ABSTRACT

Today customers are perhaps more mobile than before. The use of mobile phones is so common that customers increasingly expect to be able to organise their personal and working lives while on the move. As advances in technology and wireless communications are extending the Net to a new generation of portable devices, going wireless also broadens banking marketplace. By adding a wireless channel to Web-based services, banks can provide mobile banking services and extend their geographical reach – not just to existing customers but to new ones as well. By providing mobile banking services, banks have greater flexibility to please or satisfy their customers. Mobile banking enables customers to interact with their account virtually wherever and whenever.

The goal of this research is primarily to analyse the customer satisfaction on mobile banking services. This study will analyse the relationship between customer satisfaction and service quality of mobile banking services, analyse the cause of customer dissatisfaction, and analyse the future and the impact of customer satisfaction to mobile banking services. The service quality is limited to speed, security, accuracy of the transaction and trust. These variables are independent variables of the research.

This research uses regression analysis and gap analysis. The regression analysis shows the relation between the customer satisfaction, as dependent variable, with its four independent variables, while the paired t-test shows the gap analysis between performance and importance of speed, security, accuracy and trust.

From the analysis, it concludes that all independent variables are significantly effect the customer satisfaction on mobile banking. But there still a gap between the performance and the importance of those variables. Banks and service provider need to improve their performance.

**Keywords:** Customer Satisfaction, Mobile Banking