

Mobile Banking Service Quality and User Loyalty Using MSQUAL: A Systematic Literature Review

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Abstract: Digital transformation has made mobile banking a core service in the banking industry, emphasizing service quality as a critical factor for user satisfaction and loyalty. This study presents a systematic literature review (SLR) of mobile banking research from 2021 to 2025, guided by PRISMA and structured using the PICOC framework (Population, Intervention, Comparison, Outcome, Context) to systematically select and evaluate relevant studies. The MS-QUAL model, comprising nine dimensions: efficiency, system availability, responsiveness, privacy, content, contact, billing, fulfillment, and compensation, was used as the evaluation framework. Out of 924 initially identified articles, 20 met the inclusion criteria for in-depth analysis. Findings show that efficiency, system availability, privacy, responsiveness, content, and fulfillment consistently drive user satisfaction, while compensation, contact, and billing have limited influence. Satisfaction serves as the primary mediator connecting service quality to loyalty, indicating that improvements in MS-QUAL dimensions must translate into positive user experiences to foster long-term loyalty. The study further highlights challenges in maintaining security standards, adapting traditional dimensions to evolving user expectations, and ensuring consistent service quality. Opportunities lie in leveraging technologies such as AI, blockchain, and big data to create personalized, secure, and interactive experiences, enhancing both functional and emotional engagement. Overall, MS-QUAL remains a relevant and flexible framework for evaluating mobile banking service quality when aligned with contemporary technological advances and user-centered strategies.

Keywords: Loyalty; Mobile Banking; MS-QUAL; Systematic Literature Review; PRISMA.

INTRODUCTION

The advancement of digital technology has brought significant changes to the global banking sector, particularly through the adoption of mobile banking as one of the primary services used by society (Susanti & Parera, 2021). This service enables users to perform various financial activities quickly, easily, and flexibly, while also presenting new challenges for the banking industry in maintaining the quality of digital services (Jabir et al., 2021). Service quality plays a crucial role, as poor user experience can undermine trust and loyalty, even prompting users to switch to other providers (Hafizh et al., 2023; Triyanti et al., 2021). Therefore, measuring service quality has become a critical issue in ensuring the sustainability and competitiveness of mobile banking services in the digital era (Hamzah et al., 2024; Wati et al., 2023).

One widely used evaluation framework is Mobile Service Quality (MS-QUAL), which consists of nine key dimensions: efficiency, system availability, responsiveness, privacy, content, contact, billing, fulfillment, and compensation (Huang et al., 2015). MS-QUAL was developed to capture the complexity of mobile service quality and has been extensively applied in studies related to mobile banking as well as other digital financial applications (Prasetyo et al., 2024). Several studies have reported that efficiency, system availability, and privacy consistently exert a positive influence on user satisfaction and loyalty, while dimensions such as responsiveness, content, and compensation show varied results (Hamerska et al., 2022; Kipkirui et al., 2021; Pokhrel, 2024). These variations indicate inconsistencies in the application of MS-QUAL, highlighting the need for further examination.

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Moreover, most previous studies have primarily focused on user satisfaction as the main variable, whereas the direct relationship between MS-QUAL service quality and mobile banking user loyalty has not been systematically explored (Faza & Utomo, 2021; Wenny et al., 2023). Yet, loyalty is a highly important aspect for the digital banking industry, considering the intense competition and dynamic user expectations (Goeltom & Christine, 2023; Putra & Raharjo, 2021). Loyalty is not merely a continuation of satisfaction but reflects a deeper and more enduring attachment in which users consistently rely on the same mobile banking application, resist switching to competitors, and even engage in positive advocacy such as recommending the service to others. In mobile banking, such loyalty ensures sustainable usage, reduces churn rates, and increases customer lifetime value factors that are vital for long-term competitiveness.

