EVALUATING THE IMPACT OF AGENT CREDIBILITY & SERVICE QUALITY ON CONTINUOUS USAGE OF MOBILE MONEY SERVICES

Farhan Mahboob[1], Muhammad Taimoor[2], Areeb Ali Khan[3], Muhammad Umaruddin[4], and Sahibzada Mujtaba[5]

Abstract

The focus of this study is on determining how agent credibility and service quality impact continuous use of mobile money services. Mobile money has really transformed the face of any monetary transactions not least in developing countries, where they have enabled an expansion in financial inclusion. However, its long-term usage has always posed a challenge. Thus, the research seeks to establish how the user's retention is affected by dimension of measuring agent credibility - reliability, competence, and transparency and service quality-dimensions that include efficiency, security, and ease of use. A qualitative approach was adopted targeting youth, university students, and people working in the industry, collecting data through a questionnaire survey technique from fifty respondents. For analyzing the total data, statistical tools included SPSS, PLS-SEM, and many others. The study found positive relations between agent credibility, service quality with continuous use but proved to be statistically insignificant. These results show that professionalism among agents and reliability in service should be improved so that trust and satisfaction may be created among users. The study thus carries some important managerial implications where it suggests that agents should be trained accordingly, user education campaigns should be initiated and quality control measures should be robust in order to increase user retention. Future studies can include more diverse samples with different variables to ensure the reach of the findings and longitudinal studies. This research, even with the potentials of its limitations, such as convenience sampling and self-report biases, offers recommendations for strategizing for the success of the mobile money platforms in the long run.

Keywords: Agent, Credibility, Mobile Money, Service Quality, Usage

INTRODUCTION

Well made for the evolution of digital financial services has significantly affected global economic transactions, particularly in emerging markets. Some countries, for instance, are devoid of developed banking infrastructures (Suri & Jack, 2016). There are such developing economies: most entering cannot formally bank systems. They leave nearly their entire populations virtually financially excluded (Narula, 2020). Mobile money services can work effectively as a panacea and alternative access point for undertaking transactions like payments, fund transfers, and savings via mobile devices rather than requiring a customer's control over an account in a bank (Aker &Mbiti, 2010). This innovation has been of great importance in bringing financial inclusion to underserved populations, most especially in places where such banking is weak (Khan et al., 2017).

The robust developmental mobile money services have received into the financial ecosystem of Sub-Saharan Africa and Southeast Asia now allow millions to access formal financial services (Banda &Dewald, 2020; Fatima et al., 2023). Two examples are the M-Pesa mobile money operations that have succeeded in Kenya and Tanzania: it uses mobile financial services (MFS), which are well appreciated by

[1]Senior Assistant Professor, Bahria Business School, Bahria University Karachi Campus, Karachi, Pakistan. Email:farhanmehboob.bukc@bahria.edu.pk
[2]Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: mohammedtaimoor999@gmail.com
[3]Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: areebkhan789000@gmail.com
[4]Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: muhammadumaruddin31@gmail.com
[5]Scholar, Sir Syed University of Engineering and Technology, Karachi, Pakistan. Email: mujataba.sahibzada@icloud.com

many as having potential to make lives easier and to empower economies (Jack & Suri, 2011). Thus, people find it noteworthy to adopt it, but using this facility continuously is not an easy task. This is evidenced by the record showing that many people register for mobile money services but do not sustain their active accounts (Furuholt & Kristiansen, 2007). This gives rise to the need for understanding what factors keep such users continuously engaged (Aker & Mbiti, 2010).

