

ABSTRACT

The development of the digital world has made many changes in people's habits so there are many phenomena that emergence in the new digital banks sector which have advantages compared to other conventional banks.

This study aims to see how much influence the dimensions of Electronic Service Quality (Efficiency, Reliability, Responsiveness, Privacy) have on Customer Loyalty at PT Bank Jago Tbk.

The study was conducted using the survey responses of 400 participants, and the data were analysed using Structural Equation Modelling (Smart PLS 4.0 Software).

All hypothesised correlations (Efficiency, Responsiveness, and Privacy) were significant and positive. But Reliability has not significant and not accept because the P-Value > 0.005

Based on the results of the descriptive analysis of the variable Electronic Service Quality (Efficiency, Reliability, Responsiveness, Privacy) with its dimensions namely Customer Loyalty is in the good category. The results of the Factor analysis show that Efficiency, Responsiveness, and Privacy have a significant positive effect on Customer Loyalty, while Reliability has no significant positive effect towards Customer Loyalty.

To increase customer loyalty, PT Bank Jago needs to improve the application for customers by adding features to make it easier for customers to use the Bank Jago application to make it more efficient, responsive and secure through regular application updates.

Keyword: E-Service Quality, Customer Loyalty, Digital Bank