User Satisfaction with Mobile Banking Applications: An Analysis of User Ratings and Reviews in Albania's Commercial Banking Sector

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Abstract: - The rapid growth of mobile banking applications has transformed the financial landscape, providing convenience and accessibility to users worldwide. All 11 commercial banks in Albania provide mobile banking options to their customers. Smartphones have become the primary platform for digital interactions, with mobile banking emerging as the preferred method for over 73% of online banking users in the country. Recent literature suggests that user-friendly features, ease of navigation, simple language, continuous updates, robust safety measures, and active reviewer engagement contribute significantly to app downloads, ongoing usage, conversion rates, and customer satisfaction. Ultimately, these factors enhance the efficiency of banking operations. This study analyses reviews of Albanian mobile banking applications on the Google Play Store to identify trends and patterns. The findings reveal a correlation between bank size, mobile banking app ratings, and reviewer engagement. Extending the analysis to Western Balkan banks confirms a similar bank size, app rating, and user engagement tendency. This work underscores the necessity of a quality assurance system to effectively apply customer feedback for useful mobile banking application updates.

Key-Words: - mobile banking app, bank, client, comment, review, trust, quality assurance.

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1 Introduction

Although the topic of online and e-banking has been relatively well-addressed in various papers by Albanian authors, the specific area of "mobile banking app" reviews in Albania remains under-researched and may require further investigation. Notably, there is a gap in studies examining mobile banking from the user's perspective, specifically how user feedback could be leveraged to improve app utilization rates. This paper explores the relationship and interaction between user rating experience, engagement with mobile banking applications, and bank size, reflected in review scores based on a 1–5-star rating system in the Google Play Store and the relative positioning of banks within Albania's mobile banking landscape.

The data analysis from a sample of seven Albanian banks and 48 Western Balkans banks identifies key patterns that can inform the development of strategies to enhance mobile application downloads and usage. Further elaboration on these findings is provided in the subsequent sections of this paper. The literature review establishes the foundation for this theme, exploring key factors that drive increased usage of mobile banking applications, including security, flexibility, and a seamless user experience. Statistics from the Albanian Bank Association and Bank of Albania emphasize the sharp growth in mobile banking payments from individuals and businesses, partly driven by the quality of mobile banking apps.

2 Literature Review

[1] showed that improved mobile banking services, although with a moderate impact, contributed to customer satisfaction and argued that enhancing mobile banking services can lead to customer retention, whereas [2] analyzed in their study the various factors for the proper implementation of mobile banking in the Jordanian banking sector. They observed that the quality support system seems to have a significant positive impact on user satisfaction.

[3] synthesized that satisfaction, intrinsic, and identified regulations strongly influence mobile banking app continuance intention usage behavior, whereas satisfaction is influenced by expectation-confirmation, trust, and quality. In another work, [4] point to performance and effort expectancy, social influence, and perceived financial cost as a significant positive influence on behavioral intentions, while facilitating conditions appeared to exert no effect on mobile banking app use. Furthermore, their findings demonstrated that both perceived risk and perceived trust influence behavioral intention and the actual use of mobile banking.

Furthermore, [5] findings indicated that perceived security, perceived trust, and service quality play key roles in improving the adoption of mobile banking apps. They also found that in Saudi Arabia, perceived risk negatively affected both clients' trust and their approach toward using mobile banking services, highlighting the importance of measures to enhance risk reduction Similar findings come from a study by [6], where the authors suggest that for e-banking to become more widely adopted in Albania, banks and policymakers should address these challenges by investing in secure, user-friendly interfaces and enhancing educational outreach to build digital literacy among hesitant users.

Meanwhile, [7] identified and discussed the most critical weaknesses of Saudi banks' applications regarding the provision of satisfactory solutions for mobile banking app developers. The results showed that the most critical issues resided in user interfaces and application functionality, especially those that were updated more frequently. It was also noted that the lack of customer support weakened the interaction between banks and customers, leading to dissatisfaction among the latter.

Conversely, [8] investigated how customers' continuous trust forms during the phase of mobile banking applications' continuous use. Based on the developed model, customers' continuous trust can be predicted by perceived ease of use of the applications, privacy and security features, organizational reputation, customer support, and previous customer experience. By studying trust in mobile banking after the initial acceptance and usage phase, they support the theoretical framework of continuous trust in mobile banking from three pillars: the mobile application (perceived ease of use, privacy and security, security features), the organization (reputation, customer support), and the customer (previous experience).

The study of [9] found that for the success of mobile banking applications after the initial download and usage phase, trust, experience, and user satisfaction are the most critical and important factors. Banks and financial institutions should focus on these factors to offer a successful mobile banking application.

