1.Awarenees: With mobile banking apps, users can directly access their bank accounts on their smartphones and manage their finances at any time and from any location, providing them with features such as checking their balance, transferring money, paying bills, and applying for loans. They also offer convenience and security with encryption and biometric authentication.

2.Consideration:

Consideration is the stage in the buyer's journey when the prospect is considering options for solving their problem. They evaluate features, benefits, prices, and reviews of different products or services to conclude the one most suited to their requirements. This phase is essential for getting information before buying .

3.Purchase:

The purchase is the point where a customer decides to purchase a product or service. The final stage of the buying journey is the conversion stage, where the customer takes action and completes their transaction. A seamless purchase experience will ultimately bring customer satisfaction and, potentially, loyalty.

4.On boarding :

Onboarding is a process that helps new users through the first steps of using a product or service. This may include setting up accounts, explaining key features, and ensuring that the user understands how to navigate and use the product effectively. Good onboarding is known to increase user satisfaction and engagement.

**5. Usage:**

With these mobile applications, checking accounts balances can be reviewed, transferring funds made, bill payments and check deposits into checking accounts may also be carried out, loans applications made and other related facilities including budgetary analysis, cost monitoring, real-time notifications to be made for free.  
**6.Maintenace:**

Mobile banking app maintenance is the continuous process of upgrading to ensure that security is ensured, bugs are fixed, and functionality is enhanced. This means updating encryption protocols, adding new features, optimizing performance, and responding to user feedback. Users should update their apps frequently, monitor their account activity, and use best security practices for continued safe use.  
**7.Advocacy:**

Advocacy of mobile banking apps encourages the advantage of their convenience, safety, and power over money. It encourages users to shift towards digital banking, stressing the ease, time, and real-time management of finances. It also points out the practices that emphasize cybersecurity