

## **M-B-QUAL: A Scale for Measuring Mobile Banking Service Quality**

Mobile banking (m-banking) enables banks to provide convenient and customized banking services to customers without time and geographical constraints. Identifying consumers' perceived service quality is the key to success and banks are keen to explore it in the m-banking context. But, no study has been found to measure service quality in this context. Thus, the purpose of this study is to develop a scale to measure m-banking service quality and validate the same through the rigorous steps of scale development and validation recommended in the literature. The objective of this study is three-fold. First, to examine the need of the unique scale in the m-banking context. Second, to develop a scale for measuring m-banking service quality and examine the reliability and validity of the scale. Third, to evaluate the stability of the developed scale from the bankers' perspective. To achieve first objective, the capability of different generic service quality measurement scales (SERVQUAL, SERVPERF, and E-S-QUAL) have been evaluated to examine the need of the unique scale in the m-banking context. For the second objective, initial items have been explored through four qualitative studies, then five studies have been conducted to establish the reliability and validity of the five-dimensional M-B-QUAL scale. Security and privacy, customer support, interactivity, content, and efficiency were found to be the dimensions of the scale. Finally, the stability of the scale has been examined by collecting responses from bank employees. This study enriches service quality literature by developing a new five-dimensional M-B-QUAL scale to measure m-banking service quality. Practically, this study will help banks to understand consumers' perception of m-banking service quality and to deliver these services accordingly to gain consumers' loyalty.

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