To tap the response of application developers, [10] used a sample of 10 applications developed by American and Saudi banks and found that developers' responses can be divided into three interaction modes: responsive response, semi-responsive response, and non-response. Findings showed that responses from American bank application developers outpaced those from Saudi bank application developers in terms of the number and quality of responses, reiterating the need for continuous support. Authors in [11] concluded that effort and performance expectancy, price value, hedonic motivation, and perceived risk, significantly influence customer behavior, while the work of [12] observed as significant outcome variables of customer loyalty and customer intention to continue using the m-banking apps, whereas [13] extracting information from a literature review of 100 peer-reviewed articles

showed that, while technology acceptance models consistently predict adoption intentions, their relative importance varies in different cultural contexts. They inferred that power distance and uncertainty avoidance are principally significant moderators of adoption factors. So, they point to important distinctions between developed and developing countries in mobile banking adoption patterns. Their study recommends the importance of localized strategies for banks and policymakers.

3 Methodology and Data

The Albanian commercial banking system comprises 11 banks, with total assets of 19.7 billion euros (Figure 1), [14].

Fig. 1: Albanian banking system according to assets
Note: Graphics by authors

According to the report of the Albanian Association of Banks of 2023, [15], which evaluates the data for 2020-2022, about 73% of the customers of Albanian commercial banks, who use online services, perform these services through "mobile banking" applications (Figure 2). The same survey confirms that the banking sector is the most reliable industry in Albania and reiterates customers' great confidence in their respective banks.

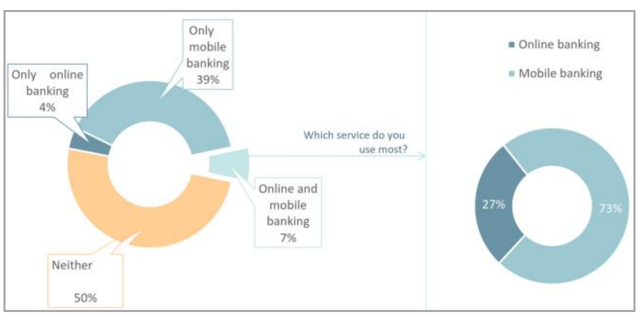


Fig. 2: Preferred bank contact method
2019 vs 2022, [15]

These findings indicate a positive outlook for the Albanian banking system, suggesting that banks could leverage customer trust to enhance the overall banking experience. One promising approach involves developing and continually updating user-friendly, practical, and intuitive mobile banking applications. Figure 3 shows that 1 out of 9 respondents (11%) identified a lack of technology and innovation as one of the top four reasons for criticizing their bank.

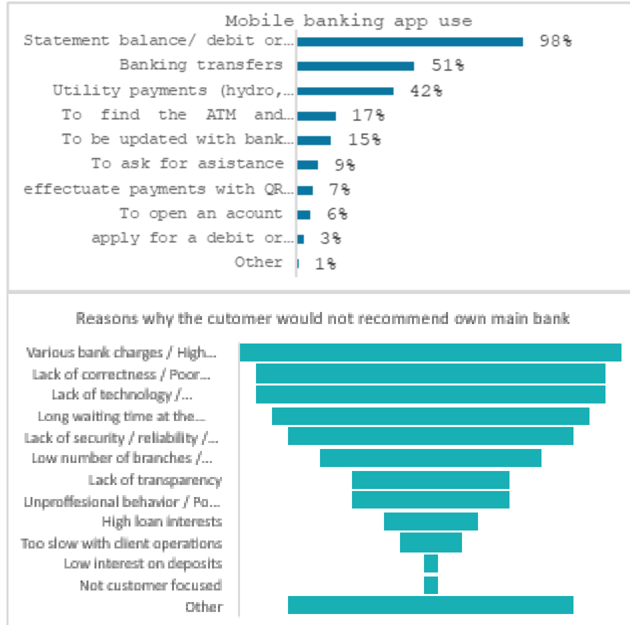


Fig. 3: Use of digital banking products and the reasons for not recommending the main bank [15].
Note: Graphics by authors

According to a Deloitte study, frequent mobile banking users tend to be more satisfied with their main bank than non-users, [16]. Likewise, the same source confirms that around 70% of Generation "Z" and "Millennials", as frequent users of mobile banking apps, feel very satisfied with their main bank, as opposed to only 44% of those who do not use the application. So, an attractive mobile banking app is inclined to bring the customer closer to the bank.

In general, the recent literature suggests that "mobile banking apps" and their features such as not only ease of use, privacy guarantee, customer support, general review score, and the number of reviews, but also the engagement of the bank, in addressing customer comments and continuous app updates are important tools for improving customer satisfaction and retention, and the bank image perception, [17].

A survey by Signicat reported that 63% of European customers stopped using a digital banking app as opposed to 38% in 2019 with one of the main reasons being that the online application took too long to complete, [18].

Thus, Albanian commercial banks should carefully consider client reviews and app ratings, not only to enhance the promotion and the increased downloads of mobile banking apps among current customers but also as a strategy to attract new users. Since mobile banking affinity increasingly serves as an entry point to a wider array of bank services, it naturally contributes to a more efficient banking experience.

