

## **ABSTRACT**

*Advances in information technology and the widespread use of the internet have changed service delivery methods. Banks are required to innovate in banking services and electronic services for their customers, especially mobile banking. Based on the Top Brand Award in 2023, Livin' by Mandiri ranks third after m-BCA and BRI Mobile. Based on the survey results, there are factors that cause Livin' by Mandiri to lose competition, namely Livin' by Mandiri's e-service quality. Reviews from customers, the Livin' by Mandiri application often experiences interruptions. This can affect the decrease in customer satisfaction and customer loyalty of Livin' by Mandiri users.*

*This study aims to determine the effect of interface design, reliability, responsiveness, trust, personalization on customer satisfaction of Livin' by Mandiri users, the effect of customer satisfaction on customer loyalty of Livin' by Mandiri users, and to determine the effect of interface design, reliability, responsiveness, trust, personalization on customer loyalty through customer satisfaction of Livin' by Mandiri users. Data collection using an online questionnaire via google form. The purposive sampling method was used in sampling. The sample in this study were Livin' by Mandiri customers totaling 408 respondents. The data analysis technique used is SEM-PLS (Partial Least Square).*

*The results of this study indicate that there is a positive and significant effect of interface design, reliability, responsiveness, trust and personalization on customer satisfaction of Livin by' Mandiri users, there is a positive and significant effect of customer satisfaction on customer loyalty of Livin by' Mandiri customers and there is a positive and significant effect between interface design, reliability, responsiveness, trust and personalization on customer loyalty through the mediation of customer satisfaction of Livin by' Mandiri users.*

*Keywords : e-service quality, customer satisfaction, customer loyalty.*