Agent credibility and service quality are the two most dominant factors that affect constant use. Mobile money services, unlike traditional banking institutions where transactions are carried out directly with institutions, depend on agents who conduct transactions on behalf of their clients individually (Kikulwe et al., 2013). Agents play essential roles in registering accounts, cash deposits, cash withdrawals, and even performing transactions on behalf of the users. The credibility of these agents via reliability, competence, honesty, and transparency influences user trust and satisfaction significantly (Suri & Jack, 2016; Iqbal & Shamsi, 2017). Research suggests that customers are more likely to continue using mobile money services when they perceive agents as trustworthy and capable of handling secure transactions (Chuenyane et al., 2019; Fahim et al., 2020). This implies that service quality is another important element in mobile money adoption and retention (Graham & Kamau, 2015). Indeed, because mobile financial services are essentially intangible, service quality is dependent on the efficiency of transactions, the effectiveness of technology, and customer support (Parasuraman et al., 1988). Reliability, security, ease of use, and the total user experience are among the major dimensions (Banda & Dewald, 2020). Users are likely to exhibit loyalty to a platform that offers seamless transactions, responsive support to customers, and user-friendly interfaces (Moorthy et al., 2018). As with increased amounts of perceived risk associated with using mobile money relative to the traditional banking system, service users demand secure service delivery and efficiency to reduce the fear of fraud or transaction losses (Aker & Mbiti, 2010).

However, research has produced evidence about agent credibility and service quality in isolation, and the combined effect of both has also been tested on relatively few occasions in the context of long-term user engagement (Graham &Kamau, 2015).There is a noticeable gap in the concern in relation to how this phenomenon affects regions densely populated with unbanked individuals, as their future usage of mobile money services will heavily depend on the inclusion of financial services such as those provided by households or keeping them connected to possible sources of financial inclusion (Narula, 2020; Iqbal & Hassan, 2019). Attracting users to a particular platform or service will not be enough; it must also include continuous consumption so as to realize its financial inclusion agenda (Moorthy et al., 2018). Thus, this study examines the effect of the combined influence of agent credibility vis-à-vis service quality with respect to the continuous usage of mobile money services. This study seeks to investigate the extent to which user perceptions of agent credibility and service quality are related to long-term use of such services based on the technology acceptance model from behavioral finance and service quality theory (Parasuraman et al., 1988). The findings are very important to mobile money operators, as well as policymakers and financial institutions, for enhancing and developing customer retention and financial inclusion strategies. All in all, long-term prospects for mobile money platforms do not hinge on mere adoption; engagement is required. Agent credibility and service quality are important powers that fuel continuous usage (Banda & Dewald, 2020). The combined effect of both factors will further strengthen the foundation for creating sound and dispassionate economies of digital finance.

LITERATURE REVIEW

Mobile money services were increasingly adopted especially in developing countries around the world and in the process reshaped how the people transact financially. As mobile money becomes more embedded in day-to-day activities, the implications of its continuing usage develop as critical knowledge. This review assesses the existing literature on the effects of agent credibility and service quality on continued use of mobile money services. The review studies the effects right from the individual basis of agent credibility and service quality through to their interaction. It has been a very long time since service quality has been looked at as an important element in customer satisfaction and retention in almost all service industries, mobile money services included. Early models of service qualities have defined dimensions that directly affect customer satisfaction, for example, the five dimensions by SERVQUAL (Parasuraman et al., 1985): tangibility, reliability, responsiveness, assurance, and empathy. Such dimensions are applied widely in assessing service quality in various service sectors, including digital financial services (DFS), such as mobile money (Parasuraman, Zeithaml, and Berry, 1988). Service quality relates directly to user experience and continued use in mobile money services. Reliability of the system, ease of use, security, transaction accuracy, and agent responsiveness significantly contribute to customer trust and satisfaction (Malaysian National Bank, 2018). A seamless and efficient service provides value to users, thus motivating them to keep engaging in mobile money (Yoo et al., 2000). Yet, the improvement of service gaps, whether internal or external, has proven to enhance customer satisfaction with lasting consumption (Frost & Kumar, 2000; Albert, 2002; Iqbal & Chishti, 2023).

Agent credibility is very much important in mobile money services because an agent acts just as an intermediary who facilitates financial transactions on behalf of the mobile money platform. Agent credibility in mobile money is based mainly on his or her trustworthiness, professionalism, Agents' purposes, functions, and responsiveness (Fogg & Tseng, 1999). There is evidence that trust by customers in agents, whom they identify as reliable and knowledgeable, elevates their inclination to use mobile money services. Agents typically perceived as dependable and knowledgeable cascade through to more usage of services that the agents facilitate (Khalilzadeh et al., 2017). It acts as an important intermediary between quality of service and user trust; such a relation between service quality and agent credibility will determine whether the use of mobile money services will be continued. The researchers observed that good professionalism and integrity by agents were likely to induce consumers to adopt and remain using mobile money platforms (Odoom & Kosiba, 2020). The credible agents also take care of user queries very effectively and therefore help forge long-term relations between service providers and customers (Gupta et al., 2019; Iqbal, 2022; 2023).

