

Impact of COVID-19 on User Awareness and Adoption of Mobile Banking Services

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Abstract

The COVID-19 epidemic substantially altered consumer behavior and expedited digital transformation across several industries, particularly in financial services. This research examines the effects of the pandemic on user awareness and the uptake of mobile banking services. This study used the Technology Acceptance Model (TAM) as its theoretical framework to investigate essential aspects such as perceived ease of use, user awareness, usage intention, and trust. A quantitative methodology was used, gathering data from 384 participants using a standardized questionnaire. Employing SPSS for Structural Equation Modeling (SEM) using AMOS validated the importance of all given hypotheses, indicating that the pandemic had a substantial positive influence on both awareness ($\beta = 0.700$, $p < 0.001$) and adoption ($\beta = 0.423$, $p < 0.001$) of mobile banking services. Moreover, perceived ease of use and intention to use were shown to strongly affect actual adoption behavior. The research indicates that while the epidemic acted as a catalyst, sustained adoption relies on intrinsic variables such as usability and trust. These results provide essential insights for policymakers and financial organizations seeking to develop inclusive and user-friendly digital banking systems in the post-pandemic period.

Keywords: COVID-19, Mobile Banking, Technology Adoption, User Awareness, Perceived Equation Modelling, Financial Inclusion, Technology Acceptance Model (TAM).

1 Introduction

The emergence of mobile devices has significantly altered people's everyday activities, particularly concerning financial transactions. In recent years, there has been an increasing trend in mobile banking use across all sectors. WorldPay said that mobile banking constituted 22% of worldwide points of sale expenditure in 2019, projected to increase to 29.6% by 2023 (Worldpay, worldwide Payments Reports). Research, like that of [1], has investigated consumers' intentions to use mobile banking across several situations. However, there persists a deficiency in the diversity of factors and theoretical evidence from several perspectives, especially within the setting of a pandemic [2].

Covid-19 is a viral virus that began in China and then expanded worldwide. Protecting human life becomes a major challenge. To prevent the transmission of the virus, the Government implemented numerous regulations and lockdowns, necessitating that individuals remain inside and adhere to social distancing protocols [3]. This epidemic has caused a decline in currency values globally, and thus, mobile banking applications have facilitated our progression from this catastrophe. [4] With technological advancements, banks have transformed their operational structure, customer interactions, strategic approaches, and work atmosphere. Mobile banking services facilitate transactions at one's fingertips, therefore conserving time

and enhancing convenience in the current context.

Online banking offers a greater number of features and functionalities at a reduced cost than traditional banking activities. [5] The proliferation of smartphones has resulted in an ongoing increase in the use of mobile applications. Online banking and mobile applications from financial institutions provide users with numerous benefits, including the ability to access their accounts from any location at any time. This has been a significant benefit in conducting financial transactions during the unprecedented Covid-19 pandemic. Additionally, it enables us to adhere to the social distancing order without having to visit banks directly. The economy has experienced sluggish growth due to Covid-19, and numerous banks that are not performing well financially are being merged with stronger banks. However, this merger has not had a negative impact on mobile banking users, as the banks have navigated the mergers and acquisitions with ease.

One of the most effective methods of containing the current Covid-19 epidemic, according to health recommendations, is to avoid intimate contact. In accordance with these indications, the majority of banks in the afflicted countries have decreased the hours of operation for their branches and are now encouraging their customers to utilize mobile banking services more frequently. Consequently, it plays a critical function in the contemporary world. Additionally, it is feasible to acquire continuous access to all financial data in real time. Additionally, certain financial institutions have attempted to encourage the use of mobile banking by providing tutorials and broadening the range of transactions that customers can conduct remotely. [6] The banking services have been found to be beneficial in numerous ways when they are digitalized, as they allow us to access our account information through these banking applications. The global financial sector is being significantly impacted by the accelerated proliferation of Covid-19. Therefore, the acceptance of mobile banking services is a cause for concern.

