

## ABSTRAK

Abhiyoga Alan Setyawan (01619200081)

### **PENGARUH *E-SERVICE QUALITY* DAN KENYAMANAN LAYANAN ONLINE TERHADAP *E-CUSTOMER LOYALTY* MELALUI *E-CUSTOMER SATISFACTION* PADA PENGGUNA LIVIN BY MANDIRI**

Dengan perkembangan digitalisasi bank juga inovasi teknologi pada bidang layanan memudahkan para pengguna e-banking untuk melakukan kegiatan transaksi keuangan dimana saja dan kapan saja. Objek dari penelitian ini ialah Aplikasi keuangan milik BUMN yaitu M-Banking Livin by Mandiri dimana tujuan dari penelitian ini adalah untuk melihat bagaimana E-Service Quality dan Kenyamanan Layanan Online yang diberikan kepada nasabahnya. Selain itu terdapat Variable Dependen yaitu E-Customer Satisfaction dan E-Loyalty Customer untuk meneliti tingkat kepuasan dan loyalitas pengguna terhadap Aplikasi M-Banking Livin by Mandiri. Metode penelitian ini menggunakan pendekatan Metode Kuantitatif dengan melibatkan 170 Responden dengan mengisi kuesioner melalui Google Form dan disebarikan kepada pengguna atau nasabah yang berlokasi di Jabodetabek. Penelitian ini menggunakan PLS-SEM hasilnya ditemukan bahwa E-Service Quality tidak berpengaruh terhadap E-Customer Satisfaction dan juga terhadap E-Loyalty Customer, Namun, Kenyamanan Layanan Online didapati memiliki pengaruh terhadap E-Customer Satisfaction dan juga E-Loyalty Customer. E-Customer Satisfaction sebagai variabel mediasi diketahui tidak memiliki pengaruh terhadap E-Service Quality dan E-Loyalty Customer, sementara pada Kenyamanan Layanan Online dan E-Loyalty Customer diketahui mampu dimediasi oleh E-Customer Satisfaction. Adapun Implikasi Manajerial dan saran yang peneliti berikan antara lain, untuk lebih memperhatikan setiap keluhan dan *review* yang diberikan oleh pengguna terkait pengembangan Aplikasi yang lebih maksimal. Dapat memiliki standart yang sesuai dengan situasi digital perbankan saat ini agar mampu bersaing dengan para kompetitor dalam industri ini.

***Keywords: E-Service Quality, Kenyamanan Layanan Online, E-Customer Satisfaction, E-Loyalty Customer, Digitalisasi Bank, Inovasi Layanan, Mobile Banking***

## **ABSTRACT**

Abhiyoga Alan Setyawan (01619200081)

### ***THE EFFECT OF E-SERVICE QUALITY AND ONLINE SERVICE CONVENIENCE ON E-CUSTOMER LOYALTY THROUGH E-CUSTOMER SATISFACTION ON LIVIN BY MANDIRI USERS***

With the development of bank digitization as well as technological innovation in the service sector, it makes it easier for *e-banking* users to carry out financial transaction activities anywhere and anytime. The object of this study is the financial application owned by BUMN, M-Banking Livin by Mandiri where the purpose of this research is to see how the *E-Service Quality* and Convenience of Online Services are provided to its customers. In addition, there are Dependent Variables, *E-Customer Satisfaction* and *E-Loyalty Customers* to examine the level of user satisfaction and loyalty to the Livin by Mandiri M-Banking Application. This research method uses a Quantitative Method approach involving 170 respondents by filling out a questionnaire via *Google Form* and distributing it to users which located in Jabodetabek. This study used PLS-SEM. The results found that *E-Service Quality* had no effect on *E-Customer Satisfaction* and also on *Customer E-Loyalty*. However, Online Service Convenience was found to have an effect on *E-Customer Satisfaction* and also *Customer E-Loyalty*. *E-Customer Satisfaction* as a mediating variable is known to have no influence towards *E-Service Quality* and *E-Customer Loyalty*, while on the Convenience of Online Services and *E-Loyalty Customers* are known significant and successfully mediated by *E-Customer Satisfaction*. The Managerial Implications and suggestions that researchers provide include, to pay more attention to every complaint and review given by users regarding more optimal application development. Can have standards that are in accordance with the current digital banking situation in order to be able to compete with other competitors in this industry.

***Keywords: E-Service Quality, Online Service Convenience, E-Customer Satisfaction, E-Customer Loyalty, Bank Digitalization, Service Innovation, Mobile Banking***