

Factors Influencing the Continuous Usage of Mobile Banking Services in Butembo, Democratic Republic of Congo

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Abstract

The emergence of cell phones and the Internet has resulted in many people adopting e-commerce, particularly mobile banking. Mobile banking services are also being adopted in the Democratic Republic of Congo (DRC), although at an early stage. This study aims to examine the intention of m-Banking users to continue using its applications. Data were collected from 120 customers with experience of using m-Banking. A regression analysis was carried out. Results revealed a positive link between perceived usefulness, performance, confidence, satisfaction, and continuous usage of m-Banking. The perceived cost had a negative impact on continuous usage. The study did not establish any relationship between quality of service and continuous usage. This study confirms the need to extend the TAM model when studying m-Banking adoption. The findings will be useful to banks in their m-Banking implementation strategies.

Keywords: *Continuous usage, DRC, M-Banking, Performance, Perceived cost, Perceived usefulness, Service quality, Satisfaction, Trust.*

Introduction

With the growing usage of mobile phones, several sectors are integrating them as a working tool [1]. Nearly everyone now owns a smartphone, that can be used for more than simple communication. The banking sector is not excluded from mobile phone usage [2]. With the emergence of the Internet and the widespread use of smartphones, the banking sector has been driven to innovate by the introduction of mobile banking solutions [3]. Mobile banking (m-banking) is one of the most recent services proposed to bank customers, alongside ATMs and online banking [4].

Mobile banking applications allow users to perform a range of transactions, including funds transfers, balance checking, bill payments, and other banking transactions, from their smartphones or tablets, without having to go to the bank in a user-friendly way [5, 6].

M-Banking offers several advantages for both bankers and customers. For banks, it is a major way of penetrating the market and gaining a competitive advantage [7], while for the customer it offers instant access to financial services from anywhere at any time, personalized service, and easy adaptability [8], ease learning [9] and much more. Ultimately, m-Banking improves bank-customer relations [10].

Given this, banks are increasingly investing in m-Banking. The global m-banking market was valued at \$772.96 million in 2022 [11]. The same source estimates its value to reach 1,873.23 million dollars by 2030. Moreover, increasingly individuals are turning to m-Banking applications. In a report published in 2023, 43.5% of American households are reported as using m-Banking [12].

The African continent has not remained indifferent to this global trend. In an article published in 2017 by [13], the African continent was the leading user of mobile financial services. With over 282 mobile financial services offered on the continent and more than 100 million active accounts used by adults, Africa far outpaces Asia (40 million active accounts for adults), the world's most populous region. Clearly, Africa is one of the biggest m-Banking markets in the world.

Mobile banking adoption in the Democratic Republic of Congo, which is characterized by low technology adoption [14, 15]; has been very slow. This is because Congolese society is cash-oriented [16]. According to the same source, this can be explained by several other alternatives to m-Banking, which sometimes involve lower costs. However, M-Banking has such great potential, according to the above-mentioned source, especially in terms of facilitating domestic transactions, salary payments, and bill payments. The high level of mobile phone penetration in the DRC is also worth mentioning. In 2023, the US government reports mobile phone penetration at 44% [17] representing a huge potential for m-Banking given the large Congolese population.

Moreover, with the government's decision to prioritize digitization [15], m-Banking has become a great opportunity for the country. The introduction of banking services for government salaries has also prompted banks to offer mobile payment solutions to relieve the pressure on cash withdrawal counters. As a result, a number of Congolese have been forced to use m-banking applications.

Given the progressive use of m-Banking in the DRC, a study analyzing the predictive factors for its continuous usage is essential. Therefore, this study aims to identify the key factors likely to encourage users to use m-Banking in the DRC.

