



# An Analysis of Students' Satisfaction on Mobile Banking Service of Rocket: A Case Study on Islamic University

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<p><b>Abstract:</b> Mobile banking has rapidly grown in Bangladesh, providing essential financial services to underserved populations, particularly students, through platforms like Rocket (DBBL Mobile Banking). This study evaluates the satisfaction level of students at Islamic University regarding Rocket's mobile banking services, focusing on service quality, security, perceived cost, and ease of use. A descriptive research method was employed, using a structured questionnaire distributed to 100 students at Islamic University who are Rocket users. The survey examined variables such as service quality, security, perceived cost, and perceived ease of use. Data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis to identify the factors affecting satisfaction. The analysis revealed that 72% of respondents were male, and 83% were aged between 21 and 25 years. Approximately 67% of students had used Rocket for over one year. Perceived ease of use had the highest influence on satisfaction (69.8%), followed by perceived usefulness (51%). Security and perceived cost had moderate impacts, with 46% and 44% correlations, respectively. Service quality showed a weaker correlation (26.7%), indicating room for improvement. Overall, 75% of students expressed satisfaction with Rocket's services, though concerns regarding transaction delays and service charges were noted. The findings indicate that while students are generally satisfied with Rocket's mobile banking services, improvements in service quality and reduced transaction costs are needed to enhance overall satisfaction.</p> <p><b>Keywords:</b> Mobile banking, Rocket, student satisfaction, service quality, Bangladesh.</p>	<b>Research Paper</b>
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## INTRODUCTION

The rapid advancement of digital technologies has led to significant transformations across various industries, particularly in the financial sector [1]. One such development is mobile banking, which refers to the use of mobile devices—such as smartphones and tablets—to perform banking activities remotely, including monitoring account balances, transferring funds, paying bills, and locating ATMs. This evolution in banking services has redefined how financial transactions are conducted, offering unparalleled convenience and accessibility to users, particularly in emerging economies like Bangladesh. Mobile banking's potential to expand financial services and bridge the gap between banks and underserved populations has made it a critical tool in the contemporary financial landscape. Bangladesh, with its rapidly growing mobile phone penetration, presents an ideal environment for mobile banking adoption. According to the Bangladesh

Telecommunication Regulatory Commission (BTRC), the country's mobile phone penetration rate surpassed 98% in 2022, making mobile devices the most accessible technology platform for delivering financial services [2]. The introduction of mobile banking in Bangladesh began in 2011 when Dutch-Bangla Bank Limited (DBBL) launched its service, Rocket, which was the first mobile banking service in the country. Since then, Rocket has been at the forefront of providing a wide range of financial services, including money transfers, utility payments, mobile recharges, and international remittances [3].

The popularity of mobile banking in Bangladesh has surged due to its ability to provide banking services to the country's large unbanked population, especially in rural areas where traditional banking infrastructure is limited. Financial inclusion is a significant priority for developing countries, and mobile banking has become a key driver of this effort by

allowing millions of previously excluded individuals to access banking services. Mobile banking helps users conduct financial transactions more conveniently and contributes to broader economic goals such as poverty reduction, inclusive growth, and reduced income inequality [4]. By facilitating access to savings accounts, payment mechanisms, and formal banking services, mobile banking empowers individuals, particularly women, to manage their finances more effectively, create jobs, and boost both investment and consumption [5]. Mobile banking has gained significant attention as a disruptive technology that is reshaping the traditional banking sector. With the proliferation of smartphones, consumers are increasingly adopting mobile banking as a convenient alternative to conventional banking. Bangladesh's demand for mobile banking services is rapidly growing, particularly among younger and more technologically literate populations. This shift has forced banks to undergo digital transformation to meet their customers' evolving needs. In contrast to internet banking, which typically requires access to a computer, mobile banking is far more accessible, as it can be used anywhere and at any time through mobile devices. This has made mobile banking a crucial tool for reaching the broader population, particularly in a country like Bangladesh where internet penetration is still relatively low compared to mobile phone usage [6]. Furthermore, mobile banking offers several advantages over traditional banking methods. It significantly reduces the time and cost associated with banking operations, as transactions can be completed quickly and efficiently via mobile platforms. This reduced processing time not only benefits consumers by making banking more convenient but also helps banks improve their operational efficiency and reduce costs [7]. The introduction of mobile banking has also enabled banks to tap into new business opportunities, including the ability to offer customized services tailored to specific customer segments, such as students and young professionals.

