ABSTRACT

The bank must improve its services so that customer loyalty is maintained. Also a problem that in 2022 there was about New Livin' by Mandiri, where funds from several customers disappear, with complaints from customers. From this background, the aim of this research is to find out how the influence of E-Service Quality and Customer Satisfaction on Customer Loyalty with Switching Cost as an Intervening Variable. The research method used is descriptive with quantitative methods involving 100 respondents using New Livin' by Mandiri. The sampling technique is non-probability sampling with purposive sampling. The analysis respondent's data using the SPSS ver.26.

The results of simultaneous and partial hypothesis testing, E-Service Quality and Customer Satisfaction have a significant effect on Customer Loyalty and Switching Cost. Switching Cost can improve the relationship between E-Service Quality and Customer Loyalty and Switching Cost improve the relationship between Customer Satisfaction Influence on Customer Loyalty on New Livin' Mandiri Users.

Conclusion, variables are in good category but still need improvement on some items. New Livin' by Mandiri to be more considerate of improving E-Service Quality and Customer Satisfaction because it will affect Customer Loyalty and Switching Cost.

Keywords: E-Service Quality, Customer Satisfaction, Customer Loyalty and Switching Cost.