Theoretical Framework and Hypothesis Development

Technology adoption is one of the most widely discussed topics in information systems literature [18]. Several models have been proposed to predict the use/adoption of new technologies. The TAM model is the most used of these [19]. Proposed in 1989 by [20, 21], the model is based on the Theory of Reasoned Action (TRA) and has been used in over a thousand research studies on technology adoption. In its initial form, the model argued that technology usage is predicted by perceived usefulness and perceived ease of use. Over the years, the model has been revised and extended to include new parameters such as relative benefits, performance, and system costs [18]. The TAM model in its many forms has been used in several studies to predict the use of m-Banking worldwide. The various studies identify the critical factors for the adoption or use of m-Banking.

One of the most identified factors is perceived usefulness [22]. Perceived usefulness has been identified as the factor most frequently cited in the literature in terms of the adoption of new technologies [18]. The more useful a computer system is perceived to be, the more users will want to use it [21]. The use of m-Banking is therefore positively linked to users' perceived usefulness [23].

Hypothesis 1(h1): Perceived usefulness influences continuous usage of mobile banking services.

In addition to perceived usefulness, the IT system's performance is positively associated with its usage [24]. Performance is ranked as one of the best predictors of m-banking adoption, alongside intention to use, in a literature review of m-banking adoption factors [25]. M-banking

application performance will encourage customers to want to use its services on an ongoing basis.

Hypothesis 2(h2): Performance influences continuous usage of mobile Banking.

Trust is also a key determinant of M-Banking usage [26]. In this study, trust refers to the trustworthiness and privacy of mobile banking application providers in carrying out mobile commerce activities [27]. In a survey about the relationship between trust in mobiles, trust in e-Banking sites, and trust in telephone and m-Banking, a positive relationship was found. The different levels of trust identified in the study influence user satisfaction, which ultimately affects the continuous usage of mobile financial services [28]. The more confidence users have in a system and its provider, the more they will want to continue using it.

Hypothesis 3(h3): Trust influences the continuous usage of mobile Banking.

Performance and confidence lead to satisfaction [27] and satisfaction reinforces the desire to continue using mobile financial services. Studies show a positive relationship between satisfaction and continuous usage of mobile banking. In some studies, satisfaction is the main determinant of the intention to continue

using mobile financial services [29]. Therefore, the more satisfied users are with mobile banking, the more they are likely to continue using it.

Hypothesis 4(h4): Satisfaction influences the continuous usage of mobile Banking.

Agent responsiveness is a key determinant of continuous usage of m-Banking, as identified in the literature [30]. Agent responsiveness is included in service quality, which is one of the main predictors of m-Banking usage [31]. From the same source, service quality, which is determined by responsiveness, assurance, and empathy, has an indicative impact on the post-adoption behavior of m-Banking users. Thus, if the service provided is of high quality, users will want to continue their m-Banking experience.

Hypothesis 5(h5): Service quality influences the continuous usage of mobile Banking.

The perceived cost of use also determines the usage of m-Banking applications [24]. Perceived cost is the extent to which an individual believes that using a particular technology will cost money [32]. If the user perceives mobile banking usage to be cheaper, they will want to use it. However, if they perceive it to be more expensive, they are unlikely to use it.

Hypothesis 6(h6): Perceived cost influences the continuous usage of mobile Banking services.