In Bangladesh, the mobile banking sector has expanded rapidly, driven by increasing smartphone adoption and the growth of digital infrastructure. DBBL's Rocket service has been a key player in this expansion, offering a variety of financial services that cater to the needs of Bangladesh's diverse population. Since its launch in 2011, Rocket has focused on providing financial services to underserved and unbanked populations in rural areas, where access to traditional banking services is often limited [8]. Rocket's success has paved the way for other mobile banking services in the country, creating a competitive landscape that continues to evolve. Despite its popularity, mobile banking in Bangladesh faces several challenges that need to be addressed to improve the overall user experience. These include issues related to service quality, security, and transaction fees. For instance, while mobile banking offers convenience, users—particularly students—often report problems such as network failures, delayed transactions, and inadequate customer support [9].

Furthermore, concerns about the security of mobile transactions and the risk of fraud have also emerged as major issues that can hinder the growth of mobile banking if left unaddressed. Mobile banking has become an indispensable tool for financial inclusion in Bangladesh, particularly among students and young adults who are typically early adopters of technology. However, there remains a gap in understanding the factors that influence user satisfaction with mobile banking services, especially among the student demographic. This study seeks to evaluate the effectiveness of mobile banking services—specifically Rocket—in addressing the needs of students at Islamic University. By examining factors such as service quality, security, perceived cost, and ease of use, the study aims to provide insights into how mobile banking services can be improved to better meet the needs of students and foster greater adoption of digital financial services.

### Aims and Objective

The primary objective of this study is to evaluate students' satisfaction with Rocket's mobile banking services at Islamic University. It aims to identify the key factors influencing satisfaction, determine the most impactful of these factors, measure overall satisfaction levels, and provide recommendations for improving the service based on the findings.

## MATERIAL AND METHODS

### Study Design

This study utilized a descriptive research design to evaluate student satisfaction with Rocket's mobile banking services at Islamic University. The design involved the collection of both qualitative and quantitative data through a structured questionnaire. The survey was conducted with 100 randomly selected students who use Rocket's services, focusing on factors such as service quality, security, perceived cost, and ease of use. Descriptive and inferential statistical methods were applied for data analysis using SPSS software.

### Inclusion Criteria

Participants in this study were required to be students currently enrolled at Islamic University and active users of Rocket (DBBL Mobile Banking) for at least six months. They needed to have completed at least one mobile banking transaction using Rocket and possess a registered Rocket account. Additionally, participants were required to be aged 18 years or older, willing to provide informed consent, and available to complete the questionnaire during the survey period.

### Exclusion Criteria

Students who had not used Rocket mobile banking services for at least six months were excluded from the study. Participants who did not have a registered Rocket account or had never completed a mobile banking transaction using Rocket were also excluded. Additionally, students under 18 years of age, those unwilling to provide informed consent, or those unable

to complete the survey during the designated period were not considered for the study.

### Data Collection

Data were collected through a structured questionnaire distributed to 100 students at Islamic University who use Rocket (DBBL Mobile Banking). The questionnaire included questions focused on service quality, security, perceived cost, and ease of use. Respondents were asked to rate their satisfaction on a five-point Likert scale. The survey was administered face-to-face and via online platforms, ensuring confidentiality and voluntary participation.

