ABSTRACT

Advances in technology and the internet that are increasingly rapidly making trends in consumer behavior patterns and people's transaction activities change. One of them is the trend of non-cash transactions. With the increasing trend of non-cash transactions, the banking industry is using it to innovate in terms of electronic payments. One of the banks that innovated was BCA by creating mobile banking known as BCA Mobile. However, in the last four years, it turns out that services on BCA Mobile often experience problems every year, and in using BCA Mobile there are still complaints from some BCA Mobile users who are not satisfied with BCA Mobile services and this can result in the loyalty of BCA Mobile users.

This study aims to determine how much influence the dimensions of e-service quality owned by BCA Mobile have on e-customer satisfaction and their impact on e-customer loyalty of BCA Mobile users.

The research method used is a quantitative method with causal research purposes. The data obtained is by using a questionnaire, where the determination of respondents is done by using a non-probability sampling technique with purposive sampling. So in this study using a sample of 400 respondents. Furthermore, the data analysis technique used is Structural Equation Modeling with the help of SmartPLS.

The results obtained are all dimensions of e-service quality consisting of site organization, reliability, responsiveness, user friendliness, personal need, and efficiency have a positive and significant influence on e-customer satisfaction. Furthermore, the e-customer satisfaction has a positive and significant effect on e-customer loyalty.

Suggestions that can be given to BCA Mobile are to improve the reliability of BCA Mobile by more frequently performing system maintenance or service improvements so that BCA Mobile avoids errors or disturbances so as to increase user satisfaction which has an impact on user loyalty.

Keywords: *E-Service Quality, E-Customer Satisfaction, E-Customer Loyalty, Mobile Banking, Structural Equation Modelling*