The combination of agent credibility with service quality is a very important concept in mobile money platforms. The empirical studies show that both constructs are interrelated and simultaneously affect customer retention. Service quality has various issues concerning user experience, for example, reliability and usability of the system, but agent credibility determines users' perceptions of trustworthiness and the likelihood to continue using the service (Alfansi & Daulay, 2021).Agent credibility has a very prominent part in mediating perceived technological uncertainty and technology adoption behavior; hence, an important part in closing consumer knowledge gaps and augmenting service reliability (Rilling, 2015; Odoom & Kosiba, 2020). Findings of Balis& Harden (2021) and Setyanto&Sunarjo (2021) show that high service quality and agents perceived as credible will, in turn, engage a consumer who really goes on and on, using the platform over time. The cumulative impact of all these factors creates the intention to use continuously the service: as quality ensures satisfaction, the agent engenders trust (Abbasi et al., 2022).

Hypotheses Development

H_1: There is significant and positive relationship between Agent Credibility and Continuous usage

H_2: There is significant and positive relationship between Service Quality & Continuous Usage

Conceptual Framework

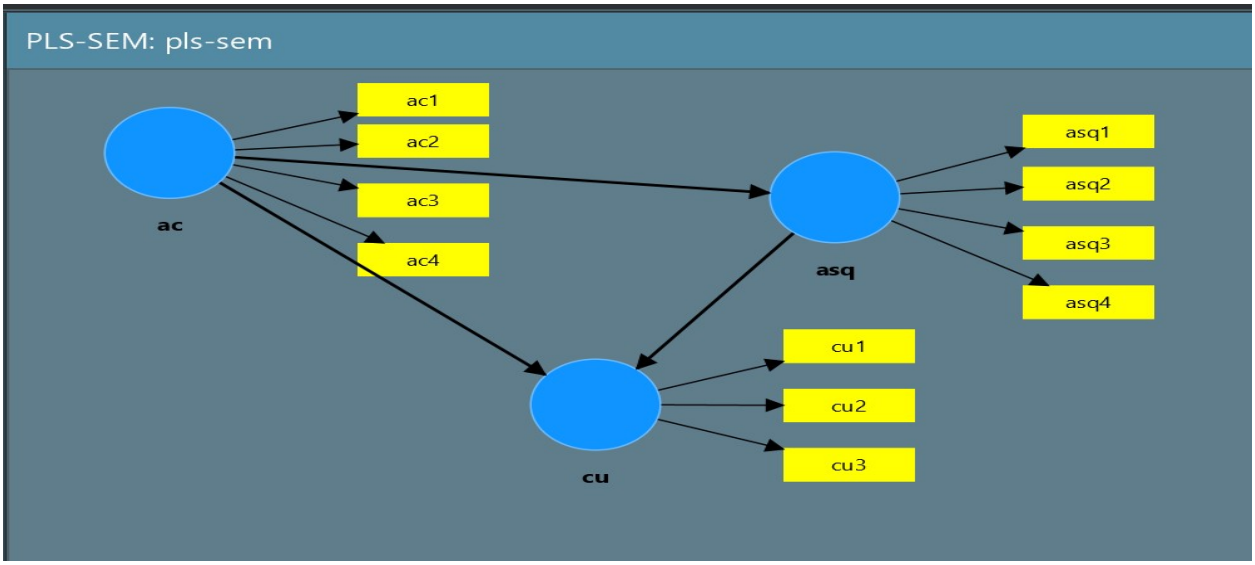

Figure 1: Conceptual Framework

METHODOLOGY

Research Purpose

The purpose of this research is to identify the impact of agent credibility & service quality on the continuous usage of mobile money services. This aim of this study is to explore how the credibility and reliability of agents influence users' continuous usage of mobile money platforms.