### Data Analysis

The collected data were analyzed using SPSS version 26. Descriptive statistics such as means, frequencies, and standard deviations were used to summarize the respondents' demographic characteristics and satisfaction levels. Inferential statistics, including Pearson correlation and multiple regression analyses, were employed to assess the relationships between independent variables (service quality, security, perceived cost, and ease of use) and the dependent variable (student satisfaction). The significance level

was set at 0.05 to determine the strength and direction of associations between variables.

### Ethical Considerations

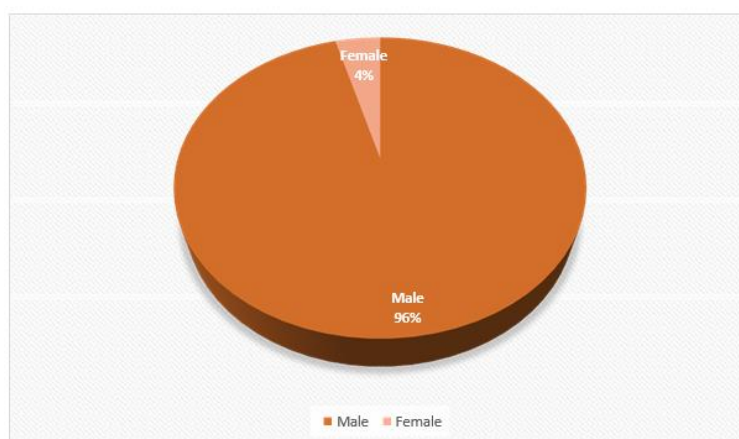
This study adhered to strict ethical guidelines to ensure the protection of participants' rights and privacy. Informed consent was obtained from all participants before data collection, ensuring their voluntary participation. Confidentiality of the data was maintained by anonymizing responses and restricting access to the research team. Participants were informed about the purpose of the study, their right to withdraw at any time, and that their responses would be used solely for academic purposes. No harm or risks were associated with participation.

## RESULTS

The results from the study highlight the demographic characteristics of participants, their mobile banking usage patterns, factors influencing satisfaction, and overall satisfaction levels with Rocket's (DBBL Mobile Banking) services. The analysis provides a comprehensive overview of how various factors, such as service quality, security, perceived cost, and ease of use, contribute to student satisfaction.

**Table 1: Demographic Characteristics**

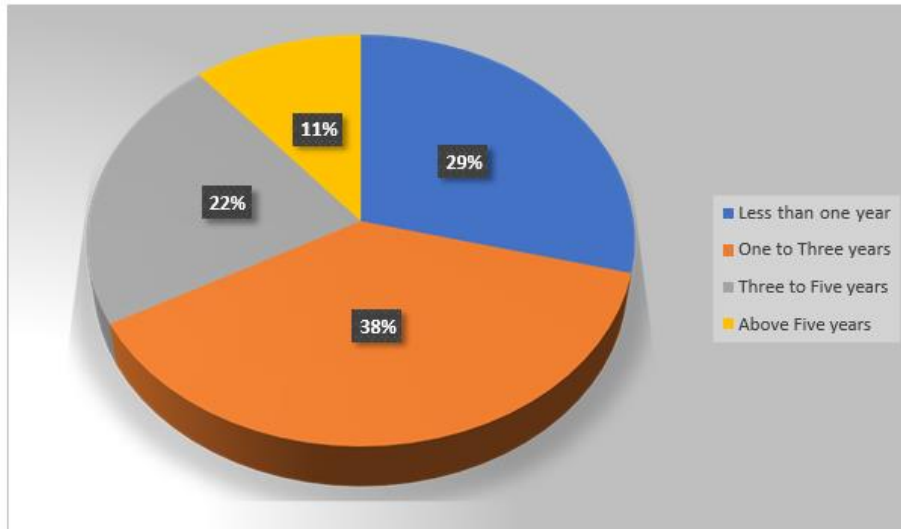
Variable	Number of Students	Percentage (%)
<b>Gender</b>		
Male	72	72%
Female	28	28%
<b>Age</b>		
Below 20 years	17	17%
21 – 25 years	83	83%
26 years and above	0	0%
<b>Education Level</b>		
Undergraduate	87	87%
Postgraduate	13	13%



**Figure 1: Distribution of patient according to Sex**

The demographic analysis shows that the majority of the participants were male (72%), with most being between the ages of 21 to 25 years (83%).