Within the MS-QUAL framework, all nine dimensions efficiency, system availability, responsiveness, privacy, content, contact, billing, fulfillment, and compensation contribute to the formation of loyalty through their impact on user satisfaction. Efficiency and system availability provide reliable and seamless access; privacy and billing ensure security and transparency; responsiveness, contact, and compensation demonstrate attentiveness and fairness; while content and fulfillment guarantee accurate information and delivery of promised services. When these dimensions are consistently maintained, they create strong satisfaction that functions as a psychological bridge toward loyalty. This mediating role of satisfaction explains why improvements in service quality must be holistic: without satisfaction, quality enhancements may not translate into loyal behaviors (Aulia, 2022).

Consequently, loyalty emerges not only as a behavioral outcome (continuous use, repeated transactions) but also as an attitudinal commitment (trust, emotional attachment, and positive word-of-mouth). Addressing loyalty, therefore, is not optional but strategic, as it determines whether mobile banking providers can retain users in the face of new entrants and shifting expectations (Nguyen-Phuoc et al., 2020; Triyanti et al., 2021).

In addition, the emergence of new technologies such as Artificial Intelligence (AI), blockchain, and big data further enriches the mobile banking service context, requiring a reassessment of MS-QUAL’s relevance as an evaluation framework (Novia et al., 2024). Integrating these technologies with MS-QUAL dimensions offers opportunities not only to enhance satisfaction but also to strengthen loyalty as a sustainable competitive advantage in the digital banking era.

Based on these conditions, this study is structured as a Systematic Literature Review (SLR) using the PRISMA guidelines, aiming to review the latest literature on the application of MS-QUAL in assessing mobile banking quality within the 2021–2025 timeframe. This review seeks to address three main research questions: (1) how MS-QUAL is applied to assess the quality of mobile banking and digital financial applications; (2) which service quality dimensions within MS-QUAL most consistently influence user satisfaction and loyalty; and (3) what challenges and opportunities arise in applying MS-QUAL in the modern digital era. Accordingly, this study is expected not only to provide theoretical contributions through mapping the consistency and inconsistency across MS-QUAL dimensions but also to offer practical contributions for the digital banking industry in formulating user-centered service quality improvement strategies.

METHOD

Systematic Literature Review

In this study, the literature review criteria were determined using the PICOC (Population, Intervention, Comparison, Outcome, and Context) framework. PICOC helps systematically organize the research focus by defining the target population, the intervention being studied, the comparison group, the expected outcomes, and the research context. Using this framework, researchers can clearly determine which articles are eligible for inclusion (inclusion criteria) and which are excluded (exclusion criteria), thus making the literature selection process more transparent, consistent, and aligned with the research objectives. To ensure systematic literature selection, this study employed the PICOC (Population, Intervention, Comparison, Outcome, Context) framework (Aldi et al., 2025). PICOC helps formulate research questions and determine inclusion and exclusion criteria for relevant literature. The following table summarizes the PICOC framework used in this study:

Table 1. PICOC Research Framework

PICOC Component	Inclusion Criteria	Exclusion Criteria
Population	Articles discussing users of mobile banking applications in both conventional and Islamic banks, whether individual or group users, that evaluate digital service experiences.	Studies that do not focus on mobile banking or only examine traditional (non-digital) banking services.
	Articles discussing users of mobile banking applications in both conventional and Islamic	

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	banks, whether individual or group users, that evaluate digital service experiences.	
Intervention	Application of the MS-QUAL (Mobile Service Quality) framework with nine dimensions: efficiency, system availability, responsiveness, privacy, content, contact, billing, fulfillment, and compensation, in assessing mobile banking service quality.	Studies that use non-MS-QUAL frameworks or do not systematically explain service quality indicators.
Comparison	Studies comparing the impact of MS-QUAL service quality on user satisfaction and user loyalty, either with mediating variables or direct relationships.	Studies without comparison variables or that only measure satisfaction without linking it to loyalty.
Outcome	Studies reporting the impact of service quality on user satisfaction, trust, and mobile banking user loyalty, either quantitatively (SEM, CFA, PLS) or qualitatively.	Studies that do not present empirical data or explicit indicators of satisfaction/loyalty.
Context	Research conducted in the context of mobile banking and digital financial services, within the 2021–2025 timeframe, published in either Indonesian or English.	Articles published before 2021, studies outside the mobile banking service context, or publications not available in Indonesian/English.