The primary focus of previous research has been on the enablers and inhibitors of mobile banking adoption in developing countries. For instance, [7] examined the contextual facilitators and barriers that influence the intention of Indian consumers to use mobile payments. In the same vein, [8] investigated the obstacles to the utilization of mobile banking services in India. [9] also identified the impact of security, perceived risk, and control on the adoption of mobile banking. [10] examined the influence of argument quality, valence, and consistency on the adoption of mobile banking. [11] investigated the influence of numerous variables on the intention of Brazilian farmers to use mobile banking. Mwangi and Brown (2015) evaluated the decision criteria and constraints that affected the utilization of mobile banking by Kenyan consumers. The utilization of mobile banking in the context of the COVID-19 pandemic has been verified by numerous studies. For example, [12] determined that the intention to use e-wallets was influenced by the perceived risk of COVID-19 and the support of the government. [13] assessed the impact of e-banking's service quality on the satisfaction and loyalty of Pakistani consumers. In the same vein, [14] investigated the impact of performance expectancy, effort expectancy, social influence, and perceived security on the behavioral intention to use e-wallets in India.

2 Review of Literature

[15] investigated the reasons behind customers continued use of mobile banking services during the COVID-19 pandemic. It uses an integrated framework incorporating psychological and situational factors. Data from 250 rural customers was analyzed using Structural Equation

Modeling. Results showed that subjective norms, ease of use, social distance, attitudes, and institutional support influenced users' intentions. The study suggests caution in designing MBSAs to prevent varying usage behaviors during unprecedented situations.

The paper by [16] explored the factors influencing mobile banking usage during the Covid-19 pandemic in Greece. Using a field survey of 617 users, it found that demographics, personal and technology acceptance significantly influenced adoption. Factors such as perceived usefulness, ease of use, risk, hedonic motivation, and social influence significantly impacted mobile banking usage. The study is the first to examine these determinants in Greece during a time of contactless transactions.

[17] explained that the Indian government has embraced mobile banking, promoting its adoption through partnerships with banks and the RBI. This shift has led to a 5% growth in mobile banking during the Covid-19 pandemic, making it the second-largest situation after demonetization. The study aims to identify the growth in mobile banking during the pandemic and examine the crucial role of online transactions.

The COVID-19 pandemic has significantly impacted daily activities and the global economy, particularly the banking sector. [18] aims to identify factors affecting mobile banking acceptance among banking customers in Palestine during and after the pandemic. A total of 290 people were surveyed using an electronic questionnaire. The findings showed that attitude, intention, PBC, PEOU, PR, and PU significantly affect mobile banking usage intention.

[19] noted that the economy had been significantly affected by Covid-19, which has resulted in a global recession. The effects of Covid-19 on a variety of sectors are readily apparent. Their primary area of focus is international trade, stock market conditions, industrial progress, agricultural produce, and inconsistency in the gold market (Girish, V., & Manu 2020).

[20] conducted research on the correlation between the age and social contact structure of the Corona virus and its transmission. They concentrated on the social distancing measures implemented by the government, the impact of lockdowns on the pandemic, and so forth. The mortality rate increased, particularly among the elderly. They analyzed data from three countries: India, China, and Italy. In order to illustrate these effects, a mathematical model was introduced.

[21] examined Malaysian millennials' intentions towards mobile banking app adoption during the COVID-19 pandemic. Data from 270 respondents was collected using the Unified Theory of Acceptance and Use of Technology. Results show that performance expectancy, effort expectancy, trust, and personal innovativeness significantly influence adoption intentions, while social influence and facilitating conditions do not. Demographic factors also influence these relationships.

[22] evaluated the impact of demographic and social factors on mobile banking adoption during the COVID-19 pandemic in Bangladesh. Results show that gender, income, and occupation have no significant influence, while higher charges and satisfaction have a significant impact. The study suggests that providers should focus on user-friendliness, cost-effectiveness, safety, security, and trustworthiness to accelerate the economy despite the pandemic.

