

ABSTRAK

PENGARUH *PERCEIVED EASE OF USE*, *E-SERVICE QUALITY*, DAN *E-TRUST* TERHADAP *CUSTOMER LOYALTY* DENGAN *CUSTOMER SATISFACTION* SEBAGAI VARIABEL MEDIASI (STUDI PADA PENGGUNA BANK DIGITAL SEABANK DI BANDAR LAMPUNG)

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Perkembangan pesat teknologi digital telah mendorong transformasi signifikan dalam industri perbankan, khususnya melalui kehadiran bank digital yang menawarkan kemudahan, kecepatan, dan efisiensi layanan. Penelitian ini bertujuan untuk menganalisis pengaruh kemudahan penggunaan, kualitas layanan elektronik, dan kepercayaan elektronik terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel mediasi pada pengguna SeaBank di Bandar Lampung. Penelitian ini menggunakan pendekatan kuantitatif eksplanatori dengan teknik pengambilan sampel *purposive sampling* terhadap 100 responden. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan metode *Structural Equation Modeling* (SEM) berbasis *Partial Least Square* (PLS) dengan bantuan software SmartPLS 4.0. Hasil penelitian menunjukkan bahwa kemudahan penggunaan, kualitas layanan elektronik, dan kepercayaan elektronik berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Selain itu, kepuasan pelanggan terbukti memiliki pengaruh positif dan signifikan terhadap loyalitas pelanggan. Secara langsung, kemudahan penggunaan, kualitas layanan elektronik, dan kepercayaan elektronik juga berpengaruh terhadap loyalitas pelanggan. Lebih lanjut, kepuasan pelanggan mampu memediasi hubungan antara ketiga variabel independen dengan loyalitas pelanggan, sehingga menunjukkan bahwa kepuasan pelanggan menjadi faktor kunci dalam membentuk loyalitas pengguna bank digital.

Kata kunci: Kemudahan Penggunaan, Kualitas Layanan Elektronik, Kepercayaan Elektronik, Kepuasan Pelanggan, Loyalitas Pelanggan

ABSTRACT

THE EFFECT OF PERCEIVED EASE OF USE, E-SERVICE QUALITY, AND E-TRUST ON THE CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS A MEDIATOR (A STUDY OF SEABANK DIGITAL BANKING USERS IN BANDAR LAMPUNG)

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The rapid development of digital technology has driven significant transformation in the banking industry, particularly through the emergence of digital banks that offer convenience, speed, and service efficiency. This study aims to analyze the effect of perceived ease of use, e-service quality, and e-trust on customer loyalty, with customer satisfaction as a mediating variable among SeaBank users in Bandar Lampung. This research employs a quantitative explanatory approach using a purposive sampling technique with a total of 100 respondents. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS 4.0 software. The results indicate that perceived ease of use, e-service quality, and e-trust have a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction has a positive and significant effect on customer loyalty. Directly, perceived ease of use, e-service quality, and e-trust also influence customer loyalty. In addition, customer satisfaction is proven to mediate the relationship between the three independent variables and customer loyalty, indicating that customer satisfaction plays a crucial role in building loyalty among digital banking users. This study implies that improving application usability, enhancing digital service quality, and strengthening user trust in system security and service integrity are essential strategies to increase customer satisfaction and loyalty. Theoretically, this research contributes to the literature on consumer behavior in the context of digital banking, particularly in non-metropolitan areas such as Bandar Lampung.

Keywords: Customer Satisfaction, Customer Loyalty, E-Service Quality, E-Trust, Perceived Ease of Use