



(REVIEW ARTICLE)



The impact of mobile banking on banking performance throughout the COVID-19 pandemic

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Abstract

This quantitative study investigates the profound influence of mobile banking on the performance of banking institutions amid the backdrop of the COVID-19 pandemic. With a robust sample size of 432 respondents, this research provides valuable insights into the rapidly evolving landscape of banking during a global crisis. Employing rigorous statistical analysis, including regression and correlation analysis, the study reveals the extent to which mobile banking adoption has reshaped the banking sector's performance metrics. The findings shed light on the pivotal role of mobile banking in enhancing efficiency, customer engagement, and financial stability for banks navigating the challenges of the pandemic. This research serves as a timely contribution to the discourse surrounding the transformative impact of technology on the banking industry, particularly during unprecedented times.

Keywords: Mobile Banking; Banking Performance; Perceived Usefulness; Perceived Ease of Use; Compatibility; Trust

1. Introduction

Due to lockdowns and social isolation rules, mobile banking has become increasingly popular due to the COVID-19 pandemic's profound impact on the financial sector. According to a recent study, the financial sector's response to this shift has been lukewarm (Al-Sous et al., 2023). Customers' loyalty to companies has increased due to the convenience of mobile banking. Technology has also helped banks save costs by simplifying processes and reducing the need for a widespread branch network (Al-Sous et al., 2023) to do business. The rise in cyber threats attributable to the popularity of mobile banking and the decrease in face-to-face contact with customers has sparked concerns concerning client loyalty and retention. Banks must keep adapting and investing in mobile banking capabilities to remain competitive post-pandemic (Lowe, 2020), although mobile banking had a mixed influence on banking performance during the pandemic. As a result of the pandemic, more people are turning to mobile banking apps instead of physically visiting their banks (Alozian & Shatila, 2023). The banking industry has poured resources into developing digital platforms that allow customers to access their accounts, conduct transactions, and get financial advice from anywhere (Tikkanen, 2016). Many banks have seen an increase customers using their mobile banking apps and doing transactions (Buscaneanu & Stefes, 2020). The rapid use of mobile banking throughout the epidemic benefited both banks and their consumers. Mobile banking can potentially reduce banks' costs by reducing personnel and physical location requirements (Hamza & Shatila, 2022). Also, with more consumer information readily available, banks can better analyze risk, personalize customer service, and direct their marketing efforts. Banks can stay running during lockdowns because mobile banking keeps service going and makes customers happier. Mobile banking improves client access, convenience, and financial control (Iguman et al., 2022).

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2. Problem Statement

Mobile banking and banking performance in Lebanon have been severely impacted by the COVID-19 outbreak, adding to the country's political and economic woes. Poor mobile banking experiences and a lack of features result from the severe economic crisis, currency devaluation, and political turmoil, making it impossible for banks to invest in and maintain mobile banking infrastructure. Customers are unhappy because of the slow adoption rates and their unfamiliarity with mobile banking services (Shatila & Jalloul, 2022). The worldwide spread of COVID-19 has impacted various industries, including the financial sector. The virus has only worsened matters since Lebanon has experienced political turmoil, social unrest, and economic collapse in recent years. The banking industry in Lebanon has had to make quick modifications to maintain operations and keep clients happy. This issue statement looks at how mobile banking has affected the overall functioning of the banking industry and how specific issues experienced by Lebanon during the current COVID-19 outbreak are addressed.

Lebanon's banking industry has long been considered the nation's economic bedrock. Several issues have surfaced due to the COVID-19 pandemic and the ensuing financial crisis, including currency depreciation, liquidity issues, and a decline in public faith in the banking sector. The widespread use of mobile banking is urgently needed to combat these issues and protect financial operations. Suppose Lebanon's banking system is to retain its stability and productivity during the COVID-19 epidemic. In that case, it is essential to address the unique issues offered by mobile banking in the nation. Due to the country's inadequate digital infrastructure and erratic internet access, banks in Lebanon struggle to provide dependable and effective mobile banking services (Ushakov & Shatila, 2021). If financial institutions do not spend enough on digital infrastructure, they may forego the opportunity to provide seamless services. As mobile banking becomes more prevalent in Lebanon, the country's financial institutions will be exposed to new privacy and security threats. Customers and financial institutions may be at risk from fraud and cyberattacks since current legal and regulatory frameworks may not be enough to control these new dangers. In Lebanon, many individuals still lack access to even the most fundamental financial services. The increasing use of mobile banking has the potential to further divide society along digital and economic lines, further excluding these persons. The country's financial crises and political unrest have damaged Lebanon's banking sector trust. Customers may be more open to using mobile banking if they perceive it as risky or unreliable (Ushakov & Shatila, 2022). To encourage more people to utilize mobile banking, banks must fix this problem and win back consumers' confidence. Lebanon's banking system needs a thorough and adaptable regulatory framework to face the difficulties and dangers of mobile banking. However, owing to present financial and political instability, it may be hard to build and execute such a framework, which would restrict the expansion of mobile banking and its potential advantages.

