

ABSTRACT

Currently, the advancement of Information Technology (IT) is rapidly progressing and playing a crucial role in human life, offering the advantage of simplifying various activities. This is evident through the significant progress of Information Technology (IT) in various business sectors, particularly in the banking sector. In this digital era, the Indonesian population has already adapted to non-cash payment methods, shifting away from cash transactions.

Consequently, the banking industry is striving to enhance mobile banking services, often referred to as m-banking, to keep up with the changing customer preferences from conventional to digital. However, there are user reviews on the Bank Kalbar Mobile app in the App Store highlighting a lack of features and slow response times from Bank Kalbar. Therefore, companies must consistently focus on their digital platforms and maximize the quality of electronic services in Bank Kalbar Mobile to retain customer interest.

The phenomenon in this research is explored using a case study method. Data collection techniques in this study utilize interviews and secondary data collection. The objectives of this research are to determine the influence of e-service quality on customer satisfaction at Bank Kalbar Mobile, to understand the impact of e-service quality on customer loyalty, to investigate the influence of customer satisfaction on customer loyalty at Bank Kalbar Mobile, and to examine the influence of e-service quality on customer loyalty through customer satisfaction at Bank Kalbar Mobile.

The method employed in this research is quantitative with primary data collected through questionnaire distribution. This study utilizes non-probability sampling technique. Sample size determination follows the 10 X (10 times rule of thumb) method, resulting in a sample of 210 customers using Bank Kalbar Mobile. The research findings indicate that e-service quality has a positive and significant impact on customer satisfaction at Bank Kalbar Mobile, e-service quality has a positive and significant impact on customer loyalty at Bank Kalbar Mobile, customer satisfaction has a positive and significant impact on customer loyalty, and e-service quality influences loyalty through customer satisfaction at Bank Kalbar Mobile.

This research is expected to provide benefits as references and considerations in decision-making for digital service improvement. Thus, it can enhance their competitiveness in the banking market by offering the best user experience and maintaining a loyal customer base.

Keywords: Customer Satisfaction, E-Service Quality, Customer Loyalty, Mobile Banking.