context.

The synthesis below collects the results/findings of scholarly work to provide a clearer picture of where researchers are on the same page and where they are in disagreement and what should be the road of action in future to fill the existing voids. Noteworthy contributions that are prevalent in the study domain are (1) supremacy of various acceptance models of technology in the quantitative research, (2) dominance of trust and security as prime mediating factors for user attitude and their consistent intention, and (3) presence of regulatory and operational shifts as major perception shaping agents.

2. METHODS

2.1. Review protocol and scope

This review as per the Prisma guidelines follows a systematic and transparent approach which is also able to be replicated. It features primary and secondary works regarding customer attitudes, perceptions, behavioral intention, and the Mobile banking app adoption determinants in the scope of India between the years of 2019 to 2025.

Works associating adjacent Fintech services (customer segments working with only payments systems) were included if they centered on the Mobile banking attitude or other related constructs (trust, perceived usefulness).

2.2. Databases and search terms

The databases and sites systematically searched include Scopus, Web of Science, Google Scholar, publisher sites (MDPI, Sage, Elsevier) and ResearchGate, and other research networks. The search strings were: ("mobile banking" OR "m-banking" OR "mobile banking apps") AND ("attitude" OR "perception" OR "adoption" OR "intent*" OR "acceptance") AND ("India"). Other searches were constructed with terms of theoretical models (TAM, UTAUT) and with problem-oriented terms (trust, security, digital literacy, rural). Some of the more representative recent outputs include Samartha et al. (2022) who employed UTAUT and several review papers published in 2023-2024 on determinants of fintech/mobile banking.

2.3. Inclusion / exclusion criteria

Works included in the inclusion criteria consist of peer-reviewed articles, systematic reviews, high quality review papers, open access empirical papers, and conference papers published in English during the 2019 – 2025 window that research the intent and attitude of using mobile banking in India and India comparative studies (with user-centric results). Works Excluded: opinion articles, papers that analyse

India in the context of India, and papers with a purely technical/system design that lack user-centric attitude metrics.

2.3. Screening and data extraction

The most relevant texts were selected, and after deduplication of titles and abstracts, the full texts underwent careful reading.

The identified year includes demographics, sample size, rural/urban, the theoretical framework, constructs, methods employed (cross-sectional survey, qualitative, mixed), and analytics methods developed, including cross-sectional and cross-sectional along with the key predictors predictors with the dominant attitude/adoption predictors and the dominant practical predictors along with the practical predictors and practical recommendations.

2.4. Method limitations

The geographical coverage of the English literature, and especially those with a specified focus, including local conference papers, and industry white papers, is more easily accessible. The time frame of 2019-2025 is likely to be centered on more recent behaviours, while studies conducted prior like the early 2019 based on the mobile banking studies default to negligence. These studies are only cited if relevant to the theoretical foundation being used.

3. RESULTS

3.1. Quantity and nature of literature

The cross-sectional, empirical core of the corpus, within the cluster circulation or covers, includes a decent number of systematic reviews and theme-centric papers, and a concerning variety increasing dense paradigm mixed or qualitative based metrics.

Some of each study's premier topics are the modules of TAM/UTAUT family perceived usefulness, ease of use, performance expectancy vs effort expectancy a, trust/security/concern privacy b, service and app quality usability, UI/UX, response time c, social influence and facilitating conditions peer influence, digital literacy, smartphone ownership, Internet quality, and external context (regulation, reputation of the bank, publicised IT, and other incidents of the bank's IT) e. More recent studies from India seem to be the first to add trust to the UTAUT/TAM models and explore socio-demographic moderators age, education, urban, rural, etc.

3.2 Theoretical Frameworks Used

The majority of the Indian empirical literature continues to be based on the TAM, extended TAM, UTAUT/UTAUT2, and the more recent hybrid models that weave trust and perceived service risk with service quality, alongside risk and trust. This trend can be exemplified with works such as that of Samartha et al. (2022), who in the context of India applied an adapted UTAUT model and supported the hypothesized performance expectancy and facilitating conditions acceptance as well as facilitating conditions. In spite of the fact that the reviews in the literature on fintech and mobile banking are drowned with these model reviews, this model is seldom used in the behavioral economics and in the more routine studies on continuance.

3.3. Study populations and the resulting sampling patterns

In terms of the sample, the greatest amount of attention focuses on urban/metro university students and, in smaller proportion, the working population, while rural and low income populations are largely ignored. This sample is representative of the larger rural, digitally marginalized population of India, a gap highlighted in many reviews.

Research in this field is dominated by self-report and cross sectional survey studies. Attitude-to-use studies, on the other hand, are more extensive.

4. THEMATIC SYNTHESIS (MAIN DETERMINANTS AND CONCLUSIONS)

This chapter consolidates the evidence and organizes the critical aspects influencing mobile banking applications on the sentiments of the customers of India.