Figure 4, based on statistics from the Bank of Albania for 2018–2024 [19], illustrates the evolution of mobile banking in terms of relative transaction value and the number of transactions compared to the total transfers executed by bank clients. A notable linear correlation can be observed between the proportion of mobile banking transaction value and the percentage of total transactions, indicating a steady integration of mobile banking into client banking activities.

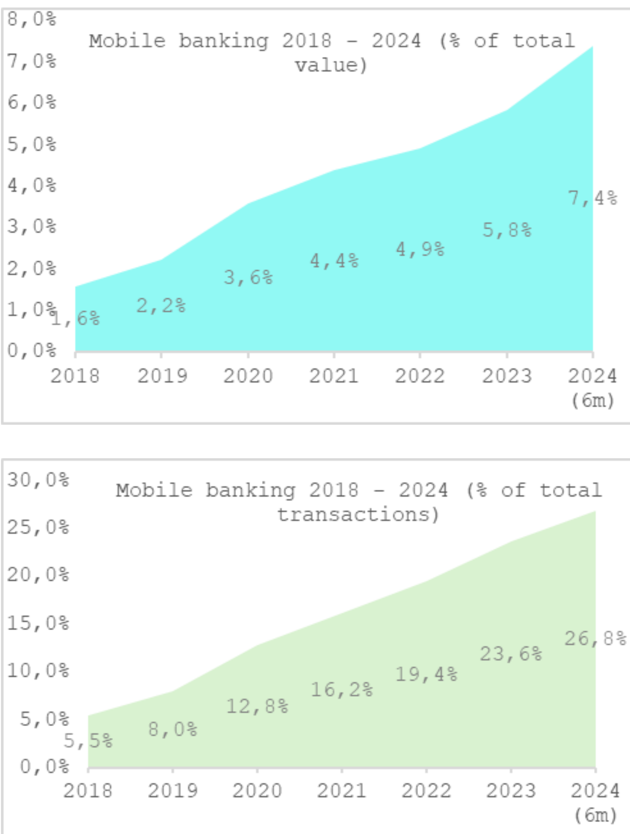


Fig. 4: Mobile banking 2018-2024 in total value and as % of transactions, [19]
Note: Graphics by authors

Figure 5 illustrates the distribution of mobile banking payments, emphasizing the relative proportions of transaction numbers and transaction values by individuals over the assessment period, pointing to a rising volume of transactions by individual users; alongside larger transaction values (Figure 6) managed primarily by businesses. This trend underscores an active customer base using mobile banking apps for diverse transaction types.

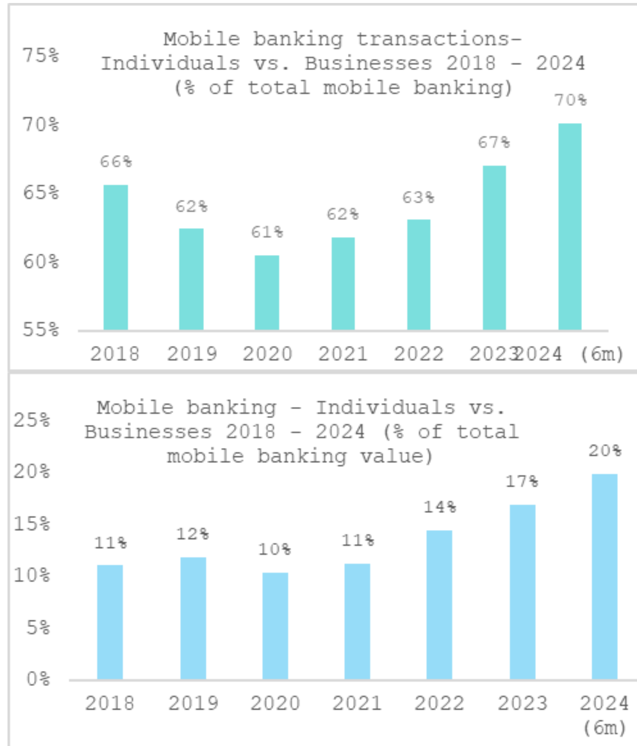


Fig. 5: Distribution of mobile banking payments between businesses and individuals, [19]
Note: Graphics by authors

It is noted that the relative number of transactions performed by individuals and businesses follows an increasing slope, supported by an increase in the relative transaction value of mobile banking from 1.6% in 2018 to 7.4% of total transaction value in 2024.

Additionally, the average amount per transaction has shown an upward trend over the past three years, suggesting an increased adoption of mobile banking applications by businesses and individual users. This data confirms a wider adoption of mobile banking among Albanian customers, supported also by the study commissioned by the Association of Albanian Banks, [15].

