

ABSTRACT

Internet is growing in the world in the digital era, modern life has become easier thanks to the great contribution of internet technology to communication and information sharing. Technological developments have made many sectors use technology and information in various fields such as information media, means of selling, payment, banking, and academics.

The banking process with the development of the internet provides convenience for the community with the existence of service digitization services. Bank Mandiri as one of the banks that utilizes digitalization services by launching the Livin' by Mandiri application to increase the ease and convenience of customers accessing banking services.

The purpose of this study was to determine the effect of the dimensions of E-service quality on E-customer satisfaction and its impact on E-customer loyalty in the Livin' by Mandiri mobile banking application. This relates to the assessment of the quality of electronic services provided by involving the dimensions of e-service quality, namely site organization, reliability, responsiveness, user friendliness, personal need, and efficiency on e-customer loyalty as the dependent variable by looking at the effect of e-customer satisfaction as intervention variable.

The research method used is the quantitative method and the data collection method in this study is the distribution of questionnaires. The sample in this study was 388 respondents, namely users of the Livin' by Mandiri mobile banking application who had made transactions in Indonesia. The data analysis technique in this study uses Structural Equation Modeling-Partial Least Square (SEM-PLS) data analysis which is processed using the SmartPLS application.

The results of this study indicate that there are nine accepted hypotheses, namely reliability, responsiveness, personal need, efficiency, e-customer satisfaction which have a positive and significant effect on e-customer loyalty. Furthermore, reliability, responsiveness, personal need, efficiency have a positive and significant influence on e-customer loyalty through e-customer satisfaction. Then in this study there are four rejected hypotheses, namely site organization, user friendliness which has a positive but not significant effect on e-customer

satisfaction. Furthermore, site organization, user friendliness has a positive but not significant effect on e-customer satisfaction through e-customer loyalty. The suggestion that the author can give to the company is to improve the dimensions of e-service quality variables, namely site organization, reliability, responsiveness, user friendliness, personal need, and efficiency. As for further research, it is recommended to use the selection of objects that move in online banking services or other mobile banking, so that there is continuity of research and to know the comparison of research results.

Keywords: *E-Customer Loyalty, E-Customer Satisfaction, E-Service Quality, Livin'by Mandiri mobile banking*