Research Approach and Design

This report adopts a qualitative research approach. A qualitative approach is suitable for understanding the basic factors and perceptions that influence the continuous usage of mobile money services. The goal is to gain knowledge into the perceptions of different users such as, youth, university students, and industry professionals. The research design is both descriptive and analytical. Descriptive in nature, the study aims to provide an overview of the relationships between agent credibility and mobile money usage. It explores the perceptions and experiences of the respondents, focusing on understanding patterns and trends.

Target Audience and Sample Size

The target population for this study consists of youth, university students, and industry professionals. This diverse group represents key user segments who actively use mobile money services and can provide valuable insights into the factors influencing continuous usage. The study involved a questionnaire survey, which collected over 60 responses. These responses were carefully analyzed to gather sufficient data on the impact of agent credibility on mobile money usage. The sample size is adequate to ensure reliable and valid results.

Sampling Technique

A convenience sampling technique was employed for this study. This technique was selected due to its practicality in reaching respondents quickly and easily within the target population. While not random, convenience sampling is suitable for exploratory research where the goal is to gather initial insights. The respondents were selected based on their availability and willingness to participate in the survey, ensuring that they represented the target population of youth, university students, and industry professionals.

Statistical Technique

The research employs two primary software tools: PLS-SEM (Partial Least Squares Structural Equation Modeling) and IBM SPSS. In IBM SPSS, various statistical tests were conducted, including descriptive analysis, reliability analysis, factor analysis, and regression analysis. These tests provided insights into the distribution of the data, the reliability of the measurements, and the relationships between different variables. PLS-SEM was used for conducting measurement and structural modeling. This technique is particularly useful for understanding complex relationships between different variables.

Questionnaire and Measurement Instrument

The questionnaire used in this study was in English, ensuring that respondents fully understood the questions. The variables used in the questionnaire were derived from the base paper of the research, which ensured consistency and reliability in measuring the relationship between agent credibility and the continuous usage of mobile money services.

Ethical Consideration

Consent was obtained from all participants before they provided their responses. Additionally, confidentiality was maintained by ensuring that no personal information was collected or disclosed without consent. Data analysis was conducted in an ethical manner, with results reported objectively and without bias. Lastly, the study adhered to the ethical guidelines of transparency, respect for participants' privacy, and integrity in reporting the findings.

RESULTS

Demographic Profile

The descriptive analysis was conducted to summarize the characteristics of the respondents using SPSS. The results are presented below:

1. **Gender:**

The data indicates that out of 50 respondents, the majority were male (62%), while females comprised 38%.

Table 1
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**male**	31	62.0	62.0	62.0
	female	19	38.0	38.0	100.0
	Total	50	100.0	100.0	

2. Age

The largest age group was 18-25 years, representing 62% of the respondents. This was followed by 18% in the 26-35 age group, 16% in the 36-45 age group, and 4% in the 46-55 age group.

Table 2
Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**18-25**	31	62.0	62.0	62.0
	26-35	9	18.0	18.0	80.0
	36-45	8	16.0	16.0	96.0
	46-55	2	4.0	4.0	100.0
	Total	50	100.0	100.0	

3. Education

In terms of educational qualifications, most respondents were undergraduates (56%), while 20% were graduates and 24% were postgraduates.

Table 3
Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**undergraduate**	28	56.0	56.0	56.0
	graduate	10	20.0	20.0	76.0
	postgraduate	12	24.0	24.0	100.0
	Total	50	100.0	100.0	

4. Years of UFC (Usage Frequency of cell phone)

The majority of respondents (54%) reported using the product/service for more than three years, 32% for 1-3 years, and 14% for less than one year.

Table 4
UFC

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**< 1year**	7	14.0	14.0	14.0
	1-3 years	16	32.0	32.0	46.0
	above 3 years	27	54.0	54.0	100.0
	Total	50	100.0	100.0	

5. MMU (Mobile money Usage)

Regarding the frequency of media usage:
- 32% reported using media less than a day.
- 46% used media once a day.
- 22% reported using media more than once a day.

Table 5
MMU

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**less than a day**	16	32.0	32.0	32.0
	once in a day	23	46.0	46.0	78.0
	more than in a day	11	22.0	22.0	100.0
	Total	50	100.0	100.0	

6. AMM (Agent for Mobile money)

All respondents (100%) indicated usage of agent for mobile money.