The work turned to the assessment of the mobile banking application reviews by visiting Google Play Store and Apple Store platforms. The Google Play Store platform was chosen due to the larger market presence of Android operating systems compared to iOS. Based on the latest data, the Android operating system has around 70% share of the global market [20], so it was presumed that this also holds for Albania, though the Global Stats Counter presents a reversed picture, [21].

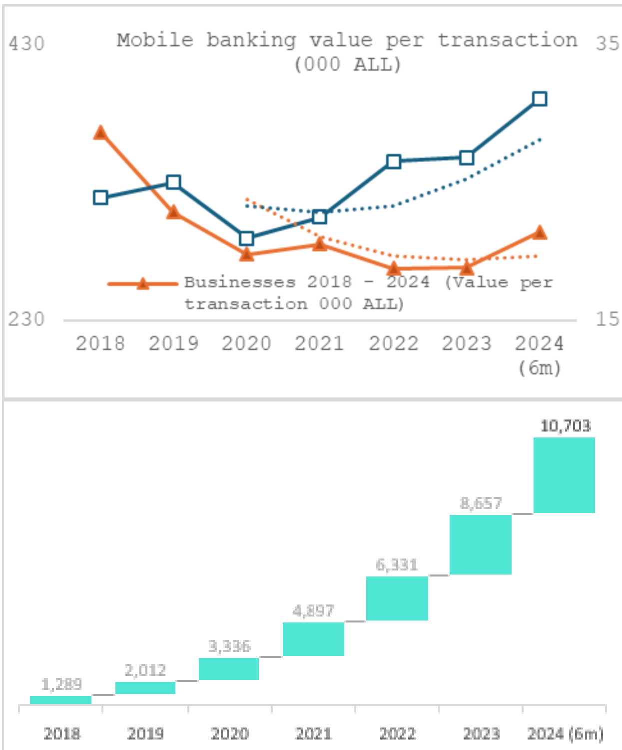


Fig. 6: Mobile banking value per transaction individuals, businesses, and average transactions/day, [19]

Note: Graphics by authors

This assumption was asserted by the low number of reviews of corresponding iOS apps on the "Apple Store", which amounts to 426 [22], or 6%, vs. 6768 reviews on the "Google Play Store" platform.

At the time of this work, the latest updates were on average 3 months old. Google Play Console enables application developers to track the application's performance over time through various statistics provided by the function.

The evaluation comprises a sample of 7 banks with over 88% of assets divided into two sub-samples: group I (4 banks, >100,000 downloads, and 67% market share) and group II (3 banks, >50,000 downloads, and 21% market share) each.

Table 1. Albanian mobile banking apps by bank and rating score, [22]
– data as of October 18, 2024, table by authors

Bank	Group	*% of* assets	App	Rating	Max rating %	Min rating %	*Max/M in ratio*	Number of reviews	Number of downloads	Latest review
BKT	I	24.7%	BKT Smart	4.3	78%	13%	6.0	2170	>100,000	Oct 2024
RBAL	I	15.3%	Raiffeisen ON	3.9	58%	15%	3.9	1990	>100,000	Aug 2024
CB	I	16.4%	Credins Online	3.6	60%	30%	2.0	994	>100,000	Jan 2024
ISPAL	I	10.2%	Intesa San Paolo M	3.3	51%	38%	1.4	812	>100,000	Oct 2024
OTPBA	II	9.2%	OTP Bank Albania	4.0	70%	20%	3.5	196	>50,000	Aug 2024
TA	II	6.6%	Ti Bank	3.8	66%	25%	2.6	171	>50,000	Oct 2024
UBA	II	5.0%	UB Online	3.4	57%	35%	1.6	219	>50,000	Oct 2024
PCB	NE*	2.2%	ProCredit m-banking Albania	4.4	82%	11%	7.4	63	>10,000	Nov 2023
FB	NE	2.8%	Fibank mobile	4.2	74%	15%	4.9	107	>10,000	Aug 2024
AB	NE	6.6%	ABI Bank	3.9	68%	22%	3.1	41	>5,000	July 2024
UBA2	NE	0.9%	UBA Mobile	4.2	80%	20%	4.0	5	>1000	March 2024

**NE- not evaluated*

In addition to the group division, a two-condition filter was applied, to highlight the usefulness of mobile banking app reviews:

1- Mobile app downloads > 10,000
2- Bank assets >5%

Condition 1 was established to filter out any mobile banking app that did not have the necessary user exposure (the last 4 banks account for 12% of the market by assets, but only 3% of the app reviews).
In contrast, *condition* 2 was used to omit banks that did not have an adequate customer base size, with the latter indirectly inferred by the assets as the most reliable indicator of the number of customers, since Bank of Albania provides only the total number of accounts.

