

ABSTRACT

Internet users in Indonesia always experience an increase every year. One of the lifestyle changes that occurred with the advent of the internet is banking activities. Today's banking services have turned into all-digital. Digital Banking activities are growing rapidly in Indonesia since the spread of the Covid-19 Virus. Brimo is one of the mobile banking services found in the top 5 trending finance applications but is ranked 5th or last. After seeing user reviews on Brimo services, it turns out that there are still many who are not satisfied and intend not to use Brimo anymore by giving a 1-star rating.

This study aims to analyze related to service and satisfaction and its impact on the loyalty of Brimo users by using the modified e-servqual dimensions, namely efficiency, reliability, responsiveness, user friendliness, personal need, assurance, security and site organization.

This study uses quantitative methods with descriptive and causal research purposes. The data obtained is by using a questionnaire and using a non-probability sampling technique with purposive sampling. Based on this, there were 406 respondents using Brimo. Furthermore, using SMART PLS (Partial Least Square) in processing data to obtain research results.

The results obtained are reliability, user friendliness, assurance, security and site organization have a positive and significant effect on customer satisfaction. While other variables have no positive and significant effect on customer satisfaction, namely efficiency, responsiveness and personal need. Furthermore, Customer Satisfaction has a positive and significant effect on customer loyalty.

Suggestions that can be given to Brimo are based on the results of this study, namely Brimo is advised to improve the user interface which is improved so that it is more well organized.

Keywords: *Customer Loyalty, Customer Satisfaction, E-Servqual, Mobile Banking.*