[23] investigated the customer attitudes and intentions towards mobile banking applications in Turkey during the Covid-19 lockdown. It suggests that service-wise attributes and personal traits positively impact attitudes towards and intention to use mobile banking applications. The study also highlights generational differences in mobile banking usage. Results showed that usability, security, enjoyment, and performance of mobile banking applications positively

impact attitudes, while financial risk negatively affects them. Generation Y customers have a more positive attitude and intention to use mobile banking than Generation X and Baby Boomers. The research contributes to the Technology Acceptance Model and offers recommendations for digital marketing strategies.

[24] examined the impact of the pandemic on mobile banking adoption among micro and small enterprises in Nairobi's central business district. The research used stratified random sampling and questionnaires to collect data from 60 enterprises across six sectors. The findings suggest that the pandemic contributed to increased usage of mobile banking, primarily to avoid physical payment methods, which were seen as ways the virus spread.

[25] discussed the social practice of mobile banking adoption during the COVID-19 pandemic, using data from customers and managers. It reveals that social media, social circles, family members, and customer service agents significantly influence MB adoption. The findings provide a framework for improving accessibility and habitual practice of MB adoption, highlighting the practical implications for systems developers.

[26] derived the factors influencing the intention and recommendation to use mobile banking applications among 314 Vietnamese customers. It identifies seven factors: perceived risk, ease of use, usefulness, attitude, trust, social image, and innovativeness. The findings highlight that innovativeness, attitude, risk, ease of use, and trust have the most significant impact on customers' behavior in emerging markets like Vietnam during the COVID-19 pandemic.

[27] presented the impact of the COVID-19 crisis on retail banking behavior in Romania, focusing on the banking sector. A survey of 738 consumers revealed that the pandemic's impact on lifestyle positively influenced attitudes towards internet and mobile banking services. The study suggests that banks should offer financial education courses, improve communication, design new products, and demonstrate flexibility in negotiating lending and refinancing conditions to maintain the trend of using internet and mobile banking services.

2.1 Research Gap

Despite several studies have investigated the uptake and use of mobile banking services during the COVID-19 pandemic across various nations and user demographics, substantial research gaps persist. Much of the current study emphasizes individual aspects, including perceived utility, ease of use, trust, and demographic variables, often within confined geographical or cultural settings. Nonetheless, there is an absence of thorough, comparative investigation that synthesizes psychological, socio-economic, and institutional factors across various user groups. Moreover, few research has investigated enduring behavioral modifications after the pandemic or the interaction among digital literacy, financial inclusion, and crisis-induced adoption. The impact of ongoing awareness initiatives, technology advancements, and user experience design on mobile banking uptake during and after the epidemic is still inadequately examined. Addressing these deficiencies may provide a more comprehensive picture of user behavior and facilitate the creation of robust, inclusive mobile banking ecosystems.

3 Methodology

3.1 Research Design

The research design employed a quantitative analysis, using statistical empirical analysis to examine the Impact of COVID-19 on User Awareness and Adoption of Mobile Banking Services. A structured approach is used to systematically collect and analyse data from

representative sample of 384 respondents to ensure statistical reliability and validity. Data collection is conducted using a standardized questionnaire that includes Likert-scale questions to assess respondents' user awareness of mobile banking, perceived usefulness, perceived ease of use, trust in mobile banking systems, and adoption behaviour. The research used SPSS (Statistical Package for the Social Sciences) for data analysis, utilizing factor loadings, reliability analysis, and descriptive statistics to evaluate the dataset. AMOS (Analysis of Moment Structures) is employed for structural equation modelling (SEM) to analyse the interrelationships among the principal variables and to evaluate the provided hypotheses.

