

## ABSTRACT

*Currently, technology and the internet are developing more rapidly to form modern life and make people's activities in transactions easier (non-cash transactions). The pattern of non-cash transactions is a form of utilization of technological advances and the Internet in the banking industry sector, namely the presence of mobile banking applications. In creating the phenomenon of transaction activities, one of the state-owned banks, Bank Mandiri, presents the Livin'by Mandiri application which functions to facilitate the public and provide convenience and comfort in digital transactions.*

*This study aims to determine the effect of e-service quality on e-customer loyalty with e-customer satisfaction as a mediating variable in users of the Livin' by Mandiri mobile banking application. The research method used is a quantitative method with the aim of causal research and data collection through the dissemination of digital questionnaires. Determination of respondents using non-probability sampling techniques with purposive sampling type to 390 respondents who use the application and have conducted transactions more than 1 time a week on Livin'by Mandiri mobile banking in Indonesia. The data analysis technique used is Structural Equation Modeling with the help of the SmartPLS application.*

*Based on hypothesis testing, it was concluded that twelve accepted hypotheses namely site organization, reliability, responsiveness, user-friendliness, personal need, and efficiency have a positive and significant effect on e-customer satisfaction, e-customer satisfaction has a positive and significant effect on e-customer loyalty, and site organization, reliability, responsiveness, user-friendliness, efficiency have a positive and significant effect on e-customer loyalty through e-customer satisfaction as a mediation role. Furthermore, it is known that one hypothesis rejected is that personal need has a positive but not significant effect on e-customer loyalty through e-customer satisfaction as a mediating role.*

*Suggestions that can be given, Bank Mandiri needs to improve and maintain an understanding of customer needs and expectations by conducting surveys related to the performance of the Livin'by Mandiri application, strengthening the transaction security system, and maintaining a commitment to continue to improve service perception. Suggestions for future research are to add variables to deepen the factors that affect e-service quality to e-customer loyalty through e-customer satisfaction in the banking industry to increase research contributions.*

**Keywords:** *e-customer loyalty, e-customer satisfaction, e-service quality, Livin' by Mandiri*