Additionally, 87% of the respondents were undergraduate students, indicating a younger population predominantly using Rocket's mobile banking services.



**Figure 2: Mobile Banking Usage Duration**

The results show that 38% of students had used Rocket for 1 to 3 years, indicating that the service has been established long enough for most users to gain

experience. Only 11% of students had been using the service for more than 5 years, showing the relative newness of mobile banking in Bangladesh.

**Table 2: Frequency of Transactions**

Frequency of Transactions	Number of Students	Percentage (%)
Daily	10	10%
Weekly	45	45%
Monthly	40	40%
Quarterly	5	5%

A significant portion of the students (45%) used Rocket on a weekly basis, with another 40% using it monthly. This indicates that mobile banking is regularly used for routine financial transactions by the majority of

students, with a smaller portion (10%) using the service daily. This reflects that Rocket is well-integrated into the financial behaviors of students.

**Table 3: Most Frequently Used Mobile Banking Services**

Service	Number of Students	Percentage (%)
Money Transfer	60	60%
Bill Payment	20	20%
Mobile Top-Up	10	10%
Account Balance Check	10	10%

The majority of students (60%) primarily used Rocket for money transfers, followed by bill payments (20%). This suggests that Rocket is perceived primarily

as a convenient tool for transferring funds. Mobile top-ups and account balance checks were less frequently used, accounting for 10% of the services each.

**Table 4: Pearson Correlations Between Student Satisfaction**

	SAT	SQ	SE	PC	PU	PEU
<b>SAT</b>	1	.267**	.460**	.447**	.510**	.698**
<b>Sig. (2-tailed)</b>		.007	.000	.000	.000	.000
<b>N</b>	100	100	100	100	100	100
<b>SQ</b>	.267**	1	.501**	.321**	.449**	.351**
<b>Sig. (2-tailed)</b>	.007		.000	.001	.000	.000
<b>N</b>	100	100	100	100	100	100
<b>SE</b>	.460**	.501**	1	.506**	.467**	.530**
<b>Sig. (2-tailed)</b>	.000	.000		.000	.000	.000
<b>N</b>	100	100	100	100	100	100
<b>PC</b>	.447**	.321**	.506**	1	.493**	.487**

<b>Sig. (2-tailed)</b>	.000	.001	.000		.000	.000
<b>N</b>	100	100	100	100	100	100
<b>PU</b>	.510**	.449**	.467**	.493**	1	.557**
<b>Sig. (2-tailed)</b>	.000	.000	.000	.000		.000
<b>N</b>	100	100	100	100	100	100
<b>PEU</b>	.698**	.351**	.530**	.487**	.557**	1
<b>Sig. (2-tailed)</b>	.000	.000	.000	.000	.000	
<b>N</b>	100	100	100	100	100	100

Table 4 demonstrates significant positive correlations between student satisfaction (SAT) and key factors. The strongest correlation is with perceived ease of use (PEU), at 69.8%, indicating that ease of use plays a crucial role in student satisfaction. Perceived usefulness (PU) follows with a correlation of 51%,

showing its substantial impact. Security (SE) correlates at 46%, while service quality (SQ) shows a weaker correlation of 26.7%. These findings suggest that improving usability and security could enhance satisfaction, as these factors account for a major portion of the variance in satisfaction levels.

