ABSTRACT

This study aims to analyze the effect of electronic service quality (E-SERVQUAL) and banking service quality (BSQ) on customer retention intention (Customer Retention Intention) on the myBCA application, with customer satisfaction (Customer Satisfaction) as a mediator variable. The research method used in this study is a quantitative method. Data were collected in the form of questionnaires, data collection was carried out using a survey method, the sample in this study was 384 respondents who were BCA customers using the myBCA application. The analysis method used was Partial Least Squares Structural Equation Modeling (PLS-SEM). The results showed that E-SERVQUAL had a positive and significant effect on Customer Satisfaction, Banking Service Quality (BSQ) had a positive and significant effect on Customer Satisfaction. E-SERVQUAL has a positive and significant effect on Customer Retention Intention, Banking Service Quality (BSQ) has a positive and significant effect on Customer Retention Intention, Customer Satisfaction has a positive and significant effect on Customer Retention Intention, Customer Satisfaction acts as a mediator that can increase the influence between E-SERVQUAL on Customer Retention Intention and Customer Satisfaction acts as a mediator that can increase the influence between Banking Service Quality on Customer Retention Intention. This study provides a theoretical contribution by expanding the understanding of the factors that influence customer satisfaction and retention in the context of digital banking services. Practically, these findings provide input for myBCA application developers and BCA management to improve service quality in order to maintain and increase customer loyalty.

***Keywords**: E-SERVQUAL, Banking Service Quality, Customer Satisfaction, Customer Retention Intention*