This study adopts the Systematic Literature Review (SLR) method with reference to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which is designed to improve the transparency and rigor of literature reviews (Irvansyah et al., 2025). The review process followed four stages: (1) identification, where relevant articles were searched in academic databases using specific keywords and duplicate records were removed; (2) screening, an initial selection based on titles and abstracts against inclusion and exclusion criteria; (3) eligibility, involving a full-text assessment to evaluate the contribution and adequacy of each article; and (4) inclusion, where studies meeting all relevance and quality standards were retained for analysis. These stages are summarized in a PRISMA flow diagram (Fig. 1), which presents the number of articles identified, screened, and finally included. This process is visually illustrated using the following PRISMA diagram:

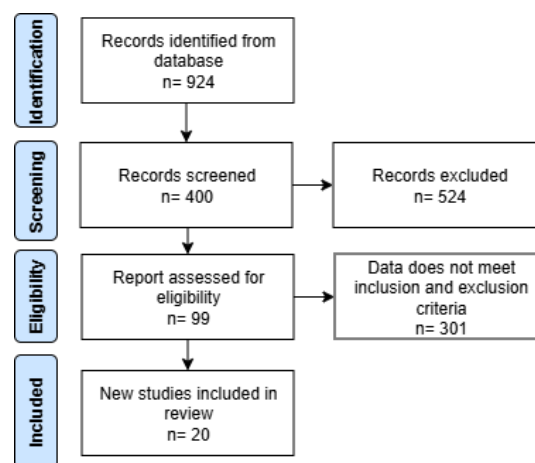


Fig. 1 PRISMA Diagram

By using PRISMA, the review process becomes more traceable, minimizes potential bias, and strengthens the validity of the findings. The selected studies then serve as the primary sources for answering the research questions:

RQ1: How is the MS-QUAL model applied to evaluate the service quality of mobile banking and digital financial applications?

RQ2: Which MS-QUAL dimensions most consistently influence user satisfaction and loyalty?

RQ3: What challenges and opportunities arise in applying MS-QUAL in the digital era?

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Data Collection

The review approach in this study focuses on the topic “The Application of the MS-QUAL Model in Assessing Mobile Banking Service Quality and User Loyalty: A Systematic Literature Review.” To gain a comprehensive understanding, several main keywords and their combinations were used, such as “MSQUAL,” “mobile banking,” “service quality,” “loyalty,” and “digital banking.” These keywords were applied across various academic databases, particularly Google Scholar and Scopus, with the assistance of the Publish or Perish application to identify relevant titles, abstracts, and literature metadata.

Table 2. Literature Criteria

Literature Criteria	Process Details
Data Sources	Google Scholar, Scopus
Keywords	“MSQUAL,” “mobile banking,” “service quality” “loyalty” and “digital banking”
Year Range	2021-2025
Inclusion/Exclusion Criteria	Explained in Table 3

Table 2 summarizes the criteria for literature identification, including databases, keywords, year range, and inclusion and exclusion criteria. Articles were collected from Google Scholar and Scopus using the keywords “MSQUAL,” “mobile banking,” “service quality,” and “loyalty” within the 2021–2025 range. The initial screening was conducted by reviewing titles, abstracts, and keywords, after which the relevant articles were further analyzed based on the criteria outlined in Table 3.

Table 3. Inclusion/Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Articles indexed in Scopus	Articles not indexed in Scopus
Articles published within 2021–2025	Articles published before 2021
Articles related to the keywords “MSQUAL,” “mobile banking,” “service quality,” “loyalty,” and “digital banking”	Articles not related to the keywords
Articles fully accessible online	Articles not accessible online

RESULT AND DISCUSSIONS

The literature search process, conducted using the keywords “MSQUAL,” “mobile banking,” “service quality,” and “loyalty” in the Google Scholar and Scopus databases via the Publish or Perish application, initially identified 924 articles. These articles covered a wide range of topics related to digital service quality, although not all were directly relevant to the focus of this study.