3.2 Conceptual frame work

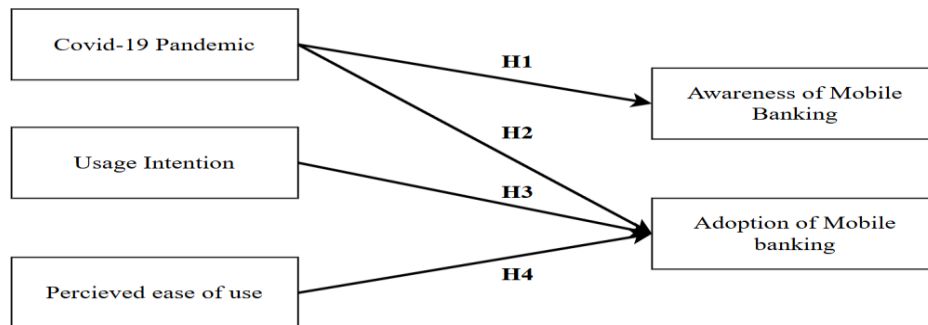


Figure 1 Conceptual frame work

This conceptual framework delineates the dynamic interplay between the COVID-19 epidemic and the expedited transition to digital banking practices, with special emphasis on the knowledge and uptake of mobile banking services. The approach is based on the Technology Acceptance Model (TAM) and incorporates external stimuli, such as the disruption caused by COVID-19, as a contextual element affecting technology-related attitudes and behaviors. The model asserts that the COVID-19 pandemic (H1) has markedly heightened user awareness of mobile banking, propelled by the need for contactless transactions and social distancing measures. Heightened awareness subsequently improves the perceived utility (H2) and perceived ease of use (H3) of mobile banking systems, as users gain familiarity with their features and advantages. The perceptions outlined in the Technology Acceptance Model (TAM) are essential determinants of confidence in mobile banking systems (H4) and user intention to adopt or persist in using mobile banking services (H5). Furthermore, the model integrates trust as a mediating variable between system perceptions and adoption behavior, acknowledging that during crises, faith in the safety, dependability, and security of digital platforms is crucial. The methodology indicates that COVID-19 indirectly influences mobile banking adoption by enhancing awareness and altering user perceptions, hence underscoring the significance of digital platforms in daily financial management during and after the pandemic.

3.3 Research Objectives

1. To examine the impact of perceived ease of use on the adoption of mobile banking during the Covid-19 pandemic.
2. To assess the role of awareness of mobile banking in shaping its adoption during the Covid-19 pandemic.
3. To analyze the relationship between usage intention and the adoption of mobile banking during the Covid-19 pandemic.
4. To evaluate how the Covid-19 pandemic moderates the relationships between perceived ease of use, awareness, usage intention, and mobile banking adoption.
5. To identify key barriers and facilitators in mobile banking adoption during the Covid19 pandemic.

3.4 Hypothesis:

1. **H1:** COVID-19 pandemic has increased user awareness of mobile banking services.
2. **H2:** COVID-19 pandemic has accelerated the adoption of mobile banking services.
3. **H3:** Usage intention has a significant positive effect on actual adoption of mobile banking
4. **H4:** Perceived Ease of Use (PEOU) has a significant effect on actual adoption of mobile banking.

3.5 Sample selection

The study employed a sample size of 384 respondents, ensuring a reliable and representative dataset for analysis. A stratified sample method was employed to encompass a wide range of mobile banking users who have adopted mobile banking service during the covid-19 pandemic.

3.6 Data collection

This study utilizes a quantitative methodology, implementing systematic data gathering techniques to guarantee precision and dependability. The principal data gathering approach included a structured questionnaire aimed at assessing the user attitudes and behaviours related to mobile banking services in the covid-19. The questionnaire encompasses essential characteristics such perceived usefulness, perceived ease of use, trust in mobile banking systems, and adoption behaviour each evaluated through several Likert-scale statements to thoroughly capture respondent impressions. Participants were requested to assess factors like data transparency, user awareness of mobile banking, accessibility, and trust in mobile banking. The questionnaire was disseminated online by email, Google Forms, and fintech lending platforms to guarantee extensive participation and accessibility. In addition, interviews with digital banking executives and fintech analysts were performed to enhance the quantitative insights into institutional strategy and user engagement initiatives throughout the epidemic. Secondary data including banking reports, digital transaction volumes, and application use analytics were also utilized to corroborate results and enhance the study's overall validity.

