

ABSTRACT

With the development of internet technology, as well as the increasing number of users, many industries, including banking, use it to digitize services. BNI as one of the largest banks in Indonesia has long had a digital-based service called BNI Mobile Banking. The purpose of this study was to analyze how strong the influence of E-Service Quality, on Customer Satisfaction, and Customer Loyalty on the BNI Mobile Banking application and satisfaction with the loyalty of BNI Mobile Banking users.

This research was conducted using quantitative methods, with a total sample of 295 respondents. Respondents were asked to give their perceptions on five ordinal scales to 21 statements distributed online to BNI Mobile Banking users in Indonesia. All indicators on each variable have been tested for validity and reliability. Hypothesis testing is done after testing the fit of the model with the eligibility criteria. The four that are interrelated to form a hypothetical model equation (SEM) will be tested for significance by T-test and then the strength of their influence will be measured. The whole calculation process is carried out using LISREL 8.80 software. The results showed a significant effect of E-Service Quality on Customer Satisfaction and an indirect effect on Customer Loyalty through Customer Satisfaction as an intervening variable. Dimensions of E-Service Quality that have a strong influence include Responsiveness, Reliability, Personalization and Trust. This study provides effective recommendations and suggestions to increase satisfaction and loyalty of BNI Mobile Banking users

Keywords: *E-Service Quality, Customer Satisfaction, Customer Loyalty, BNI Mobile Banking, Structural Equation Model (SEM),*