As the banks increase their assets, they often attract a larger customer base, which in turn would increase profitability, by increasing revenue streams from deposits and loans. This relation to the number of customers with bank assets aligns with the economies of scale theory, where larger asset bases enable cost efficiencies and increased service offerings that attract more customers, [23].

Table 1 shows that the 4 largest banks also have the highest app downloads, with 100,000 - 500,000 downloads and an average star rating of 3.74, while the apps from the second group of banks with app downloads of 50,000 -100,000 have a similar star rating of 3.73. The data illustrates that 63% of the reviewers give an arithmetical mean of 5-star rating. This figure drops to 57% when adjusted for bank market asset share.

Online reviews typically exhibit a mix of highly positive and relatively high critical feedback. However, [24] outlines that the reviews are mostly written by an estimated 1% of product consumers who appear prone to several behavioral biases, i.e., self-selection bias, cognitive dissonance, confirmation bias, etc. Notwithstanding the uncertainties associated with mobile app online ratings, they may still be able to help in comparing relative values. Data from Table 1 and Figure 7, also indicate that there appears to exist a generally positive correlation between bank size (group I + group II) and user engagement in the review process. This is confirmed by the expanded analysis of 48 Western Balkans Banks (WB), clustered into 6 groups based on domestic market share by assets that comprise approximately 88% of the overall market size (Table 2).

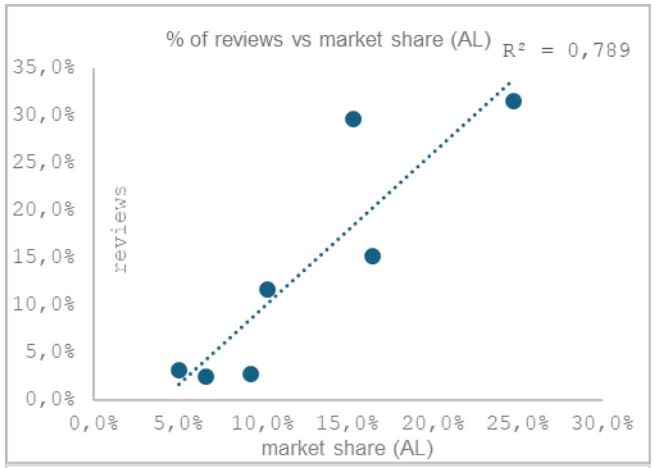
Table 2. Western Balkans mobile banking app rating vs. bank rank*, market %, and % of relative reviews

Bank rank (by assets as % of the total domestic market)	User rating (Mobile app)	Market size (by assets as % of total domestic market)	% reviews (relative to total in the specific country)
1	4.19	22.2	30.1
2	4.06	17.0	18.8
3	3.79	14.5	17.5
4	3.93	12.0	6.6
5	4.00	9.7	15.7
6	3.64	6.6	1.9
Total	**3.94**	**13.7**	**15.1**

Bank rank refers to the ranking of the domestic banks as the relative percentage of assets. i.e., rank1 means the biggest bank by assets in the specific country

Notes: Data as of December 25, 2024. Calculations and Graphics by authors [25]

Figure 8 presents the % distribution of assets vs. the % of mobile app reviews between group I. We'd expect the percentage of comments to follow the percentage of assets (bank size), assuming an equal likelihood of app reviews. A lower correlation could indicate that the mobile banking user experience in one or several banks is not positive. Literature suggests that positive user experience is a key factor that typically prompts customers to leave a review for a mobile app. If an app's features are useful, customers are more likely to leave a review, [26].



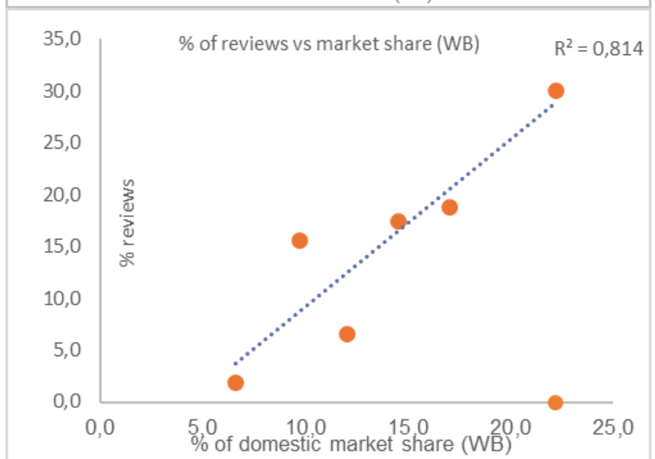


Fig. 7: Relationship between the percentage of reviewers vs. the market size of the bank (top AL, bottom WB).

Notes: Data as of December 25, 2024. Calculations and graphics by authors [25].

The graph shows that there appears to be a generally positive correlation (r = 0.754) between bank size (considering group I as 100%) and user engagement, averaging a rating of the "mobile banking" applications with >100,000 downloads of 3.75, with a minimum for San Paolo app (3.3) and a maximum for BKT app (4.3). BKT app is an example of a good mobile banking app that engages reviewers.