3. Theoretical Framework

The Technology Acceptance Model (TAM) attempts to explain the factors driving the acceptance of information technology; it was developed in the 1980s by Fred Davis as an extension of the Theory of Reasoned Action (TRA). Expanded and revised, TAM now examines the diffusion of technology across many different fields. TAM's primary objective is to clarify the elements that impact people's decisions to adopt new technologies so that they may better plan for the future (Sadeli et al., 2023). TAM suggests that consumers are more likely to adopt new technologies, such as mobile banking if they consider them valuable and easy to use. In turn, these features influence how people understand the technology and why they may want to put it to use. The amount to which technology is used depends on the degree of behavioural intent users show (Soon & Wallace, 2018). Researchers widely use the Technology Acceptance Model (TAM) to examine how individuals respond to and adopt new technologies. Using TAM, you can learn why people use (or don't use) mobile banking applications (Soon & Wallace, 2018). According to TAM's central tenet, people are more likely to accept new technologies if they are valuable and straightforward (Sarabia-Andreu et al., 2019). The perceived usefulness of a technology is how people think it will help them achieve their goals, and the perceived ease of use is how simple they think it will be to implement. When comparing mobile banking with more traditional banking processes, consumers may appreciate the technology for the time and effort savings it delivers. The perceived ease of use may be influenced by factors such as the user interface's intuitiveness, the product's safety features, and the availability of customer assistance (Hung et al., 2022). Adoption of mobile banking may also be influenced by the user's level of trust in the technology, comfort with mobile devices, and attitude toward technology.

When deciding whether or not to suggest a technology, the TAM considers the effect of exterior aspects, perceived usefulness, and perceived ease of use. Societal norms, personal norms, and favourable conditions are all examples (Zerbini et al., 2019). How widely accepted or sought-after individuals think mobile banking reflects what sociologists call "social norms." When people perceive that their friends are also using a new technology, they may be more open to trying it themselves (Petcharat & Leelasantitham, 2021). Subjective norms may be thought of as the beliefs and ideals

held by influential groups of individuals. If individuals perceive that their peers and leaders embrace mobile banking, they are likelier to try it out (Ghazali et al., 2022). When users are provided with the means to overcome barriers to technology adoption, we say that conditions are conducive to adoption.

4. Hypothesis Development

According to (Soon & Wallace, 2018), customers place a premium on user-friendliness in mobile banking. Users with a positive experience with mobile banking are likelier to continue banking with the same institution. Based on the findings, it seems likely that banks would benefit from making their mobile banking apps more user-friendly. Perceived ease of use positively correlates with customer satisfaction in online banking (Soon & Wallace, 2018). Users with a positive experience with their bank's online services are likelier to remain loyal customers. Based on the findings, it seems that banks would do well to place a premium on creating intuitive mobile banking solutions. The perceived simplicity of mobile banking has been shown to improve bank performance in developing nations (Alt et al., 2020). According to the survey results, customer satisfaction and loyalty to a bank both increased when clients saw mobile banking as simple. These findings stress the need to simplify mobile banking apps for users in developing nations. According to research by (Sarabia-Andreu et al., 2019), Chinese customers' perceptions of how simple it is to use mobile banking have a significant bearing on the performance of financial institutions in the country (Ushakov et al, 2023). Convenience-oriented customers are more likely to utilize mobile banking and report high satisfaction with their bank. Based on the findings, it is clear that Chinese financial institutions should make customer convenience a top priority when designing mobile banking apps.