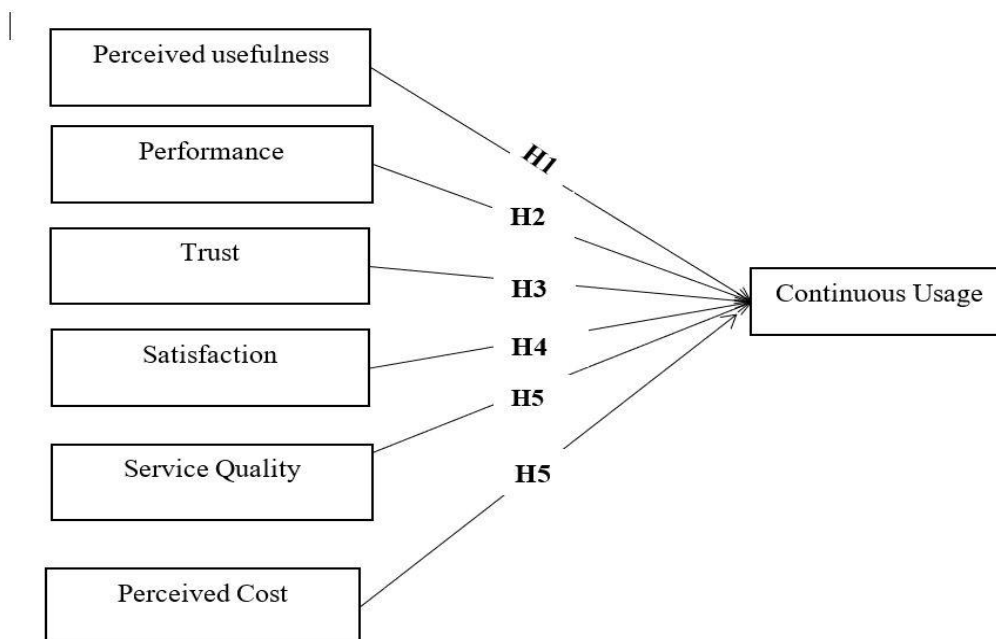


Figure 1. Research Model

Materials and Methods

120 m-Banking users were selected in the city of Butembo, DRC for this study. They were chosen using the convenience sampling method. The study only included people who had at least one m-Banking application. Their opinions were collected using a questionnaire based on the Likert scale (Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree). Respondents were informed of the purpose of the study and the anonymous nature of their answers, to ensure that the data was collected appropriately.

Data analysis was carried out using SPSS 21 software and consisted essentially of multiple regression analysis. Using this analysis, we were able to test the relationship between various quantitative variables. The 5% threshold was

used arbitrarily in this study. We also calculated the probability whose value was compared to the threshold. A value below the threshold means that the two variables are associated. consequently, a dependency between the two variables.

Results

Hypothesis analysis consisted of multiple regression analysis as described in the Methodology. The results in Tables 1 and 2 show a significant test ($\text{sig}=0.000$) and $R^2=0.505$. The R^2 value means that the intention to continue using mobile financial services is explained at around 50% by the predictive factors studied. The following section examines the significance of each factor.

Table 1. Model Summary

Model	R	R-Square	Adjusted R Square	Std. Error of the Estimate
1	.711 ^a	.505	.479	1,66913
a. Predictors: (Constant), Perceived usefulness, Performance, Trust, Satisfaction, Service Quality, Perceived Cost				

Table 2. ANOVA

Sig		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	320,974	6	53,496	19,202	.000 ^b
	Residual	314,818	113	2,786		
	Total	635,792	119			
a. Depend variable : continuous usage						
b. Predictors: (Constant), Perceived usefulness, Performance, Trust, Satisfaction, Service Quality, Perceived Cost						

The results for the coefficient table (Table 3) show a positive relationship between satisfaction ($\beta=0.336$, $p=0.000$) and continuous usage. So, the more satisfied a user is with a mobile banking system, the more they will want to continue using it. The same applies to perceived usefulness ($\beta=0.401$, $p=0.000$), so the more useful a user perceives a mobile banking system to be, the more they will want to continue using

it. In the same table, a negative relationship is shown between perceived cost ($\beta=-0.29$, $p=0.000$), this means that the more expensive a user perceives the mobile banking system to be, the less likely they will want to use it in the future. The hypothesis relating to the system quality did not appear to be significant ($p>0.05$) and was therefore rejected.