Moreover, interviews with fintech experts and loan officers were undertaken to acquire insights on the execution and efficacy of AI/ML-based credit scoring algorithms. Secondary data, comprising loan acceptance and rejection records, default rates, and performance metrics of AI models, were studied to corroborate findings and evaluate the real-world implications of AI-driven credit assessment systems.

3.7 Measures

Data has been gathered with the help of a structured questionnaire. Questionnaire has been prepared using Likert type scale where respondents will be asked to share their opinions regarding various research questions under study. Questionnaire has a set of both open ended and closed ended questions. Questions have been carefully crafted so as to gather meaningful information with respect to identified research variables. There are five categories of respondents in the survey and a separate questionnaire has been designed for each category of respondents.

4 Results

4.1 Demographic variables

Table 1 Demographic variables

Demographic variables		Frequency	Percentage
Gender	Male	195	50.8
	Female	189	49.2
Total		384	100.0
Age	21-30 years	123	32.0
	31-40 years	147	38.3
	above 41 years	114	29.7
	Total	384	100.0
Educational level	High School	129	33.6
	Bachelor's Degree	129	33.6
	Master's Degree	126	32.8
	Total	384	100.0

The demographic profile of the research participants in " Impact of COVID-19 on User Awareness and Adoption of Mobile Banking Services " demonstrates a fair representation in terms of gender, age, and educational qualifications. Among the 384 respondents, 50.8% were male (195 persons) and 49.2% were female (189 individuals), reflecting approximately equal gender involvement. The age distribution of responses reveals that 38.3% are aged 31–40 years, 32% are in the 21–30 years' category, and 29.7% are above 41 years, indicating a varied composition of early-career, mid-career, and seasoned professionals. In terms of educational credentials, a same proportion of respondents (33.6%) had High School education and Bachelor's degrees (129 each), while 32.8% (126 people) held a Master's degree. The diverse demographic distribution enhances the study's conclusions by integrating multiple viewpoints across gender, age, and educational background.

4.2 Factor analysis

Table 2 KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.944
Bartlett's Test of Sphericity	Approx. Chi-Square	6112.1
	df	300
	Sig.	.000

WKMO and Bartlett's tests to assess the suitability for factor analysis. The obtained KMO value was 0.944, indicating high sampling adequacy, and the Bartlett's test was highly significant ($P = 0.00$), supporting the factor analysis.

Table 3 Internal Consistency and Convergent Validity

Constructs	Cronbach's Alpha	AVE	Composite Reliability
Covid19 Pandemic	0.879	0.70675548	0.83938569
Usage Intention	0.897	0.71519439	0.84256043
Percieved ease of use	0.892	0.7077953	0.83978171
Awareness of Mobile Banking	0.891	0.70535457	0.83884998
Adoption of Mobile Banking	0.860	0.64941339	0.81524136

The validity and reliability of the constructs were measured by Cronbach's Alpha, Average Variance Extracted (AVE), and Composite Reliability. All the constructs showed high internal consistency with Cronbach's Alpha ranging from 0.860 to 0.897, which is well above the value of 0.7, reflecting strong reliability. AVE values of 0.649 to 0.715 were greater than the suggested 0.5, verifying convergent validity, whereas Composite Reliability scores of 0.815 to 0.843 were also higher than the 0.7 threshold, further establishing reliability of the constructs. These findings individually verify that the measurement model was both valid and reliable, thereby guaranteeing the stability of the structural analysis of the study.