In the screening stage, the titles, abstracts, and keywords were reviewed to remove duplicate, irrelevant, and overly general studies, resulting in 400 records for further consideration.

The next step was the eligibility assessment, where the full texts were evaluated to determine their relevance to the research objectives. Articles that only discussed digital service quality in general, did not apply MS-QUAL dimensions, or failed to connect service quality with user satisfaction and loyalty in mobile banking were excluded. This stage reduced the selection to 99 articles.

Finally, in the inclusion stage, a total of 20 studies met all the criteria of relevance, methodological quality, and accessibility. These studies were then analyzed in depth to answer the research questions of this study.

Table 4. Synthesis Results Article Results

Author and Year	Title	Research Findings
(Mambu et al., 2022)	Quality Analysis of DANA Application on the Customer Satisfaction using MS-Qual	Efficiency, system availability, content, privacy, fulfillment, and responsiveness

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		significantly affect satisfaction; compensation, contact, and billing show no effect.
(Umar & Rufaidah, 2025)	Exploring the Mediating Role of Brand Attachment in the Relationship between Mobile Banking Service Quality and eWOM	Value-added features, security/privacy, and interactivity enhance brand attachment; brand attachment is positively related to eWOM and acts as a mediator.
(Souza, 2024)	Perception of Privacy and Reliability in the Use of M-Banking Services: Development of a Measurement Scale using Multidimensional Item Response Theory	Users rate the reliability of mobile banking as high, but perceptions of privacy/security remain low and should be prioritized by banks.
(Ahmad et al., 2025)	How satisfied am I with mobile wallets? Exploring the nexus between MSQual, hedonism, and satisfaction	A study in India shows that service quality and hedonic factors influence mobile wallet user satisfaction.
(Pratiwi & Ellyawati, 2023)	Influence of Service Quality and Trust in Customer Satisfaction of Mobile Banking Users	The results show that service quality has a significant effect on customer satisfaction, while trust individually has no significant effect. However, service quality and trust simultaneously have a significant effect on customer satisfaction, with a contribution of 58.2%.
(Aulia, 2022)	Mobile Service Quality in Assessing User Satisfaction of the BRImo Application	BRImo users feel satisfied; interviews indicate a positive image and that the app greatly supports transactions.
(Langat & Kibos, 2021)	Mobile Banking Service Quality, Customer Perceived Value and Customer Retention in the Kenyan Banking Industry	Service quality and perceived value significantly affect retention; perceived value mediates the relationship between the two.
(Rajaobelina et al., 2021)	The relationship of brand attachment and mobile banking service quality with positive word-of-mouth	Brand attachment and service quality dimensions (value-added, security, usability) are positively related to WOM.
(Pokhrel et al., 2024)	Mobile banking service quality and continuance intention: mediating role of satisfaction	Service quality influences satisfaction and continuance intention; satisfaction mediates the relationship.
(Kipkirui et al., 2021)	Mobile Banking Service Quality and Customer Retention: A Moderated Mediation Model of Customer Perceived Value and Perceived Corporate Image	Perceived value mediates the service quality–retention link; corporate image moderates the relationship between service quality, value, and retention.
(Akob & Sukarno, 2022)	Pengaruh Kualitas Layanan Mobile Banking terhadap Kepuasan dan Loyalitas Nasabah Bank BUMN di Makassar	Service quality has a positive effect on satisfaction and loyalty; satisfaction mediates the effect of service quality on loyalty.
(Palupi et al., 2023)	Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan Nasabah Bank BCA	Service quality contributes 67.8% to satisfaction; tangibility and responsiveness have a significant effect, while empathy, reliability, and assurance show no partial effect.
(Siahaan et al., 2024)	Pengaruh Kualitas Layanan Mobile Banking Terhadap Kepuasan Nasabah (Studi pada Mahasiswa FEB Universitas HKBP Nommensen)	Service quality has a significant positive effect on satisfaction; 68.3% of satisfaction is explained by service quality.
(Hafizh et al., 2023)	Pengaruh Kualitas Layanan dan Kemudahan Terhadap Loyalitas Nasabah Mobile Banking BSI Dengan Kepuasan Sebagai Variabel Intervening	Service quality positively affects satisfaction but not directly loyalty; ease of use influences both satisfaction and loyalty; satisfaction mediates both toward loyalty.
(Pratiwi & Ellyawati, 2023)	Layanan M-Banking dan Pengaruhnya pada Kepuasan dan Loyalitas: Studi Empiris Bank BNI	Service quality positively affects satisfaction (except efficiency); satisfaction positively affects loyalty.
(Mahmudah, 2021)	Pengaruh Persepsi Kegunaan, Kemudahan Penggunaan, Kepercayaan,	Perceived usefulness significantly and positively affects intention; ease of use is