**Table 5: Overall Satisfaction Levels**

Satisfaction Level	Number of Students	Percentage (%)
Very Satisfied	25	25%
Satisfied	50	50%
Neutral	15	15%
Dissatisfied	8	8%
Very Dissatisfied	2	2%

Overall, 75% of students (25% very satisfied and 50% satisfied) reported positive satisfaction levels with Rocket's mobile banking services. However, 15% of students felt neutral about the services, and a small proportion (10%) reported dissatisfaction. These findings suggest that while Rocket generally meets the needs of most students, there is a minority who remain dissatisfied, potentially due to factors such as service quality or transaction costs.

## DISCUSSION

The study aimed to assess student satisfaction with Rocket's (DBBL Mobile Banking) services at Islamic University, with a focus on key factors such as service quality, security, perceived cost, and ease of use [10]. The findings reveal that Rocket has generally succeeded in meeting the needs of its users, with the majority expressing satisfaction. However, there are also areas of concern that warrant further attention. This discussion will interpret the significance of the results, compare the findings with existing literature, and explore the implications of the research in the context of the growing mobile banking landscape in Bangladesh. The results of this study show that ease of use was the most significant factor influencing student satisfaction, with 75% of participants expressing satisfaction in this area. This finding aligns with the Technology Acceptance Model (TAM), which suggests that perceived ease of use is a critical determinant of user acceptance of new technologies [11]. In the context of mobile banking, ease of use is essential because it reduces the effort required to perform banking transactions, thereby encouraging greater adoption among users, particularly students who rely heavily on mobile banking for convenience. Security also emerged as a crucial factor, with 50% of students

reporting satisfaction with Rocket's security measures. This finding underscores the importance of security in mobile banking services, as users need to feel confident that their financial data and transactions are protected from fraud and unauthorized access. Prior studies have emphasized that security concerns are among the primary barriers to mobile banking adoption [12]. Therefore, Rocket's ability to provide a secure platform contributes significantly to its users' overall satisfaction. Perceived cost was another important factor, with 40% of students expressing satisfaction in this area. While mobile banking generally reduces transaction costs compared to traditional banking, the satisfaction level concerning costs may still be influenced by perceptions of service fees and transaction charges. Some students expressed dissatisfaction with the service charges, a sentiment that has been echoed in other studies as well [13]. Service providers like Rocket need to strike a balance between affordability and the quality of services offered to maintain user satisfaction. In contrast, only 25% of students were very satisfied with the overall service quality. This relatively low level of satisfaction indicates that while Rocket meets certain expectations, there are areas where service quality needs improvement. Prior research has shown that service quality is a vital factor influencing customer satisfaction in mobile banking, and any gaps in service delivery can lead to dissatisfaction [14]. Issues such as network failures, slow transaction processing, and inadequate customer support were identified as areas where improvements could enhance user experience.

### Comparison with Existing Literature

The findings of this study are consistent with those of other research on mobile banking satisfaction, particularly in developing countries like Bangladesh. A

study by Akhter *et al.*, on mobile banking satisfaction in Bangladesh also found that ease of use and security were among the top factors influencing customer satisfaction [15]. However, the level of satisfaction with service quality in our study was lower compared to similar studies. For example, a study conducted in India found higher satisfaction with mobile banking services, which was attributed to the more advanced technological infrastructure and more extensive customer service support provided by banks in urban areas [16]. This discrepancy may be due to the differences in technological infrastructure between the two countries. Bangladesh is still working to improve its mobile and internet connectivity, particularly in rural areas where service quality tends to suffer. Our study's lower satisfaction with service quality can also be compared to a study conducted by Uddin *et al.*, which examined international students' satisfaction with mobile banking in Malaysia [17]. Their study revealed that students were generally satisfied with the ease of use and security of mobile banking, but there were complaints about service interruptions and transaction delays, similar to the findings in our research. These commonalities suggest that service quality issues in mobile banking are not unique to Bangladesh but are prevalent in other developing countries as well, particularly where digital infrastructure is still evolving.