Hypothesis development

Table 4 Hypothesis outcome

Hypothesis	Relationship	Estimate	C.R.	Sig. P- Value	Results
H1	Covid19 Pandemic ----> Awareness of Mobile Banking	0.700	11.804	***	Accepted
H2	Covid19 Pandemic ----> Adoption of Mobile Banking	0.423	7.576	***	Accepted

H3	Usage Intention	---->	Adoption of Mobile Banking	0.362	6.68 7	***	Accepted
H4	Percieved ease of use	---->	Adoption of Mobile Banking	0.367	6.52 3	***	Accepted

➤ **H1: COVID-19 pandemic has increased user awareness of mobile banking services.**

The hypothesis predicted a positive relationship between the Covid-19 pandemic and mobile banking awareness. The findings validated this hypothesis with a very significant estimate of 0.700 (C.R. = 11.804, $p < 0.001$), suggesting that the pandemic greatly boosted awareness of mobile banking services. This implies that increased health concerns and social distancing protocols during the pandemic probably fueled more attention towards digital financial solutions.

➤ **H2: COVID-19 pandemic has accelerated the adoption of mobile banking services.**

The hypothesis speculated that the Covid-19 pandemic had a positive effect on mobile banking adoption. The analysis validated the relationship with a significant estimate of 0.423 (C.R. = 7.576, $p < 0.001$), showing that the pandemic served as a trigger for mobile banking adoption. This fits with the expectation that consumers resorted to digital channels to reduce physical transactions amid the health crisis.

➤ **H3: Usage intention has a significant positive effect on actual adoption of mobile banking.**

The hypothesis tested the influence of usage intention on the adoption of mobile banking. The results showed a positive and significant association (estimate = 0.362, C.R. = 6.687, $p < 0.001$), confirming the hypothesis. This suggests that users intending to use mobile banking would more likely adopt it, underlining the contribution of behavioral intention to actual usage.

➤ **H4: Perceived Ease of Use (PEOU) has a significant effect on actual adoption of mobile banking.**

The hypothesis examined whether ease of use perceived affected mobile banking adoption. It was found to have a significant estimate of 0.367 (C.R. = 6.523, $p < 0.001$), verifying the hypothesis. This means that simplicity and user-friendly design in mobile banking platforms were a vital factor in fostering adoption since customers favoured platforms with ease of use.

4.3 Discussion

The research presents strong evidence on how the COVID-19 pandemic had a major impact on user awareness and uptake of mobile banking services, based on solid statistical analysis and a demographically representative sample of 384 participants. The results verify all four hypotheses, illustrating that the pandemic served as a driver for digital financial changes. Particularly, H1 showed a significant positive correlation ($\beta = 0.700$, $p < 0.001$) between the pandemic and mobile banking awareness, highlighting the way health issues and social distancing acted to intensify focus toward digital alternatives. H2 also supported that the pandemic had a direct effect on speeding adoption ($\beta = 0.423$, $p < 0.001$), consistent with global patterns where consumers turned toward contactless payment. Rounding out these outside influences, H3 and H4 pointed to the influence of user-based drivers: perceived ease of use (β