Table 6
AMM

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	**yes**	50	100.0	100.0	100.0

This analysis provides a comprehensive overview of the demographic and usage patterns of the respondents.

Reliability Analysis

The analysis was performed using IBM-SPSS software, & the Cronbach`s alpha value was above 0.7 which showed that our data is reliable for research purpose.

Table 7
Case Processing Summary

		N	%
Cases	**Valid**	50	100.0
	Excluded[a]	0	.0
	Total	50	100.0

Table 8
Reliability Statistics

Cronbach's Alpha	N of Items
.755	11

Factor Analysis

1. KMO and Bartlett's Test:

- **Kaiser-Meyer-Olkin (KMO)**: The KMO value is 0.617, which is above the acceptable of 0.6, indicating that the sample size is relevant for factor analysis.
- **Bartlett's Test of Sphericity**: The significance level (Sig.) < 0.001. This result suggests that the data is appropriate for factor analysis.

Table 9
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.617
Bartlett's Test of Sphericity	**Approx. Chi-Square**	66.232
	df	15
	Sig.	<.001

2. Rotated Component Matrix:

- **Component 1**: Variables **CU1**, **CU2**, and **CU3** have high loadings (0.828, 0.853, and 0.740, respectively), indicating that these variables are grouped under this factor.
- **Component 2**: Variables **ASQ1** and **ASQ2** have strong loadings (0.902 and 0.888, respectively), suggesting a distinct factor related to these variables.
- **Component 3**: Variable **AC2** loads highly (0.991) on this component, forming a separate factor.

Table 10
Rotated Component Matrix[a]

	Component		
	1	**2**	**3**
AC2			.991
ASQ1		.902	
ASQ2		.888	
CU1	.828		
CU2	.853		
CU3	.740		

Regression Analysis

Table 11
Model Summary[b]

Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.312[a]	.098	.059	2.02203	2.048

a. Predictors: (Constant), asqq, acc
b. Dependent Variable: cuu

Table 12
ANOVA[a]

Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	**Regression**	20.771	2	10.385	2.540	.090[b]
	Residual	192.165	47	4.089		
	Total	212.936	49			

a. Dependent Variable: cuu

b. Predictors: (Constant), asqq, acc

Table 13
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.541	1.557		2.917	.005
	acc	.200	.110	.257	1.820	.075
	asqq	.102	.106	.136	.967	.338

a. Dependent Variable: cuu

Hypothesis Developed After Analysis

H_1: **acc has a positive and insignificant relationship with cuu** (p = .075).

H_2: **asqq has a positive and insignificant relationship with cuu** (p = .338).

- ❖ Interpretation: Both of the hypothesis were rejected, that had been developed in literature review as the sig value is >0.05, which is causing insignificant relationship between IVs & DVs.

Data Analysis (PLS-SEM)

- **Construct reliability & validity** shows, how much our data is reliable & valid. In this case as the Cronbach alpha`s value > 0.7, it shows the data is reliable, also full filling the criteria for composite reliability as value > 0.7 & also AVE as its value is > 0.5.

Table 14
Construct Reliability and Validity

	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
ac	0.735	0.751	0.833	0.557
asq	0.732	0.741	0.829	0.549
cu	0.713	0.717	0.838	0.634

1. Discriminant Validity (HTMT) Matrix

Table 15
Discriminant Validity (HTMT)

ac	ac	asq	cu
asq	0.417		
cu	0.58	0.537	

2. Discriminant Validity – Fornell-Larcker Criterion

Table 16
Discriminant Validity (Fornell-Larcker Criterion)

	ac	asq	cu
ac	0.746		
asq	0.33	0.741	
cu	0.437	0.414	0.796

3. Discriminant Validity Cross Loadings

Table 17
Cross Loadings

	ac	asq	cu
ac1	0.632	0.226	0.219
ac2	0.78	0.325	0.235
ac3	0.8	0.246	0.36
ac4	0.761	0.204	0.446
asq1	0.275	0.685	0.235
asq2	0.111	0.8	0.24
asq3	0.347	0.78	0.363
asq4	0.167	0.692	0.341
cu1	0.33	0.317	0.781
cu2	0.332	0.276	0.804
cu3	0.376	0.383	0.803

