ABSTRACT

With the rapid development and widespread application of modern information and communication technology, mobile banking become increasingly important in banking industry and forcing companies to make innovative strategies. This research discussed about six dimensions in e-service quality that have effect of satisfaction and the implication of loyalty in mobile banking in OCBC NISP Bank.

The population of this research are OCBC NISP Bank customers that using m-banking. 150 customers were taken as samples of this study. Samples were selected using purposive judgement sampling method. This research used AMOS22 and SPSS to analyze the effect of all variable.

The result of this research is five out of six dimensions of e-service quality had a positive and significant impact on satisfaction and loyalty of m-banking users. The five positive dimensions are usefulness, efficiency, assurance, reliability and ease of use. The only ineffective dimension is aesthetic.

Keywords: E-service quality, satisfaction, loyalty, mobile banking