

Penggunaan model E-S-Qual dalam studi pengaruh kualitas layanan perbankan online terhadap kepuasan nasabah

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Abstrak

There are many models for measuring service quality, SERQUAL, SERPERF, STIEQUAL, E-SQ and E-S-QUAL. every model offers some advantages and weakness. Previous research proved that E-S-Qual model is the best assessment to measure online service quality in banking industry because it has an excellent external validity and enough consistency in reliability. The objectives of this research are to examine the effects involved 124 customers internet banking. By measuring criterion validity of E-S-QUAL, it found that E-S-QUAL has a good validity and reliability for measuring the quality of banking online services. By using F test, the result revealed that all dimensions of online service quality has significantly effects on customer satisfaction. By using t-test only site aesthetic variable has significantly effect on customer satisfaction. The managerial implication of this research is that banking industry should develop online service not only for efficiency, system availability, privacy, assurance, but the most important thing is also the aesthetic aspect to enhance their customer satisfaction.