

## **ABSTRACT**

*Branchless banking with digital services or digital banking is starting to become the prima donna of developed Asian countries. The emergence of branchless banking has attracted public attention because it is considered an interesting innovation that is in line with existing technological advances and has promising potential. In Indonesia, there are many digital banks that are here to attract public interest, one of which is Bank Mandiri. This certainly makes all banks make various efforts to attract customers and make them loyal and loyal customers (customer loyalty). One of the efforts made by Bank Mandiri to make customers loyal is to build an experience that is felt by customers (customer experience) while using their services so that they remain loyal and do not switch to using other bank services. This research was conducted to determine the effect of customer experience management in increasing customer loyalty to customers of PT Bank Mandiri (Persero) Tbk in Indonesia.*

*The data obtained in this study was collected using questionnaires which were distributed via the Google Form. The questionnaire was addressed to Bank Mandiri customers. Questionnaires were distributed online to Bank Mandiri customers through social media owned by researchers such as Instagram, WhatsApp, Twitter, and Facebook.*

*The method used in this study is multiple linear regression analysis which involves the use of several variables. The variables used in this research are physical interaction management (X1), virtual interaction management (X2), dan service interaction management and customer loyalty (Y). This research has a quantitative type and uses a sample in the process with a minimum number of 269 respondents. Researchers used IBM SPSS 24 software to assist in processing data.*

*The results of the descriptive analysis in this study were that customer experience management had a score of 80.93% for Bank Mandiri customers in the very good category and customer loyalty had a score of 51.88% for Bank Mandiri customers in the bad category. The results of the test for the coefficient of determination show that physical interaction management, virtual interaction management, and service interaction management influence customer loyalty with a score of 44.50%, while the rest are influenced by other variables outside of this study by 55.50%.*

*From the results of the study, it can be concluded that physical interaction management has an influence on the customer loyalty variable of 0.240, virtual interaction management has an influence on the customer loyalty variable of 0.202, and service interaction management has an influence on the customer loyalty variable of 0.058. In other words, customer experience management has an influence in increasing customer loyalty.*

**Keywords:** *Customer Experience, Customer Loyalty, Mandiri Bank*