

ABSTRACT

User loyalty has become a key priority for banks in maintaining long-term profitability and improving Cost Per Acquisition (CPA) efficiency. According to the 2025 report, Bank OCBC, through its OCBC Mobile service, recorded an increase in active users and a decline in the dormant customer ratio throughout 2024. However, the existence of dormant users still presents a potential loss, posing a challenge for the bank to retain customer loyalty in using OCBC Mobile.

This study examines 14 exogenous variables, including Technology Acceptance and Use Factors (Performance Expectancy, Effort Expectancy, Hedonic Motivation, Social Influence, Facilitating Conditions, Price Value, Habit), Quality Factors (Information Quality, System Quality, Service Quality), Risk Factors (Perceived Privacy and Security, Perceived Risk, Structural Assurance), and a Personal Factor (Self-Efficacy). All variables were directly tested against Trust, which was subsequently analyzed for its influence on Satisfaction, Behavioural Intention, and Attitude.

A quantitative research method was employed, using a questionnaire based on a Likert scale. The total sample consisted of 270 respondents who were active users of OCBC Mobile in the last three months. Data analysis was conducted using Structural Equation Modeling (SEM) with SmartPLS software. The PLS-SEM approach was chosen to assess the direct effects among the variables involved in this study.

Keywords: Technology Acceptance and Use Factors, Quality Factors, Risk Factors, Personal Factor, Trust, Behavioural Outcomes, PLS-SEM, Mobile Banking.