

## **Abstract**

455 questionnaires data from ČSOB customers about their satisfaction towards digital service quality is used to investigate the relationship between digital service quality and bank customer loyalty. This study introduces a six-dimensional model, i.e. Tangibility, User-friendliness, Security & Privacy, Responsiveness, Efficiency, and Personalization. To assess mediating effects of bank customer satisfaction, structural equation model is employed. ČSOB brand equity is also selected for the moderating effects. The empirical results entails that all six dimensions selected for this study are positively related to bank customer satisfaction and loyalty. The moderating effects of ČSOB are not significant between digital service quality and bank customer satisfaction, but they are between bank customer satisfaction and loyalty. Therefore, six main factors influencing users' perceptions of digital service quality at ČSOB were identified, and brand equity does not allow customers to build satisfaction with digital services directly but can build customer loyalty in the long-term use of digital services. These findings give additional empirical evidence for the digital service quality model and provide theoretical support for the transformation of traditional banks into digital to meet users' expectations of digital services in emerging banking sectors.

## **Keywords**

Digital Service Quality, Bank Customer Satisfaction, Bank Customer Loyalty, ČSOB Brand Equity, Digital Banking, Mediating Effect, SEM