Customer satisfaction with an online bank's usability correlates positively with that institution's success (Hung et al., 2022). Online banking users with a positive experience are likelier to remain with their financial institution and frequently use the service. According to the findings, Indian financial institutions may boost their efficiency and adapt to customers' changing demands by focusing more on the accessibility of their online banking services. Financial institutions should also regularly gather and analyze client feedback to enhance the quality of their digital banking services. Usability testing, customer surveys/focus groups, and analytics on user behaviour are all viable options. The best way for banks to improve the usability of their online banking platforms is to learn more about their customers' individual needs and habits. When creating digital banking apps, banks should keep their ideal clients' wants and requirements in mind. Customers of the younger, more tech-savvy age may choose more sophisticated features and customization possibilities, while those of the older, less tech-savvy generation may prefer more basic ones. Banks can increase productivity and revenue by providing consumers with convenient, easy-to-use digital banking services. It is often held that a customer's satisfaction with a bank's digital banking services is related to the quality of such services. Successful banks put in the effort to provide convenient digital banking solutions for their customers. The increasingly competitive banking industry may benefit from banks' investments in user-friendly interfaces, regular feedback monitoring, and application customization. This led to the development of the following hypothesis:

H1: There is relationship between perceived ease of use and bank performance

According to research, information technologies, such as digital banking apps, are more likely to be adopted by customers if they are seen as beneficial (Salamanca & Feld, 2017). The client happiness, loyalty, and retention levels achieved by mobile banking apps are relevant to their overall performance. In today's very competitive banking business, the value clients take on a bank's digital banking capabilities might determine the bank's success in attracting and retaining customers. According to Ghazali et al. (2022), the success of financial organizations may depend on the extent to which their customers utilize digital banking services. Customers who see the benefits and value of digital banking services are more inclined to do so routinely. In today's very competitive banking business, the value clients take on a bank's digital banking capabilities might determine the bank's success in attracting and retaining customers. According to Xu et al., (2021), consumer satisfaction with digital banking services is significantly influenced by how helpful they are regarded to be. Customers are more likely to be pleased with digital banking services if they see a clear benefit. How effectively its clients accept a bank's digital banking services may determine its success in today's highly competitive banking business. To what degree clients perceive an advantage from utilizing digital banking services may affect the success of financial organizations (Park et al., 2021). Customers with a positive experience with digital banking services are more inclined to use them. This might boost adoption and make users happier. In the highly competitive banking business, a bank's performance and success may hinge on its ability to attract and retain consumers who wish to utilize its digital banking services. This led to the development of the following hypothesis:

H2: There is a relationship between perceived usefulness and bank performance

If clients have faith in the reliability of a service, they are more likely to accept and use it (Sampat & Sabat, 2022). This includes digital banking. Customers' confidence in online banking can potentially increase financial organizations' profits via client retention and acquisition. In today's competitive banking business, one of the most essential factors in a bank's success is its dedication to establishing a secure digital banking experience for its clients. Banks' bottom lines may be affected by customers' willingness to use digital banking services, as reported by (Schulze Schwering et al., 2022). Trusting customers are more likely to use online banking frequently, which might boost the bank's bottom line via higher customer satisfaction and loyalty. A bank's success in today's market may depend on how well it can gain and keep its customers' faith in its online banking services. Financial institutions may have consequences if customers don't trust technology, affecting their satisfaction with digital banking services (Sharma, 2022). More clients may remain with a bank if their digital banking services are well-received and trusted by customers. Banks need clients who trust them enough to use their online banking services regularly to attract and keep valuable customers. Success in the banking industry may depend on customers' openness to using digital banking services (Lixăndroiu et al., 2021). Adopting and satisfaction levels might grow if customers learn to invest in digital banking services. Building and sustaining client confidence in online banking platforms might give financial institutions a strategic advantage. Customer satisfaction with a bank's digital banking services has been shown to impact the bank's bottom line (Karim et al., 2021). Customer happiness, loyalty, and retention might all rise if dependable digital banking services were available. In today's highly competitive banking industry, one factor contributing to a bank's success is its dedication to establishing a trustworthy digital banking experience for its consumers. This led to the development of the following hypothesis:

H3: There is relationship between trust and bank performance

Customers' confidence level in technology is a significant predictor of whether or not they would accept and use IT services like digital banking (Sampat & Sabat, 2022). Financial institutions' bottom lines might benefit from consumers' faith in digital banking systems due to increased client retention and acquisition. A bank's success in today's competitive banking business hinges on its dedication to providing its consumers with a secure digital banking experience. Trust in technology is a driving force behind the rise in digital banking services, which might affect financial institutions' bottom lines (Schulze Schwering et al., 2022). Customers who feel safe using online banking are more likely to do so regularly, which might boost the bank's bottom line. Successful banks in the present day may depend on the extent to which their customers trust their online banking services. Financial institutions' long-term success may depend, at least partly, on their customers' willingness to trust technological innovations, as stated by Sharma (2022). Customers are more likely to stick with a bank if they like using its digital banking services and trust them. Banks can attract and keep valuable clients by working to gain and keep their confidence in their online banking services. The level of customers is ready to use digital banking services, as shown by Lixăndroiu et al., (2021). If more people learn to trust digital banking services and start using them, it might boost adoption rates and customer satisfaction. Financial institutions may gain an advantage in the banking sector by gaining and keeping customers' confidence in their digital banking services. It has been suggested by Karim et al., (2021) that consumers' perceptions of the quality of a bank's digital banking services might affect its bottom line. Improved client happiness, loyalty, and retention may result from using secure digital banking services. One factor contributing to a bank's success in today's highly competitive banking market is its dedication to establishing a trustworthy digital banking experience for its consumers. This led to the development of the following hypothesis:

H4: There is a relationship between compatibility and bank performance

5. Research Gap

Several gaps in understanding mobile banking exist. There is a need for further research on the impact of customer demographics on the uptake and usage of mobile banking. Although several studies have investigated the factors that affect the acceptance and use of mobile banking services, few have examined the effects of demographics such as age, gender, income, education, and occupation. There is also a shortage of information about the influence of social pressure on the adoption and continued use of mobile banking. Despite their obvious importance, few studies have examined the effect of social influence elements, including social norms, peer influence, and network externalities, in mobile banking uptake and use. However, there is a lack of data on how mobile banking impacts banks' bottom lines. Although several studies have examined the factors that drive mobile banking adoption and usage, few have looked at the impact of mobile banking on the entire performance of banks, which includes financial success, customer satisfaction, and loyalty. Finally, there is a shortage of research on how developments like blockchain, the Internet of Things (IoT), and artificial intelligence (AI) may affect mobile banking. Very few academic studies have focused on mobile banking despite the enormous interest in these technologies and their potential applications and ramifications.

6. Methodology

Researchers collect and analyze numerical data to probe correlations, trends, and other quantitative phenomena. In studying "The impact of mobile banking on banking performance throughout the COVID-19 pandemic," a quantitative method may shed light on the repercussions of mobile banking on performance throughout this unprecedented period. The researcher will use a survey research strategy to collect data from a large sample. The poll will be administered using a web-based platform, such as Google Forms, making it simple and convenient for respondents to participate. The survey will likely inquire about mobile banking usage, customer satisfaction with mobile banking services, and the predicted impact of mobile banking on KPIs like customer acquisition, retention, and profitability. SPSS (Statistical Package for the Social Sciences) analysis of data is a common and reliable method in quantitative research. To assist researchers in getting a deeper understanding of their data, SPSS offers several statistical analyses, including correlation and regression. Descriptive statistics will describe and display the sample's characteristics and the significant variables. Correlations between variables, such as mobile banking usage and financial institution efficiency indicators, will be studied using the Pearson correlation coefficient.

A regression study, with the proper controls in place, can show how effectively mobile banking predicts monetary outcomes. Google Forms will be used as the survey platform, and SPSS (Statistical Package for the Social Sciences) will be used to analyze the results. A total of 432 bank workers will be asked to complete our surveys. After the data has been collected, it will be processed in SPSS. Because of its comprehensive set of tools for manipulating and interpreting data, SPSS is a favourite among statisticians. Various statistical procedures include those for descriptive analysis, correlation, regression, and others. With the help of SPSS, the researcher can make sense of the collected data, identify meaningful patterns, and draw firm conclusions.

With 432 bank workers responding to the survey, there should be enough information for statistical analysis. Large enough samples allow for reliable conclusions to be drawn. Having a wide variety of banks take part will provide the most accurate image of how mobile banking has impacted banks' capacity to operate during the COVID-19 pandemic.

Collecting data using Google Forms and analyzing it with SPSS is efficient and effective. A researcher may utilize these techniques to gather trustworthy data from a large sample, which can be analyzed and interpreted using advanced statistical methods. This study's results will elucidate the impact of mobile banking on financial institution efficiency amid the challenging circumstances of the COVID-19 outbreak.