4.1 Perceived Usefulness / Performance Expectancy (same relevance though consistently a positive predictor)

The perception of value and usefulness of customers towards a mobile banking application as being able to increase the rate of transactions, convenience and accessibility of the service, remains an attitude and behavioral intention phenomenon in the literature. There is close to unanimous agreement that usefulness/performance expectancy attitudinal and adoption constructs to predictive models is correlated to TAM/UTAUT. Perceived usefulness in the context of mobile bank applications is largely and often mediated by perceived trust, that is, customers may appraise an application as being useful, however, and only in situations where trust and confidence is low, they opt not to use the application.

Implication: Banks must ensure onboarding processes that emphasize tangible utility (speedy payments and value added guarantee) reinforced by utility messaging supportive of trust.

4.2 Perceived Ease of Use / Effort Expectancy and UX quality

The attitude towards mobile banking, especially among first time users and senior citizens is favorable when the users of the system are required to exert low mental and physical efforts and follow simple and easily understandable directions and procedures.

Some of the works conducted in India show that usability of an application and the perception of being able to complete a set of tasks easily are integral for the first use and subsequent use intentions of an application.

Evaluative research of UIs and UXs or of an app's functioning (e.g. app responsiveness and downtimes) suggest these components shape satisfaction, which in turn, determines an individual's attitude and willingness to communicate the information.

Resolute users do change for the better, which is facilitated by the app's UX design, localization (language options), and onboarding assist features (tutorials).

4.3. Fundamental Mediator: Trust, Security, and Perceived Risk

Attitude determinants such as trust and security, which are both immobilized and omnipresent, are present in a number of studies conducted in India. Evidence supports that trust is an essential dividing line for a range of perceived elements of the system and the intention for its usage. Trust may cover a number of features regarding a transaction: its security and the privacy of the information, the reputation of the bank, and the level of protection the regulator provides to the consumers.

Measures taken by appropriate regulatory bodies in the field of IT governance (e.g., bank's supervisory actions in relation to digital governance) and media reporting on IT related malfunctions significantly erode the confidence of users, ultimately undermining their perception regarding usefulness and benefits of digital banking. Such incidences reduce the trust level of users and make them anxious as well as skeptical towards using m-banking apps. Consequently, the impact of perceived usefulness on their intention to use m-banking apps get weaken.

Implication: To build trust two key things are required: strong technical security to keep people's money and data safe, and honest communication when things go wrong to reduce their skepticism.

4.4. Social Influence, Word of Mouth and Network Effects

Attitude change within the community may be under the social influence of recommendations, family, and workplace guidance, particularly within the more collectivist segments of the population.

The seemingly endless growth of UPI in India showcases the power of social proof and the synergy between platforms. Endorsements by local community members, such as shopkeepers and local leaders, also facilitate overcoming the attention barrier.

To break negative adoption sentiment in the region, social community leaders and the fintech and banking sector can leveraged their community merchant networks.

4.5 Digital Literacy, Device Access, and Infrastructure

Facilitating conditions such as owning a smartphone and bank account, having a supportive (as in lower the level of digital trust barriers) but supportive bank, reasonable internet connectivity, and digital trust literacy frame the attitude which is formation.

Tele-density and rural connectivity slows the adoption of attitude formation however, the right support is required to break the digital friendly UIs for lower income, rural, and digitally literate populations.Polic, along with commercial efforts, has managed to close an attitudinal gap from the training sessions aimed at the device-poor population.

4.6 Service Quality, Features, and Value-Added Services

Serviced-app banks are perceived from the quality-of-service perspective through the lens of the fundamentals the app has to banking. Customer service, degree of service integration with a wallet and other applications, speed of transactions, error correction and other processes, and the level of discount service offered Customer Service perception and attitude are important.

Research has found a gap between what level of service is provided and quality of expectation to be the cause of a low satisfaction to attitude to usage ratio.

Reviews of the Indian fintech ecosystem highlight the features of the app such as the ease of bill payments, ease of P2P money transfer, access to bank statements, and notifications as attitude differentiators.

Implication: Servicing of enhanced features that are in demand, convinces, and thus, encourages more use attitudinally and feature-wise.

4.7 Demographic Moderators and Heterogeneity in Attitude

The components of the attitude of an individual as a set is motivated by age, education, income, occupation, and type of residence. People with especially high education and urban living have more extending positivity.

In various studies, results have shown differences in gender, but after adjusting for digital literacy, such differences in gender were ignored. Still, the cross-sectional studies on these attitudes suggest the the relationships are overstated and advise that the described groups, such as the elderly and women in rural areas, are more frequently emphasized in the research.

4.8 Policy, Regulatory Environment, and External Events

In these cases, RBI instructions, instance of data breaches, and the modifications made in onboarding and KYC procedures impact the Attitude and Trust levels. Currently, the regulator and the media-driven events have focused the users' attention on the glass silo phenomenon, the digital channels, and the need for adequate control on the Governance of IT. Policy formulations that enable more use of mobile banking such as digital inclusion and UPI are mistakenly assumed to strengthen the prevalent notion that digital imme is an attitude.

