

## ABSTRACT

The amount of Internet users has been increased in this era of globalization, and it has influenced all of the aspects. At the same time the technology has developed significantly, and both of those things have influenced people's lifestyles, business and banking field. The application of information technology in the banking field is very helpful for banks to provide banking services for customers, such as mobile banking. BTPN is one of the banks that provide mobile banking services which is the Jenius application. Jenius is present to serve the customers to manage their daily finance in an easier, smarter, and safer way via their Android or iOS-based smart phone. This study aims to shows the relationship between the E-Service Quality to E-Customer Loyalty through E-Customer Satisfaction in Jenius application.

This research uses quantitative descriptive and path analysis based on the customers' e-satisfaction to Jenius's E-Service Quality. The sample in this research amounted to 400 respondents who had used Jenius application to fill in the research questionnaire. The sampling technique uses non-probability sampling with a population of Jenius's customers in Indonesia.

E-Service Quality dimensions partially have the significant effect to E-Customer Satisfaction, exclude Responsiveness, and E-Service Quality dimensions simultaneously have the significant effect to E-Customer Satisfaction in Jenius application. E-Service Quality dimensions which Interface Design and Personalization partially have the significant effect to E-Customer Loyalty while the Reliability, Responsiveness, and Trust have the insignificant effect to E-Customer Loyalty in Jenius application. E-Customer Satisfaction has a significant effect to E-Customer Loyalty in Jenius application. E-Customer Satisfaction play the role as intervening variable in mediate the relationship between E-Service Quality and E-Customer Loyalty in Jenius application. Jenius must improve the Reliability by fixed the technical problem. Then, Jenius can maintain the Interface Design because it has an influence to E-Customer Satisfaction and at the same time will affect the E-Customer Loyalty of Jenius's customers.

**Keywords:** E-Service Quality, E-Customer Satisfaction, E-Customer Loyalty, Mobile Banking, Jenius application