

Investigate the Impact of Mobile Banking Service Quality on Brand Attachment with the Mediating Effect of Word of Mouth (WOM) with the Special Reference to The Banking Industry in Sri Lanka

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This study examines the impact of Mobile Banking Service Quality (MBSQ) on Brand Attachment in Sri Lanka's banking industry, with a focus on the mediating role of Word of Mouth (WOM). Mobile banking is a key driver of customer engagement, yet limited research explores how service quality influences brand attachment and WOM, particularly in emerging markets. This study aims to fill this gap by assessing the direct and indirect effects of MBSQ on brand attachment, offering insights into banks to enhance service quality and customer relationships.

A positivist approach with a quantitative methodology was used to test hypotheses. Data were collected from 389 mobile banking users in Sri Lanka through a structured questionnaire measuring MBSQ, WOM, and brand attachment. Key service quality dimensions examined include usability, security, value-added features, and aesthetics. Statistical analyses, including regression modeling and mediation analysis, were conducted using SPSS.

Results reveal that MBSQ significantly influences brand attachment, with usability and security being crucial factors. A seamless user experience and strong security features enhance trust and emotional connection. WOM was found to mediate this relationship, amplifying the impact of positive service experiences. However, the effect of MBSQ on WOM in Sri Lanka is lower compared to global benchmarks, indicating unique market conditions.

The study is limited to Sri Lanka, with a sample of 389 respondents, affecting generalizability. Convenience sampling may introduce bias.

Theoretically, this research advances understanding of how MBSQ, WOM, and brand attachment interact. Practically, it offers recommendations for

banks to enhance usability, security, and personalized services. Encouraging WOM through referrals, reviews, and social media engagement can strengthen brand attachment. Future research should explore the role of emerging technologies such as AI and blockchain in digital banking.

Keywords: *Banking Industry, Brand Attachment, Mobile Banking Service Quality, Word of Mouth*