- **Path Coefficients:**

Table 18
Mean, STDEV, T values, P values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P values
ac → asq	0.33	0.348	0.18	0.1834	0.067
ac → cu	0.338	0.353	0.143	2.366	0.018
asq → cu	0.302	0.316	0.185	1.636	0.102

- **Interpretations:**

1. Ac ->asq: coefficient: 0.330, it shows the positive relationship between **ac &asq,** as **ac** increases, **asq** tends to increase as well. But **insignificance** is shown for the relation between them.
2. Ac-> cu: coefficient: 0.338, this also indicates the positive relation between **ac & cu,** an increase in **ac** will cause the increase in **cu** as well. Significant relation is identified between them.
3. Asq->cu: coefficients: 0.302: A positive relation is shown between **asq & cu,** as **asq** rises **cu** tends to rise as well. Insignificant relation is demonstrated between these variables.

DISCUSSION

The results show that, even though both the credibility of agents and the quality of services have positive relationships with the constant use of the mobile money services, these correlations were not significant

within the regression model. This implies that although it might seem to the users that trustworthy agents and efficient services are positive elements, they will not be effective enough to ensure long-lasting engagement. It could be due to the sample composition, where young and educated users made up the majority of it and are more familiar with using digital platforms and are thus less reliant on agent interaction when making the decision to keep using it. In the case of such users, convenience, peer pressure, promotion or other fintech-based solutions may have a greater role than interpersonal trust in agents. The comparatively low value of R2 also indicates the fact that there are other uninvestigated factors that may be affecting the behavior of continued usage other than the two core constructs under investigation.

Both the factor and the reliability analysis revealed that the measurement scales were internally consistent and conceptually sound, that is, the absence of significance can hardly be attributed to the poor design of the instruments. Rather, it can also be an indication of the dynamic character of mobile money ecosystems whose role of agents is slowly changing to secondary supporter as apps get more accessible. The positive path coefficients of PLS-SEM that also had mixed significance values support the interpretation that the agent credibility and service quality affect perceptions of value but may do this indirectly by interacting with mediators, including trust, satisfaction, or perceived usefulness. This is in line with theory of technology adoption that indicates that service attributes tend to affect behavioral intention by psychological processes instead of direct effects only. In pragmatic terms, the findings suggest that, in order to guarantee long-term retention of users, additional work on agent professionalism and technical services characteristics is still required but not enough. The providers might be required to supplement the service improvement with strategies that boost user engagement, including loyalty programs, financial literacy programs, customized online experiences, and more robust in-app service platforms. The human touchpoint continues to play a role since all the respondents indicated that they are using agents, but its impact can be more to uphold confidence and solve issues than to make daily use decisions. Thus, it is probable to consider that a more comprehensive approach to the retention process, merging the quality of service provided, the design of the digital experience, and the customer relationship management will prove to be more efficient than working on the operational aspects only.

CONCLUSION

In this study, an attempt has been made to investigate the agency-based credibility dimensions of service quality and its impact on both the continuous usage of mobile money as well as the perception itself with regard to young people and university students all over the world and practitioners from the industry. The literature review facilitated theoretical foundations towards agent credibility and service quality research and analysis. Although these factors have been confirmed for very positive relationships with continuous usage, their relationships have proven statistically insignificant. Therefore, it stands out that, while agent credibility and service quality are important, they might not be sole determinants for user retention in mobile money. SPSS and PLS-SEM seem to provide arguments and value, but there is still much need for exploration on the same with a much larger dataset.

Policy Implications

Even though they offer positive relationships, the results indicate that mobile money providers must address some gaps if higher user engagement rates are to be realized.

- **Agent Credibility**

People see agents as credible. However, on the fact where significance is lacking from above, the platforms should enhance agent training programs. There should also be improvement in professionalism, reliability as well as transparency of the agents to impact better on customers' trust and their satisfaction.

