

ABSTRACT

The study aims to assess the impact of electronic service quality (E-SERVQUAL) and customer satisfaction on the level of customer loyalty who have used BTN Syariah mobile banking services. Along with the rapid advancement of digital technology, mobile banking has become the main choice to increase efficiency and convenience in conducting banking transactions. A quantitative approach was applied in this study, involving 100 respondents who are active users of BTN Syariah mobile banking. The independent variables in this study consist of the E-SERVQUAL dimensions, namely efficiency, reliability, responsiveness, convenience, security, and ease. Meanwhile, customer loyalty is used as the dependent variable, with customer satisfaction acting as a mediating variable.

The findings of this study state that E-SERVQUAL has a positive influence and impact on customer satisfaction, which in turn increases customer loyalty. In addition, customer satisfaction is proven to play an important role as a mediator in the relationship between E-SERVQUAL and customer loyalty. Based on these results, it is recommended that BTN Syariah continue to improve the quality of their digital services to strengthen customer loyalty and improve their position in the Islamic banking market.

Keywords: E-SERVQUAL, customer satisfaction, loyalty, mobile banking, BTN Syariah.