

# A Comprehensive Review on Mobile Banking Applications: Trends, Trust and Adoption in Retail Banking

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**Abstract:** *This study investigates the determinants of mobile banking adoption and user behavior using a cross-sectional primary data collection approach via surveys distributed to UK consumers. The research utilizes the Retail Banking Mobile Application Dataset (RB-MAD), which includes anonymized behavioral and perception data on trust and adoption. The methodology employed an Extended UTAUT framework, enhanced with factors like security and institutional trust, alongside other predictive models such as PLS-SEM and SAT. Performance evaluation, using the R<sup>2</sup> (Accuracy) metric, demonstrated that the RB-MAD model (98.8%) offered superior predictive power compared to the theoretical UTAUT2 model (88.2%) and others. This highlights the effectiveness of a specialized, data-driven approach in accurately forecasting mobile banking adoption patterns*

**Keywords:** *Mobile Banking Adoption, Extended UTAUT2, RB-MAD, Structural Equation Modeling (SEM), Trust, Predictive Modeling.*

