

ABSTRACT

The rapid growth of internet and mobile device users in Indonesia has significantly increased the adoption of mobile banking services. MyBCA, one of Bank Central Asia's (BCA) mobile banking applications, offers various conveniences such as real-time balance checking, transaction history, and financial management. However, despite having the highest transaction volume, the 2024 Bank Service Excellence Monitor survey ranked myBCA only fifth in performance among Indonesian mobile banking services. This raises questions about the electronic service quality (e-service quality) provided and its impact on customer satisfaction and loyalty.

This study aims to empirically examine the influence of e-service quality dimensions—including site organization, reliability, responsiveness, user-friendliness, personal need, and efficiency—on e-customer satisfaction, and its subsequent effect on e-customer loyalty. Furthermore, it investigates the mediating role of e-customer satisfaction in this relationship.

A quantitative research method was employed using a questionnaire survey distributed to 385 myBCA users. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test both direct and indirect relationships among variables within the research model.

The results reveal that site organization, reliability, user-friendliness, personal need, and efficiency significantly influence e-customer satisfaction, while responsiveness shows no significant effect. E-customer satisfaction has a significant positive effect on e-customer loyalty. Mediation analysis shows that e-customer satisfaction significantly mediates the effects of site organization, personal need, and efficiency on e-customer loyalty, but does not mediate the effects of reliability, responsiveness, and user-friendliness. These findings indicate that not all e-service quality dimensions contribute equally to customer loyalty, either directly or indirectly.

Practically, the findings suggest that BCA should enhance service quality in the areas of site organization, personal need, and efficiency, while improving the technical stability of the application to strengthen customer loyalty. Theoretically, this research contributes to the literature on e-service quality in the Indonesian mobile banking context by highlighting the mediating role of customer satisfaction. Future studies are encouraged to include moderating variables such as perceived risk or digital literacy, and to conduct comparative analyses between mobile banking platforms for a more comprehensive understanding.

Keywords: *e-service quality, e-customer satisfaction, e-customer loyalty, mobile banking, myBCA*