

# Pengaruh E-Service Quality Terhadap Kepuasan Pelanggan dan Loyalitas Pelanggan Studi Pada Mobile Banking Bank BUMN di Indonesia = The Effect of E-Service Quality on Customer Satisfaction and Customer Loyalty-A Study on Mobile Banking Application in Indonesia

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## Abstrak

In the current age of globalization, technology and information are one of the most rapidly developing aspects of world life. Technological advances to facilitate customers and companies in many fields, one of which is the banking sector. Some banking transactions that can be done via the internet or online are fund transfers, payment of electricity/water bills and e-commerce, investment and top-up of credit/data packages, etc. Digital banking transactions in Indonesia grew 158% in the last 5 years from January 2018 to April 2023. One of them can be seen in the growth of BNI Mobile Banking users in February 2023 reaching 14.03 million users. This number jumped 25% (YoY) when compared to the same period the previous year of 11.22 million users. E-Service Quality in its interaction with services is the degree to which a service effectively and efficiently facilitates the shopping, purchasing and delivery processes of products and services. The utilitarian dimension in the study includes security/privacy and practicality (which includes usability and ease of use). The hedonistic dimension is more subjective and personalized than the utilitarian dimension and is more related to fun and enjoyment than task completion. This dimension reflects the potential pleasure and emotional value of shopping for and using products. This research uses the PLS-SEM approach. Based on the results of the analysis, this study reveals that there are variables that can optimally improve service quality and customer loyalty for BNI mobile banking in Indonesia.

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