In groups I and II, the average rating also shows an indicative positive correlation with the overall market size of the bank (Figure 9, top). The Western Balkans rating shows a higher correlation with the bank market share, probably due to the averaging of the data, since each dot represents the average of 6 banks (Figure 9, bottom).

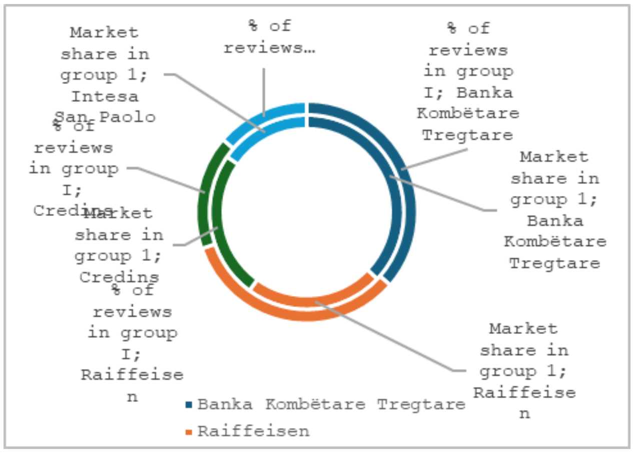


Fig. 8: Relative % of bank assets and % of comments - group I of banks, [14],
**Note: Graphics by authors*

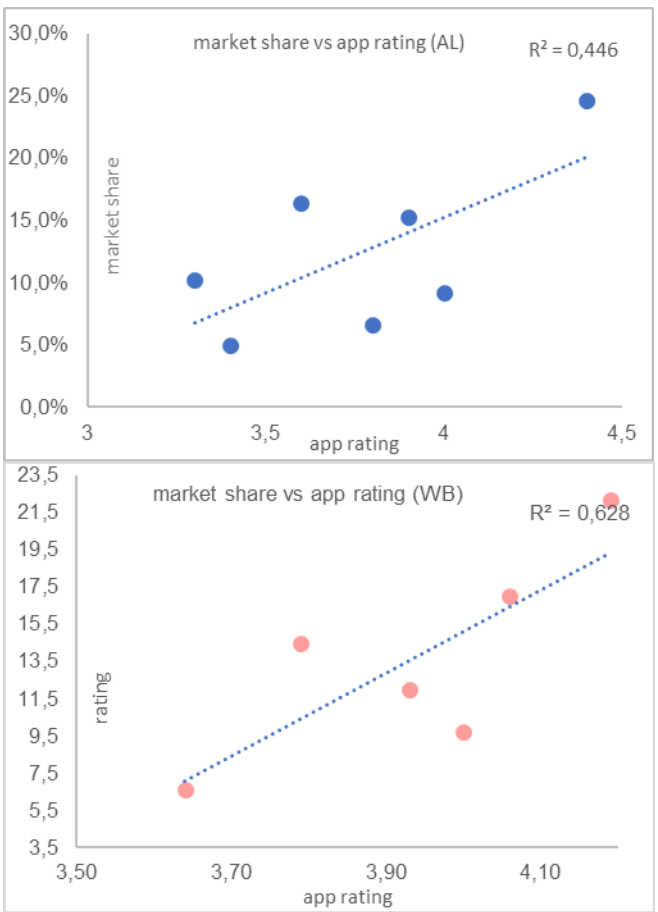


Fig. 9: Bank market share vs mobile app rating in AL (top) and WB (bottom)[22])

Additionally, there exists a strong positive correlation between the maximum rating (5) and the overall rating of the application (0.977), while this correlation drops slightly between the minimum rating (1) and the overall rating of the application (0.914), supporting the existing body of evidence for the skewed, J-shaped review score distribution (Figure 10), [27].

This is typically reflected by the marked lack of mid-range reviews (rating score 2-4).

The distribution of reviews from the Play Store illustrates this trend. The Raiffeisen ON mobile banking app shows a more balanced spread of ratings in the 2–4-star range, which moderates the typical J-shaped curve observed in app review patterns.