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	Kualitas Layanan, dan Word of Mouth terhadap Minat Penggunaan Mobile Banking	positive but not significant; trust is negative and significant; WOM is negative and not significant.
(Triyanti et al., 2021)	Peran Layanan Mobile Banking dalam Meningkatkan Kepuasan dan Loyalitas Nasabah Bank Syariah	Service quality significantly affects satisfaction; it does not directly influence loyalty but is mediated by satisfaction.
(Vahlevi & Indra, 2022)	Pengaruh Kualitas Layanan Mobile Banking terhadap Kepuasan dan Loyalitas Nasabah di Bank BNI KCU Daan Mogot	Service quality positively affects satisfaction and loyalty; satisfaction serves as the main indicator of loyalty formation.
(Samsul et al., 2022)	Mobile Banking Service Quality on Customer Satisfaction Between Bank Muamalat and Bank Syariah Indonesia	Service quality has a significant positive effect on satisfaction in both banks; BSI shows higher service quality (61%) compared to Muamalat (39%).
(Yuni et al., 2022)	Influence of Service Quality and Trust in Customer Satisfaction of Mobile Banking Users (Bank BCA)	Service quality significantly affects satisfaction; trust is not significant; jointly, service quality and trust influence satisfaction by 58.2%.

RQ1: How is the MS-QUAL model applied to evaluate the service quality of mobile banking and digital financial applications?

Based on the literature review, the application of the MS-QUAL model shows considerable variation in evaluating service quality in mobile banking and other digital financial applications. This model was originally developed with nine dimensions: efficiency, system availability, content, privacy, fulfillment, responsiveness, compensation, contact, and billing. However, in practice, not all dimensions are consistently applied due to differences in context, user needs, and the type of digital service being studied.

Some studies, such as (Mambu et al., 2022) and (Ahmad et al., 2025), applied MS-QUAL comprehensively by assessing all dimensions. Their findings indicate that core dimensions efficiency, availability, content, privacy, fulfillment, and responsiveness significantly contribute to user satisfaction, whereas compensation, contact, and billing were found to have no significant effect. These results suggest that users of digital services value core functional quality (speed, ease of use, security, reliability) more than administrative or compensatory aspects.

Meanwhile, studies like (Rahmi et al., 2023), (shouza, 2024), and (Siahaan et al., 2024) implemented partial adaptations, focusing only on certain dimensions (e.g., privacy, reliability, tangibility, and responsiveness) that are more appropriate for the specific application context. This approach highlights the flexibility of MS-QUAL in adjusting to research needs and service types.

Overall, these findings indicate that MS-QUAL has been applied both fully and partially, with the dimensions most consistently retained being those directly related to user satisfaction. In other words, MS-QUAL serves as an instrument that connects service quality with the user experience, which ultimately contributes to the development of user loyalty.

RQ2: Which MS-QUAL dimensions most consistently influence user satisfaction and loyalty in mobile banking?

