

ABSTRACT

Banks are required to be able to transform themselves through end-to-end digital transformation to maintain their competitiveness. Therefore, it is important for banks as companies engaged in financial services to be more sensitive to technological developments. This rapid progress in finance and technology has also increased competition in the banking industry for innovation in banking services and electronic services for its customers, especially mobile banking. The results of the 2020 Top Brand Index survey show that the m-BCA product ranks as the customer's preferred mobile banking product, followed by the BRI mobile product, Mandiri's m-banking, which is still far behind in the first position of m-BCA. The two lowest mobile banking products are BNI Mobile and CIMB Niaga Mobile. The survey results indicate that there are factors that cause Livin' by Mandiri m-banking products to be unable to compete with m-BCA and BRI Mobile products. It is suspected that the quality of Mandiri's m-Banking electronic service is a factor causing its products to be unable to compete with m-BCA products so that it can have an impact on reduced customer loyalty and can switch to using m-Banking at other banks.

This study aims to determine the respondents' assessment of the variables interface design, reliability, responsiveness, trust, personalization, customer satisfaction and customer loyalty Livin' by Mandiri. To determine the effect of interface design, reliability, responsiveness, trust, and personalization on customer satisfaction, the effect of customer satisfaction on loyalty. To determine the effect of interface design, reliability, responsiveness, trust, and personalization on loyalty to Livin' by Mandiri through satisfaction mediation. The data collection process used a questionnaire with a purposive sampling method using 385 respondents of Livin' by Mandiri customers. The data analysis technique in this study used SEM-PLS (Partial Least Square).

The results of this study conclude that the level of interface design, reliability, responsiveness, trust, and personalization, customer satisfaction and loyalty is included in high category. Hypothesis testing shows that there is a positive and significant effect of interface design, reliability, responsiveness, trust, and personalization on customer satisfaction at Livin' by Mandiri. There is a positive and significant effect of customer satisfaction on loyalty to Livin' by Mandiri. There is a mediating effect of satisfaction in the relationship between interface design, reliability, responsiveness, trust, personalization and loyalty to Livin' by Mandiri.

Keywords: *Livin' by Mandiri, e-service quality, customer satisfaction, loyalty.*