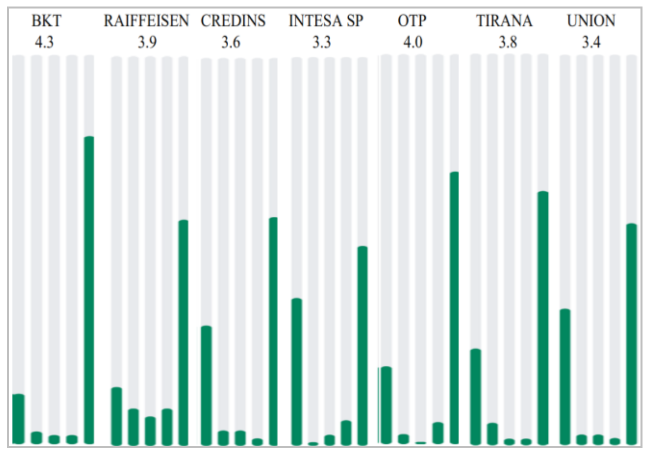


Fig. 10: The J-shaped review score distribution [22]), arrangement by authors

Figure 11 indicates that for group II of banks, there exists, in general, a positive dependence (r = 0.711), between the size of the bank and the engagement of the reviewers with an average rating of 3.73 for the "mobile banking" application with >50,000 downloads, with the minimum Union Bank app (3.4) and the maximum OTP Albania (4.0).

Like group I, the average rating of group II of the banks shows a high correlation with their size (r = 0.947).

However, this group, which represents about 21% of assets, has only 8.7% of the total ratings, while group I of banks has 66.6% of assets and 88.8% of ratings.

This behavior of user engagement, despite similar app star ratings, infers that mobile app user dissatisfaction is higher in group II than in group I of banks, supported by the greater engagement of reviewers in large banks, as well as the greater expectations from these banks. The same parallels can be drawn from the sample of the Western Balkans Banks.

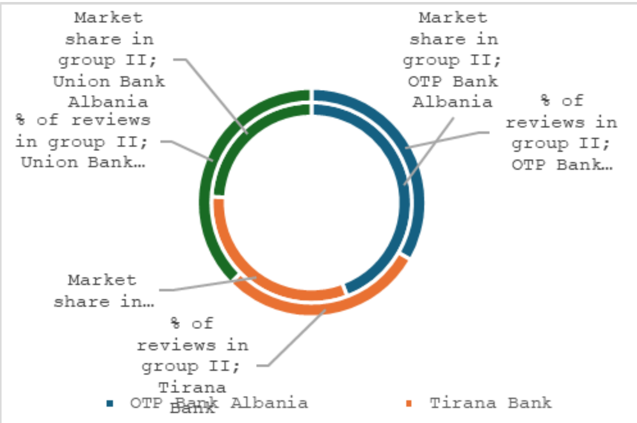


Fig. 11: Relative % of bank assets and % of comments - group II of banks [14], graphics by authors

To curb the influence of low results or lenient positive results and based on the assumption that satisfied customers have a lower tendency to leave a positive review [28], it is proposed to use as an indicator the ratio of percentages distributed between 5/1star reviews or as identified in Table 1 as the *Max/Min* ratio. This ratio takes a range of values from 1.3 to 5.6.

These data can be valuable for app developers and bank decision-makers, aiming to increase app downloads, improve ratings, and boost customer satisfaction. Enhanced satisfaction and engagement can encourage higher active usage rates, turning casual downloaders into committed, active users of the mobile banking application.

The data from Western Balkan banks (Figure 12) confirms that higher review numbers, typically from higher bank asset sizes, equals higher ratings.

Based on evidence from [29], the conversion rate vs. the stars of an app review, it can be deduced that there's ample margin for Albanian banks' apps to boost the conversion rate by 10%, assuming a fair correlation to Figure 13.

In the case of Albanian commercial banks, the increase in ratings is believed to increase the number of customers who will not only download the application but will also use it to perform a variety of transactions (higher conversion rate), thus developing a closer connection to the bank. Figure 14 shows that application ratings, in general, are important for engaging users.

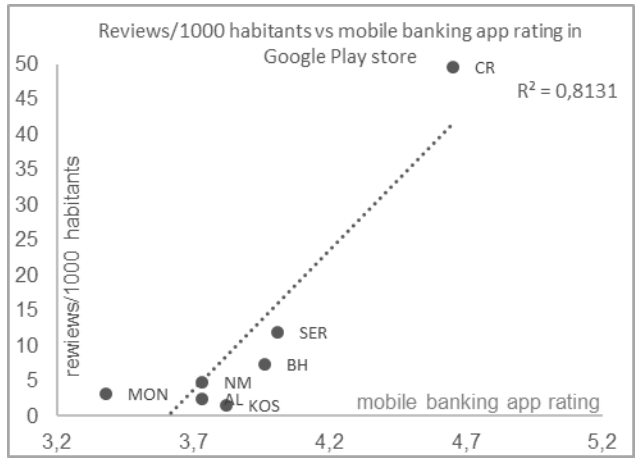


Fig. 12: Reviews/1000 inhabitants vs. mobile banking app rating in Google Play store, calculation by authors

