

ABSTRACT

In 2018, Bank Bjb launched Digi by Bank Bjb as a mobile application that can be used for electronic banking transactions. In its development, there are still many complaints felt by the users, which indicates customer dissatisfaction with the quality of service that impact on customer loyalty in using Digi by Bank Bjb.

The aim of this research is to see the influence of E-Service Quality on mediated Customer Loyalty with Customer Satisfaction on Digi by Bank Bjb. E-Service Quality instruments include Reliability, Responsiveness, Site Organization, User Friendliness, Personal Needs, Efficiency and Trust.

This research uses a quantitative method with questionnaires distributed to respondents using purposive sampling with the sample size consisting of 400 customers that using Digi by Bank Bjb. Data Analysis in this study using SEM-PLS method.

The results of this study show a significant positive relationship between Reliability, Responsiveness, Site Organization, User Friendliness, Personal Needs, Efficiency and Trust with customer satisfaction among Digi by Bank Bjb users. Further based on research findings also show that customer satisfaction has a positive and significant effect within customer loyalty in Digi by Bank Bjb users. In addition, the study's findings that customer satisfaction has a positive and significant influence in mediating the relationship between E-Service Quality and Customer Loyalty.

The suggestion for Bank Bjb is to strengthen the IT side to overcome frequent disruptions, and also continuing to improve the quality of E-Service Quality for Digi by Bank Bjb.

Keywords: *E-Service Quality, Customer Satisfaction, Customer Loyalty.*