

ABSTRACT

Technological progress in the digital realm has prompted a shift in the banking industry toward mobile banking apps. Among them, Livin' by Mandiri is one that is seeing fast growth. Customer loyalty to the Livin' by Mandiri mobile banking app is the intended outcome of this research. A survey method and purposive sample technique were used to utilize a quantitative approach. Structural Equation Modeling based on Partial Least Squares (PLS-SEM) using the SmartPLS 3.2.9 software was used to evaluate primary data obtained from 129 Respondents who are active Livin' users by Mandiri.

In this study, seven hypotheses were examined, including those pertaining to interface design, system quality, security assurance, service quality, and loyalty. All of the predictions have come true, showing that interface design has a beneficial effect on system quality, security assurance, and service quality. On top of that, security assurance has a beneficial effect on service quality, and system quality effects loyalty and security assurance indirectly. One of the factors that greatly influences customer loyalty is the quality of the service they get. According to further research conducted using Importance Performance Map Analysis (IPMA), service quality is a strong suit of the application that has fully satisfied user expectations. It is located in the "keep up the good work" quadrant. On the other side, there are a number of indications that land in the "concentrate here" quadrant, which means that managers should prioritize enhancing systems and services.

This study's results may help Bank Mandiri improve the Livin' by Mandiri mobile banking app by increasing customer loyalty.

Keywords: *system quality, service quality, interface design, loyalty, Livin' by Mandiri, mobile banking, PLS-SEM, IPMA.*