The Determinants of E-Loyalty on Mobile Banking in Thailand

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Abstract

The objective of this study is to find out the determinants of E-Loyalty model on mobile banking in Thailand. The key variables in the study are trust, satisfaction, service quality, and word of mouth. The data collection method based on non-probability. The questionnaire distribution is by web-based questionnaire. Data analysis includes 200 participants. Multiple regression analysis uses to define the variables which determine E-loyalty on mobile banking. The result shows that majority of participants are female, young adult to thirty, well-educated and public officer. Satisfaction, service quality, trust and word of mouth play a significant relationship with E-loyalty, and the most influential factor is satisfaction. Superior offering against competitors can be used as a key message communication. Furthermore, mobile banking application must keep it users friendly and easy to use. Quick responsive in case of problem encounter is recommended to eliminate negative word of mouth that will impact e-loyalty.

Key Words: Mobile banking, E-loyalty, trust, word-of-mouth, Thailand