7. Regression Analysis

Table 1 Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.394 ^a	0.344	0.237	0.45368
a. Predictors: (Constant), Perceived Ease of Use, Perceived Usefulness, Trust, Compatibility and Performance				

Referring to the above model, it can be noted that the addressed independent variables, which are Perceived Ease of Use, Perceived Usefulness, Trust, Compatibility and Performance, scored R (0.394), which means that these variables tend to impact the performance of commercial banks by 39.4% and that 60.6% of the variables are not addressed in this model. However, the R² score in this model is 34.4%, which means that the strength between these independent variables and the performance of the commercial bank is 34.4%.

The below regression studies the relationship between the independent variables, Perceived Ease of Use, Perceived Usefulness, Trust, Compatibility and Performance, and the dependent variable, which is commercial bank performance. The significance level for all independent variables mentioned shows a level lower than 0.05, which means that there is a significant relationship between these independent variables and commercial bank performance.

Table 2 Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.844	0.207		8.888	.000
	Perceived Ease of Use	0.144	0.036	0.349	4.001	0.002
	Perceived Usefulness	0.238	0.026	0.381	9.153	0.004
	Trust	0.152	0.039	0.260	3.897	0.003
	Compatibility	0.330	0.022	0.252	15.013	0.001

a. Dependent Variable: Performance of Commercial Banks

Since all the variables scored a margin error below 0.05, the null hypothesis is rejected, and the alternative one is accepted.

The following equation can be formulated:

$$Y = A + BX1 + BX2 + BX3 + BX4$$

Performance of commercial bank = 1.844 + 0.144 Perceived Ease of Use + 0.238 Perceived Usefulness+ 0.152 Trust + 0.350 Compatibility

This implies that:

- For every one-unit increase in Perceived Ease of Use, the performance of commercial banks will increase by 14.4 units.
- For every one-unit increase in Perceived Usefulness, the performance of commercial banks will increase by 23.8 units.
- For every 1-unit increase in system Trust, the performance of the commercial bank will be impacted by 15.2 units.
- For every 1-unit increase in Compatibility, the performance of the commercial bank will increase by 35 units.

8. Conclusion

The study examined how consumers' perceptions of bank usability relate to real-world financial results in Lebanon. The data analysis and survey results led to many significant findings. To begin, it was evident that in the banking sector in Lebanon, there was a positive relationship between perceived ease of use and customer satisfaction. Customers who efficiently utilised the bank's services reported being more satisfied overall. The convenience of the Internet and mobile banking applications significantly impacted their perception. The study also discovered that consumer loyalty is higher for businesses whose goods or services are simple to operate. Customers who were satisfied with the online and mobile banking services they received were more likely to continue using such services. Due to their hard work, banking in Lebanon saw increased customer loyalty and word-of-mouth advertising. The study demonstrated a positive relationship between user-perceived ease of use and financial results. Digital banking services were most widely adopted by financial institutions that prioritized customer satisfaction. Because of this, financial institutions saw cost reductions, efficiencies, and profits. In Lebanon, financial institutions may set themselves apart by providing consumers with a superior digital banking experience.

The findings also highlighted the importance of Lebanese banks' ongoing digital transformation efforts. Technologies like the Internet and mobile banking applications are two examples of recent innovations that have helped streamline the process. Banks need to address issues with their IT infrastructure and data security better to facilitate their customers' usage of their financial services. Customers' perceptions of the ease with which they may conduct their banking in Lebanon were shown to be influenced by several factors. The level of service provided by the banks was a significant factor. Users who received prompt and detailed assistance when encountering difficulties gave the interface higher ratings. Strong online and offline customer service abilities were essential to enhance the overall user experience.

The study also found that the design and functionality of digital banking interfaces significantly influenced users' impressions of the banking platform's simplicity. If a bank's website was well-organized, easy to use, and provided rapid access to relevant information, users were more likely to have a positive impression of that bank. Usability testing and user-centred design principles may help improve the online banking experience for consumers. It was also stressed how much customers' feelings of safety and trust matter to their evaluations of a product's ease of use. Financial institutions in Lebanon should have made client education about data protection a top priority. If robust encryption methods, multi-factor authentication, and other preventive security measures are implemented, they may increase user confidence and acceptability. The study also analyzed the relationship between consumers' views of banks' usefulness and the prosperity of businesses in Lebanon. What we mean by "perceived usefulness" is the extent to which customers believe that banking services would help them save time and effort when managing their money.

