ABSTRACT

The development of technology and information encourages innovation in the financial industry, namely financial technology (fintech). One of the companies implementing fintech is Bank Negara Indonesia (BNI) by launching a mobile banking application, namely BNI Mobile Banking. This study aims to find out how the effect of e-service quality and perceived value on e-customer loyalty through e-customer satisfaction to BNI Mobile Banking users in Denpasar City.

The research method used is descriptive using quantitative methods involving 100 respondents using BNI Mobile Banking in Denpasar City. The sampling technique used is non-probability sampling with purposive sampling type. In this study, the respondent's data was processed using the PLS-SEM analysis technique assisted by the SmartPLS 3.0 application.

Based on the results of simultaneous and partial hypothesis testing, e-service quality and perceived value have a significant effect on e-customer satisfaction. E-service quality and e-customer satisfaction have a significant effect on e-customer loyalty, while perceived value has no effect on e-customer loyalty. e-service quality and perceived value have a direct effect on e-customer satisfaction, and indirectly on e-customer loyalty.

The conclusion of this study, all variables are in good category but still need improvement on some items. BNI Mobile Banking should consider increasing e-service quality and perceived value because it will affect e-customer satisfaction and e-customer loyalty.

Keywords: *E-Service Quality, Perceived Value, E-Customer Satisfaction, and E-Customer Loyalty.*