Additionally, our study's satisfaction level with perceived cost was lower than in countries with more mature mobile banking systems. Studies in developed countries like the United States have shown higher satisfaction with mobile banking services due to lower transaction costs and more competitive fee structures offered by financial institutions [18]. The higher perceived costs in Bangladesh may be due to the limited competition among mobile banking service providers, which allows them to charge higher fees compared to markets with more robust competition. The findings of this study have several implications for both academic research and practical applications in the field of mobile banking. First, the results confirm the critical role that ease of use and security play in determining user satisfaction with mobile banking services. Service providers should prioritize these factors when designing and improving mobile banking platforms, as they directly influence the adoption and continued use of such services. The findings also highlight the need for continuous improvements in service quality, particularly in regions where mobile connectivity is still developing.

From a practical standpoint, mobile banking providers like Rocket can use these findings to enhance their services by focusing on the areas that contribute most to user satisfaction. For instance, investments in improving the user interface and making transactions more seamless could enhance ease of use. Additionally, addressing concerns related to service interruptions and improving customer support could significantly boost satisfaction with service quality. By lowering transaction

fees or offering more affordable services, Rocket can also improve perceptions around the cost of mobile banking. Moreover, the study's findings suggest that there is room for further research into how cultural, regional, and demographic factors influence satisfaction with mobile banking services. For example, future research could explore how user satisfaction differs between urban and rural populations in Bangladesh, where access to digital infrastructure and financial literacy may vary significantly. The study's results align with existing literature that emphasizes the importance of ease of use, security, and cost as key determinants of mobile banking satisfaction [19]. Similar to previous studies, this research confirms that ease of use is critical for mobile banking adoption, especially among younger users such as students, who value the convenience of managing their finances on the go. The significance of security, as demonstrated in this study, is also consistent with the findings of Bala *et al.*, who identified security concerns as a major influence on mobile banking usage in developing economies [20].

However, this study's relatively low satisfaction with service quality diverges from findings in countries with more advanced mobile banking systems, where service quality is typically rated higher due to more reliable infrastructure and better customer support. This difference may be attributed to the specific challenges faced by developing countries like Bangladesh, where technological and infrastructural limitations impact the overall quality of mobile banking services [21-27]. These disparities suggest that service providers in Bangladesh need to invest more in improving network reliability and customer support to enhance the user experience. The practical significance of these findings is that they offer actionable insights for mobile banking providers in Bangladesh. By addressing key areas such as service quality and cost, Rocket and other mobile banking platforms can increase user satisfaction and foster greater loyalty among their customers. Furthermore, improving service quality by minimizing transaction delays and offering better customer support could enhance the overall mobile banking experience, making it more attractive to a broader segment of the population. The study also underscores the importance of maintaining high levels of security in mobile banking, as this factor directly affects user trust. Enhancing security features, such as two-factor authentication and real-time transaction monitoring, could help alleviate fraud and unauthorized access concerns, further boosting user confidence in the platform.

In this study provides valuable insights into the factors influencing student satisfaction with Rocket's mobile banking services at Islamic University. While ease of use and security were identified as key drivers of satisfaction, issues related to service quality and perceived costs indicate areas for improvement. The findings align with existing literature on mobile banking satisfaction, though differences in service quality and

cost satisfaction between countries suggest that regional factors, such as infrastructure and competition, play a significant role. By addressing these issues, mobile banking providers in Bangladesh can enhance the user experience and contribute to the country's continued growth of digital financial services.

## CONCLUSION

This study revealed that ease of use, security, and perceived cost are critical factors influencing student satisfaction with Rocket's mobile banking services. While most users are generally satisfied, service quality and transaction costs require improvement to enhance the overall user experience. Addressing these issues will be key to maintaining customer loyalty and driving further adoption of mobile banking in Bangladesh.

## Recommendations

- Improve service quality by addressing transaction delays and enhancing customer support.
- Reduce service charges to make Rocket more cost-effective.
- Invest in further security enhancements to maintain user trust and confidence.

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