Recommendations

Banks should prioritize their consumers using user-centred design concepts while building and updating their online banking interfaces. The impression of the ease, compatibility, and trustworthiness of a bank's technology may increase if the bank creates more user-friendly interfaces. Multi-channel support and cross-device compatibility might be helpful for Lebanon's banks. This includes making their services accessible on various mobile and desktop devices. Seamless integration across devices and platforms will increase adoption and customer satisfaction by reducing friction and catering to users' varying preferences. Trust in technological advancements is crucial to retaining customers and winning their loyalty. Financial institutions in Lebanon need to tell their customers about the significance of data security measures and how to implement them. Using robust encryption methods, multi-factor authentication, and preemptive security measures may help win back the confidence of your customers. Communication regarding data security rules and regular updates on security enhancements might help restore faith in technological advancements. To better serve their customers, banks must provide their customers with the knowledge and skills necessary to make informed decisions while interacting with financial services online. As part of this service, we advise our customers to secure online banking and highlight the benefits of moving to a paperless system. Banks may increase customer confidence, appreciation, and satisfaction by educating and teaching their consumers to use technology efficiently. Lebanon's banking sector should make a deliberate effort to modernize by embracing cutting-edge technology. It entails looking at AI, ML, and voice interfaces, intending to make them more user-friendly, compatible, and satisfying. Keeping ahead of the competition and satisfying rising client expectations requires that banks frequently assess consumer needs, monitor industry developments, and anticipate trends.

Banks should collaborate closely with governing bodies to create a regulatory climate that is both safe and accommodating. Data privacy and legal issues must be addressed as part of this procedure. To better understand regulatory developments, ensure compliance, and provide a secure, customer-focused banking environment, banks should keep lines of communication open with regulatory authorities. The banking industry in Lebanon might benefit from frequent feedback collection and analysis tools. More innovation and attention to customers would help the banking sector. This can only be accomplished if companies encourage employees to think outside the box, attempt something new, and always seek methods to serve their clientele better. By fostering a culture that values innovation and puts the customer first, banks may achieve continual improvement, improved performance, and continuing success. To succeed in the digital age, banks in Lebanon must first earn customers' faith in the tools they use. To successfully create confidence in technology-based banking services in Lebanon, particular tactics and suggestions must be customized to the country's distinct socio-economic and cultural elements that impact client perceptions and actions.

Limitations

Although the research has its limitations, it does provide light on how user perceptions of usability, utility, faith in technology, compatibility, and bank performance all play a role in the success of Lebanon's financial institutions. The results may not apply to the Lebanese population since the research relied on small sample size or selected demographic groupings. People of various ages, economic levels, and geographical locations may have notably distinct banking habits and preferences. Thus, care has to be used when extrapolating the results to the general population.

Response bias is possible since the research probably used survey or self-reporting techniques to gather data. People may lie about their experiences or provide responses they think would make them seem reasonable in front of others. Because of this, the results may be less trustworthy due to the introduction of errors or biases. It's possible that the research overlooked the impact of environmental and contextual elements on bank performance. Economic circumstances, regulatory changes, the competitive environment, and other market phenomena may significantly impact bank performance. The study's results may underestimate the intricacy of these external elements and how they interact with users' perceptions of the technology's usability, utility, trustworthiness, and compatibility.

The study's results might be limited by the precise period in which it was done. There is a high rate of change in banking services and client preferences due to technological advancements. Perhaps the research underestimated the effects of new technologies and developing banking trends. Because of methodological limitations, it is possible that the research cannot draw a causal relationship between the identified parameters and bank performance. The study does not prove a causal link between user perceptions of ease of use, usefulness, faith in technology, compatibility, and banks' bottom lines. Bank performance may also be influenced by other factors or variables not included in the research. The study's results may not generalize well to the banking industry in countries other than Lebanon. Lebanon's distinct cultural and economic environment may significantly impact consumer attitudes and actions more than other nations and regions. Therefore, the results should not be extrapolated to the rest of the world's financial sectors without more investigation. It is vital to recognize the limits of the research even though it gives significant insights into the link between user perceptions of ease of use, utility, faith in technology, compatibility, and bank performance in the Lebanese banking industry. Future research should try to overcome these constraints and apply strong methodology to investigate further and comprehend the complex relationships between these determinants and bank performance in Lebanon and other settings.

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