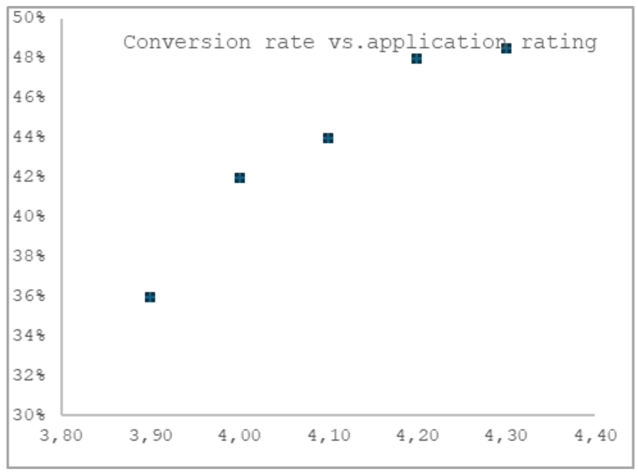


Fig. 13: The conversion rate of an application based on ratings, [30]

Fig. 14: Data on apps and their ratings, [31]

The effective utilization of mobile banking applications by repeat customers may enable Albanian commercial banks to:

Enhance transaction accuracy by minimizing human interaction in the system and transactions, banks can improve accuracy regardless of workload.

Reduce service costs for customers: According to Savvycom [32], mobile banking transactions in the USA are approximately nine times cheaper than ATM transactions, costing $0.08 compared to $0.85, while transactions at bank branches average around $4.

Retain and expand the customer base: By delivering a satisfying mobile banking experience, banks may not only retain their existing customers but also attract new ones.

Although specific data for Albania is unavailable, adjusting for GDP per capita and Purchasing Power Parity (PPP) suggests that potential savings could be significant. These savings could be partially passed on to customers as reduced fees, creating a "snowball effect. Given the rising share of mobile application payments in recent years, mobile banking penetration is anticipated to grow further, necessitating a strategic shift by Albanian commercial banks. Systems will need to accommodate significantly higher transaction volumes within shorter timeframes, which calls for a fundamental re-evaluation of mobile app development, maintenance, and update practices to ensure scalability and reliability.

4 Conclusions

This study primarily relied on statistical data from the Bank of Albania and the Albanian Bank Association, revealing a notable rise in mobile banking transactions. Due to limitations in Google Play Store's historical data, the increase in transactions could not be directly compared to historical app download or review data. Despite certain usability issues noted in the literature, this growth trend has a sharp gradient.

All commercial banks in Albania offer mobile banking applications, with those downloaded on smartphones being preferred by over 73% of online banking users. Review ratings show a characteristic J-shaped distribution, common in online reviews, influenced by user biases.

Overall, the average mobile banking application rating representing 88% of the market stands at 3.74, with applications having over 100,000 downloads averaging 3.75 and those over 50,000 downloads averaging 3.73. Average ratings are slightly lower than the average ratings for Western Balkan countries representing the same market size.

The lowest rating was observed for UB Online (3.3), while BKT Smart scored the highest rating of 4.3, partly attributed to higher user engagement.

Although ratings were similar across applications, user engagement levels correlated more strongly with the size of the bank among apps in the >100,000 download category, possibly indicating either better app interactions in this group or differences in customer base. This was confirmed by similar behavior across Western Balkan banks.

Mobile banking apps provided by the banks with the biggest market size by assets showed higher user engagement and higher ratings. This was also observed in the Western Balkan banks' mobile apps review.

Mobile banking apps were generally updated every three months, though the Credins Online (3.6 stars) app had not been updated since January 2024.

While all applications provided a form of direct contact, developer engagement with reviewers was limited or inexistent, suggesting a need for a more responsive approach to user feedback.

5 Recommendations

Enhance interaction with reviewers.

App developers should prioritize engaging with reviewers, particularly those who leave detailed, lower-scoring feedback, to address criticisms, and to encourage constructive dialogue.

Establish a quality assurance system for online reviews

Implement a Quality Assurance System to monitor mobile app reviews and ratings. This system should support a continuous improvement process that adapts to online review dynamics, even with potential biases in online feedback.

Set rating goals for developers

Developers should aim for a consistent app rating above 4.0 out of 5 or achieve a maximum-to-minimum rating ratio of 4. This is especially critical for banks with high user exposure but lower current ratings.

Foster greater interaction for increased review frequency

Boosting interaction between app developers and users could lead to an increase in both the volume and frequency of reviews, helping to generate a loop of feedback and engagement.

5.1 Limitations of the Study

The limitations of a cross-sectional study, compared to a longitudinal approach, are evident given that Google Play Store does not provide historical app data. Future research could analyse the trajectory of mobile banking applications by comparing historical data with the rise in transaction percentages and the adoption of banking apps in Albania. Deeper insights could be obtained through interviews and questionnaires, supported by structural equation modeling (SEM) to identify key influencing factors, thereby enhancing the study's recommendations.

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- PhD candidate Klodia Kola developed the research concept, conducted a comprehensive literature review, identified data sources, and refined the conclusions and recommendations.
- MBA. Jurgen Kola designed the graphical layout of the data and supported the data analysis.

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