

## ***ABSTRACT***

The purpose of this study is to investigate the impact of E-Service Quality and Customer Satisfaction on Customer Loyalty in mobile banking services. Currently, mobile technology plays an increasingly significant role in daily life. Mobile Banking (M-Banking) has shown substantial growth in line with the rising number of mobile device users. Commercial banks compete to develop mobile banking applications that are more user-friendly and secure for their customers. This study involves 302 samples of MyBCA application users in Indonesia in 2024, and SEM is utilized to examine the impact of E-Service Quality and Customer Satisfaction on Customer Loyalty. The findings reveal that E-Service Quality positively and significantly influence Customer Loyalty, directly and mediated by Customer Satisfaction. The research also find that Responsiveness is the most critical dimension in explaining E-Service Quality, unlike Interface Design which is less critical. This research provides insights for researchers, practitioners, and managers regarding the importance of E-Service Quality and Customer Satisfaction in fostering Customer Loyalty. The results highlight the significance of both factors in strengthening customer loyalty.

Kata Kunci: Kualitas layanan elektronik, Kepuasan pelanggan, Loyalitas pelanggan