= 0.367, $p < 0.001$) and behavioural intention ($\beta = 0.362$, $p < 0.001$) were essential to drive adoption, pointing to the significance of ease of use and existing intention to adopt technology. The validity and reliability of the constructs were strictly established, and Cronbach's Alpha (0.860–0.897), AVE (0.649–0.715), and Composite Reliability (0.815–0.843) values were above threshold levels, establishing the robustness of the measurement model. The appropriateness of factor analysis was also confirmed (KMO = 0.944, Bartlett's $p < 0.001$), further establishing the methodological strength of the study. Demographically, balanced gender representation within the sample (50.8% male and 49.2% female), diverse ages (21–40 years old: 70.3%), and educational diversification (from High School level to Master's levels) optimized results generalizability across disparate user segments. These conclusions corroborate Technology Acceptance Model (TAM) where exterior shocks (COVID-19 pandemic) magnified perceived usefulness as well as simplicity of use to thereby hasten adoption. The pandemic's status as a disruptor reflects global trends, where crises tend to accelerate digital transformation. But the research also finds subtle findings: while attention spiked out of necessity, continued adoption relied on intrinsic drivers such as usability and intent. This ambivalence indicates that financial institutions need not only to capitalize on situational awareness campaigns but also focus on user experience design in order to retain customers after the pandemic. The implications reach beyond academia. These findings can be utilized by policymakers and banks in framing specific interventions—e.g., encouraging digital literacy among elderly segments (29.7% of sample was over 41 years old) or offering user-friendly interfaces for less technologically inclined segments. Shortcomings are that the study is based on a single geographic setting and relies on self-reported information, so cross-cultural studies or longitudinal patterns of adoption might be investigated in follow-up research. Finally, this research highlights a paradigm shift in financial conduct, wherein pandemic-driven digitalization, combined with user-centric design, has reconfigured banking access, providing a template for building inclusive financial environments in a post-pandemic era.

5 Conclusion

The conclusion of the research firmly proves that the COVID-19 pandemic was a strong stimulus in remodelling mobile banking user behaviour, compelling both awareness and uptake by need and upholding the value of user-focused design and behavioural intention. The results strongly confirm all four hypotheses, demonstrating that the pandemic not only increased awareness of mobile banking services ($\beta = 0.700$, $p < 0.001$) but also promoted their adoption directly ($\beta = 0.423$, $p < 0.001$), confirming the position of external crises as drivers of digital transformation. To these external drivers, the research points to the long-term power of intrinsic drivers—usage intention ($\beta = 0.362$, $p < 0.001$) and perceived ease of use ($\beta = 0.367$, $p < 0.001$)—that were instrumental in converting pandemic-fueled urgency into long-term adoption. These findings are consistent with the Technology Acceptance Model (TAM), showing how situational shocks enhance perceived usefulness while ease of use continues to be a bedrock of user retention. Methodologically, the validity and reliability of the study were strongly established by high scores in Cronbach's Alpha (0.860–0.897), AVE (0.649–0.715), and Composite Reliability (0.815–0.843) and factor analysis (KMO = 0.944, Bartlett's $p < 0.001$), ensuring the strength of the constructs. The sample's demographic diversity—gender balance (50.8% male, 49.2% female), wide age range (21–40 years: 70.3%), and diverse educational backgrounds—adds credibility and generalizability to the results, implying that the trends observed cut across particular user segments. The implications of this study are far-reaching. For financial institutions, the results highlight the importance of riding the wave of increased digital consciousness through investments in easy-to-use interfaces and strategic education campaigns among older or less technologically oriented segments (29.7% of the

participants were over 41 years of age). Policymakers can use these results to support inclusive digital financial ecosystems by removing constraints like digital literacy and infrastructure to facilitate equal access. In addition, the research points to a paradigm shift in banking habits, wherein pandemic-forced adoption has perhaps created new standards, with consumers increasingly preferring convenience and security over conventional face-to-face transactions. That said, the limitations of the study—its geographic focus and use of self-reported data—indicate directions for future study, including cross-cultural comparisons or longitudinal analysis to determine the longevity of these behavioural changes. Finally, this research adds to an overall understanding of how external crises intersect with technology adoption models and provides a map for stakeholders to chart post-pandemic economic environments. Financial service providers and policymakers can foster robust, inclusive, and user-focused digital banking systems by bridging crisis-sensitive strategies with sustained principles of usability and behavioural intention. The research is a call to action: to maintain the momentum of pandemic-driven digitalization, institutions need to make accessibility, education, and smooth design their top priorities so that the financial inclusion gains made during the crisis are not only maintained but also scaled up in its wake. By doing so, the COVID-19 lessons can overcome adversity, opening the door to a more inclusive and technology-enabled future in consumer finance.

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