

ABSTRACT

The banking industry in Indonesia is an industry that is highly competitive in retaining its customers. Of the number of commercial banks in Indonesia, it was found that one of the banks with the highest number of customers is Bank Mandiri, which will reach 33.5 million accounts in 2021. Judging from its track record, Bank Mandiri has experienced several problems, especially those related to application services. banking Livin' by Mandiri released by the bank. Despite experiencing many complaints, the application still gets a good rating on the Google Playstore (4.4/5). In addition, there are several inconsistencies in the results of previous research on the relationship between Service Quality and Customer Satisfaction. Because of this, this research was conducted with the aim of proving the effect of Service Quality, Brand Experience, and Brand Trust on Brand Loyalty Through Customer Satisfaction in the Banking Industry. (Study on Bank Mandiri customers who use the Livin' By Mandiri application).

The population used in this study were users of the Livin' by Mandiri banking application with a sample of productive age users (15-64 years). The number of samples in this study were 124 samples. Data collection techniques in this study were carried out by distributing questionnaires. After the data was collected, the data was analyzed using the SEM (Structural Equation Model) method and processed in the AMOS program.

The results showed that Service Quality had a positive and significant effect on Customer Satisfaction and Brand Loyalty, Brand Experience had a positive and significant effect on Customer Satisfaction and Brand Loyalty, Brand Trust had a positive and significant effect on Customer Satisfaction and Brand Loyalty, and Customer Satisfaction has a positive and significant effect on Brand Loyalty.

Keywords: Service Quality, Brand Experience, Brand Trust, Customer Relationship Management, CRM, Customer Satisfaction, Brand Loyalty.