The analysis shows that not all MS-QUAL dimensions have the same strength in influencing user satisfaction and loyalty. Across numerous studies, four dimensions consistently emerge as the most influential:

- a. Efficiency
Nearly all studies highlight efficiency as a fundamental factor in shaping satisfaction. Applications that are easy to understand, fast to access, and responsive during transactions enhance user convenience. High satisfaction resulting from efficiency subsequently strengthens users' tendency to remain loyal to the application.
- b. System Availability & Reliability
Service availability is a key determinant of satisfaction. (Samsul et al., 2022) found that the difference in perceived service quality between BSI (61%) and Muamalat (39%) was mainly influenced by system reliability. A reliable system not only improves satisfaction but also reduces the likelihood of users switching to alternative applications, thereby contributing to long-term loyalty.
- c. Privacy & Security
Almost all studies emphasize the importance of privacy. Research by (Rajaobelina et al., 2021) and (Umar & Rufaidah, 2025) demonstrates that security has a dual effect: building trust and strengthening brand attachment. In other words, security not only generates satisfaction but also deepens emotional engagement, which in turn reinforces loyalty.

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d. Responsiveness

This dimension affects satisfaction through the organization's ability to respond quickly to user complaints and needs. (Rahmi et al., 2023) confirm that satisfaction derived from responsive service directly contributes to users' intentions to remain loyal.

In addition, content (clarity of information) and fulfillment (ability to meet transactional needs) also contribute to satisfaction. However, dimensions such as compensation, contact, and billing tend to be less significant in the digital era. Most importantly, the majority of studies emphasize that the relationship between service quality and loyalty is indirect. Loyalty is formed through satisfaction as a mediator. This means that while good service quality enhances positive user experiences, users only become loyal if they first feel satisfied. Therefore, satisfaction serves as the primary pathway connecting service quality to loyalty.

RQ3: Challenges and opportunities in applying MS-QUAL to evaluate mobile banking service quality in the digital era

In the context of the digital era, applying the MS-QUAL model faces several challenges as well as opportunities. The primary challenge lies in the privacy and security dimensions. (Souza, 2024) found that although users perceive mobile banking services as reliable, their perception of privacy and security remains low. This gap indicates a potential obstacle that can hinder user satisfaction and ultimately weaken loyalty.

Another challenge is the relevance of certain classical MS-QUAL dimensions. Studies such as (Mambu et al., 2022) and (Rahmi et al., 2023) show that dimensions like compensation, contact, and billing have minimal impact in the mobile banking context. This suggests that some traditional indicators may need to be adapted to reflect current user expectations and digital service requirements.

However, significant opportunities also exist. Research by (Umar & Rufaidah, 2025) and (Rajaobelina et al., 2021) emphasizes that emotional factors, such as brand attachment and word-of-mouth, can enhance the effect of service quality on loyalty through satisfaction. In other words, if banks provide secure, personalized, and interactive experiences, satisfaction can generate not only functional loyalty but also emotional engagement, motivating users to actively recommend the service.

Therefore, the greatest challenges in applying MS-QUAL in mobile banking are maintaining high security standards and consistent service quality, while the most promising opportunities lie in leveraging satisfaction to build strong emotional loyalty. This highlights the importance of integrating both functional and emotional dimensions in evaluating and improving mobile banking service quality.

CONCLUSION

The MS-QUAL model remains a flexible and effective framework for evaluating service quality in mobile banking and digital financial applications, encompassing nine dimensions: efficiency, system availability, content, privacy, fulfillment, responsiveness, compensation, contact, and billing. Studies show that efficiency, system availability, privacy, responsiveness, content, and fulfillment have the strongest impact on user satisfaction, while compensation, contact, and billing are generally less significant. Satisfaction acts as the main mediator between service quality and loyalty, meaning users develop loyalty only after experiencing positive satisfaction.

Applying MS-QUAL in the digital era faces challenges such as maintaining high security standards and adapting traditional dimensions to modern user expectations. Yet, opportunities exist in leveraging personalized, secure, and interactive experiences to enhance emotional engagement, strengthening loyalty beyond functional satisfaction. Overall, MS-QUAL effectively links service quality to user satisfaction and loyalty when tailored to evolving digital service contexts.

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