- **Service Quality**
  Service quality does have a positive effect on usage, but its improvement in transactional reliability, user interface design, and customer support reduces user hesitation.
- **Recommendations for Betterment**
  • Educating users about services.
  • Putting in place stringent controls over agents to be able to monitor their performance.
  • Improving security and safety among mobile money users through actions taken against the so-called perceived risks associated with the use of mobile money.

a. Mobile money operators must pay attention to the areas above to reduce negative impacts and drive engagement for the long term.

REFERENCES

Abong'o, M. O. (2016). *Service Quality and Competiveness in Mobile Money Firms* (Doctoral dissertation, University of Nairobi).

Adjei, J. K., Odei-Appiah, S., &Tobbin, P. E. (2020). Explaining the determinants of continual use of mobile financial services. *Digital Policy, Regulation and Governance*, *22*(1), 15-31.

Brunnermeier, M. K., Limodio, N., & Spadavecchia, L. (2023). *Mobile money, interoperability, and financial inclusion* (No. w31696). National Bureau of Economic Research.

Centellegher, S., Miritello, G., Villatoro, D., Parameshwar, D., Lepri, B., & Oliver, N. (2018). Mobile money: Understanding and predicting its adoption and use in a developing economy. *Proceedings of the ACM on Interactive, Mobile, Wearable and Ubiquitous Technologies*, *2*(4), 1-18.

Chiang, C. W., Anderson, C., Flores-Saviaga, C., Arenas, E. J., Colin, F., Romero, M., ... & Savage, S. (2017, November). Understanding interface design and mobile money perceptions in Latin America. In *Proceedings of the 8th Latin American Conference on Human-Computer Interaction* (pp. 1-8).

Fahim, S. M., Hassan, M., Asadullah., Rasheed, A., Hafeez, M, & Iqbal, M.N., (2020). E-Commerce: The Mantra of Urban Centers. *Reviews of Management Sciences*, *2*(1),118-129.

Fatima, S., Iqbal, M.N., & Ahmed, F., (2023). A Quantitative Study on Poverty Reduction and the Development in Inclusive and Resilient Communities, Priority-*The International Business Review*, *1*(2).

Iqbal, M. N & Chishti, U, G., (2023), The Influence of corporate social responsibility in Pakistan's Health insurance industry in preserving a sustainable competitive advantage, *International Journal of Trends and Innovations in Business & Social Sciences*, *1*(3),23-36.

Iqbal, M. N. & Hassan, M., (2019), Evaluating Performance of Microinsurance in Pakistan: An Empirical Analysis, *Arabian Journal of Business and Management Review (Oman Chapter)*, *8*(4), ISSN 2617-3190.

Iqbal, M. N. (2022). Corporate Values, *Academy Bazyaft*, ISBN # 9789695401759

Iqbal, M. N., & Shamsi, A. F., (2017), Penetration of life insurance in Pakistan: A conjunctual ecological framework of life insurance channels, *Global management journal for academic and corporate studies*, *7*(2), ISSN 2219-6145.

Iqbal. M.N., (2023), Exploration of the Factor influence Bancassurance as a Successful Corporate Synergy in Pakistan, *Journal of Education and Culture Studies*, *7*(2), 121-131. ISSN: 2573-0401.

Masrek, M. N., Halim, M. S. A., Khan, A., &Ramli, I. (2018). The impact of perceived credibility and perceived quality on trust and satisfaction in mobile banking context. *Asian Economic and Financial Review*, *8*(7), 1013-1025.

Okello, J., Massa, D., & Mayanja, D. (2015). Effectiveness and challenges of using mobile money service in the implementation of the social assistance grants for empowerment programme in Uganda. *IMTFI Final Report.*

Shaikh, A. A., Glavee-Geo, R., Karjaluoto, H., & Hinson, R. E. (2023). Mobile money as a driver of digital financial inclusion. *Technological Forecasting and Social Change*, *186*, 122158.

Sunarjo, W., Nurhayati, S., Setyanto, R. P., &Suroso, A. (2023). Exploring Customer Technology Adoption Behavior for the Usage of E-Money in Indonesia: Mediating Role of Agent Credibility in the New Normal Era. *The Journal of Behavioral Science*, *18*(2), 84-100.