Table 3. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Decision
		B	Std. Error	Beta			
1	(Constant)	-1,289	2,116	-	-,609	,544	-
	Perceived usefulness	,462	,092	,401	5,023	,000	Accepted
	Performance	,166	,074	,170	2,261	,026	Accepted
	Trust	,131	,065	,155	2,002	,048	Accepted
	Satisfaction	,241	,054	,336	4,450	,000	Accepted
	Service quality	,079	,093	,065	,847	,399	Rejected
	Perceived cost	-,122	,034	-,293	-3,645	,000	Accepted
a. Depend variable : Continuous usage							

Discussion

Information technology adoption has been one of the most hotly debated topics in management in recent years [18]. Following this, we surveyed mobile banking users about the drivers behind their continuous usage of mobile services. The findings show that continuous usage of mobile banking services is positively influenced by satisfaction, performance, trust, and perceived usefulness. On the other hand, perceived cost was found to negatively influence continuous usage. System Quality did not significantly impact the desire to continue using mobile banking.

These results are consistent with prior studies. Several studies identify perceived usefulness as a key determinant of computer system use [33]. The more useful the user considers the system to be, the more they use it [18]. A study of user satisfaction with mobile applications [34], argues that perceived usefulness influences satisfaction, which in turn influences mobile applications’ usage. The present study also finds an association between user satisfaction and the intention to continue using a mobile application. Various authors have identified satisfaction as a key determinant in the continuous usage of a computer system [35]. In his study, of the determinants of continuous usage of m-Banking

[29], identified satisfaction as the most important factor.

Performance was identified in this study as a factor influencing continuous usage of m-Banking. The result confirms the findings of previous studies, which established an influential relationship between the two factors [24].

The positive relationship between trust and continuous usage of m-Banking mentioned in our study is supported by previous studies. A similar study conducted in Iraq also found a direct relationship between the two constructs [36]. Users who are confident with the system and its providers will continue using it in the future.

A negative relationship was found between perceived cost and continuous usage of m-Banking. This relationship is consistent with the results of a study carried out in China by [37] which reported a similar link. A user will therefore be reluctant to use a system that he considers expensive to use and open to systems that he can afford.

The R2 value (0.505) suggests above-mentioned factors account for about 50.5% of m-Banking continuous usage. This means that, in addition to these factors, there may be others that could explain the construct. Relative advantages [18], social influence [24], perceived ease of use [38], habits [39], technological anxiety,

perceived risk, perceived physical condition, and resistance to change [40] for example, may influence the continuous usage of mobile banking services.

Conclusion

M-banking is now widely used throughout the world, including Africa. We conducted this study in the Democratic Republic of Congo to identify the factors determining its use in a society that is still cash oriented.

Based on the literature review, a model consisting of six variables predictive of continuous usage of m-Banking was proposed. This model was assessed by analysing 120 valid responses from m-Banking users. The analysis consisted of multiple regression using SPSS 21.

Perceived usefulness, satisfaction, confidence, performance, and perceived cost were found to be the determinants of continuous usage of m-Banking. We found no relationship between service quality and continuous usage of m-Banking. Customers will want to use m-Banking applications if they find them useful, efficient, and less expensive. Satisfaction with and confidence in the systems will also determine their continuous usage.

In terms of theoretical implications, this study extends the TAM model by using additional variables such as satisfaction, trust, performance, and perceived cost. In addition, it examines the adoption issue from a context where few similar studies have been conducted.

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From a practical point of view, the study results can be used by bankers to promote m-Banking in a country that is still relatively slow to adopt it. When introducing mobile banking in the Congo, bankers should focus on ensuring that these systems are useful, efficient, trustworthy, and less expensive, to satisfy customers and motivate them to continually use them.

This study suffers from certain limitations. Firstly, the data were collected in only one town. Future research may extend the study to other cities in North KIVU and other regions of DRC. Secondly, some other factors can be included in the model. These include perceived ease of use, social influence, habits, and technological anxiety among others. Thirdly, future studies can approach research in other ways. For example, by using a random sampling technique when distributing the questionnaire. Similarly, data analysis may be carried out in several different ways, for example using Structural Equation Modelling.

Conflict of Interest

The authors declare no conflict of interest.

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