5. CRITICAL ASSESSMENT. STRENGTHS AND WEAKNESSES IN THE LITERATURE

Strengths

1. Identifying core constructs is critical - In India, the predictors are quite homogeneous (usefulness, ease, trust) for multiple studies.
2. Many authors have achieved methodological rigor. More recent studies use structural equation modelling, mediation and moderation analyses, and robust scale validation.
3. Enhanced attention to continuance and ecosystem factors.

Some more recent works have broadened the scope of use from the primary stages to the platform dynamics level intention to continue use (fintech partnerships, open banking).

Gaps and shortcomings

1. Over reliance cross-sectional surveys and convenience samples. This creates serious constraints of causal inference and generalisation, particularly in rural and low literacy contexts.
2. A dire paucity of studies of longitudinal and natural experiments. There is a lack of research investigating the changes in attitudes and behaviours that accompany the implementation of certain projects, such as financial literacy programmes, or shifts in user experience design.
3. Absence of qualitative thickness. Some works that utilize ethnographic techniques or in-depth interviewing to resolve the case of trust which persists despite the higher levels of security, and this is a serious neglect as it misses the important stages of some cognitive emotional processes.
4. No or little exploration of the heterogeneity. Rarely do studies engage in a systematic comparison across regional, linguistic, or banking types (public or private and small finance) or track the relations in the socially marginalised and disadvantaged groups (older people, women lacking digital control).
5. No connection which integrates microuniformised events Causally linking media focus, the regulatory measures taken, and the resulting attitude changes regarding trust is sparse in formal literature, even with coverage in the reviews that consider regulatory activities as trust sculptors.

The last measures undertaken by the RBI highlights the need to understand such connections better.

6. RESEARCH AGENDA AND ACTIONABLE ADVICE

6.1. Research agenda with prioritization

1. Longitudinal and panel studies on the attitude changes to the adoption and the continuance of adoption in the adoption depression and technology depression phases that are salient to targeted interventions such as the redesign of a mobile app for a bank and the inflow of massive digital literacy deployment campaigns.
2. Independently funded qualitative and mixed methods investigations on the cognitive and socio cultural drivers of technology under adoption and trust depression within the accessible strata. Ethnographic work in rural areas combined with in-depth interviewing of technology skeptics can provide fuller explanations.
3. Natural experiments combined with User Experience (UX) field studies. Collaborations between banks and universities to conduct A/B tests on the onboarding phase with different levels of security nudges and other trust signal nudges to measure the attitude changes and attitude shifts.
4. Studies on segmentation. Systematic representative sampling across more states, including the urban and rural interfaces, captures diversity and tailors interventions.

5. Media and regulatory event studies. Research that links the activities of regulators, the circulation of news about IT incidents, and the social media commentary about them to changes in population attitudes at scale.
6. Interdisciplinary models that go beyond classical models of acceptance to include behavioural economics (nudges), the theory of habit formation, and privacy calculus.

6.2. Actionable recommendations for banks, fintechs and regulators.

1. Build a culture of trust and openness. Evidence suggests that positive attitude formation is much easier when some remedial action is taken about the incidents. Trust also seems to significantly moderate the utility–intention link.
2. Localized and easier to understand UX. The completion of the first flow, the use of vernacular, and the use of micro-tutorials reduces cognitive overload and attitude improvement.
3. Evaluation at the community level. Use social and merchant networks to design proof-influence channels that non-consciously counteract low use attitude in low adoption areas.
4. Include and build a wired infrastructure at the policy level. Decreasing the cost of connection, devices, and digital literacy, backed by programme evaluation, inclusion improves the facilitating condition and leads to positive attitudes.
5. Latest smartphone/UPI penetration data indicates the positive impact adoption minimally expanded to MSMEs and greater MSME populations.
6. Preemptive IT controls. Strengthening of IT controls and external audits holds greater importance. The fines incurred by banks due to insufficient IT supervision eroded the public trust in the use of digital form, and trust in such digital use of these services is already minimal.

7. CONCLUSION

Research in India in the last 5/6 years for mobile banking customers indicates the favorable support of the traditional views towards mobile banking apps. The perceived usefulness and ease of use is accompanied by near omnipresent trust, security, and facilitating conditions. The evidence, though, is very strong for the digitally included urban population, there is a knowledge gap for the digitally unconnected, older, and rural population. The argument of failing to cross sectional survey is the missing causal claims and granularity. Therefore, the literature is still pending longitudinal, mixed, and experimental methods to the optimally design attitudinal change, and test a shift.

From a policy perspective, practice and perspective banks, fintechs and regulators should target and commit resources to the trust deficit gap by building positive user experience, enabling broader inclusion, and transparent governance to foster positive attitude around the them while sustaining adoption.

Considering the speed at which the payment landscape in India has been digitized, along with the periodic regulatory changes, the next set of studies should integrate macro events and media narratives with micro attitudes in order to devise strategies for resilient and inclusive digital banking.

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