

## **ABSTRACT**

*Bank Central Asia (BCA) is one of the largest banks in Indonesia. BCA has a mobile banking service known as BCA Mobile. BCA Mobile has received many awards, including being ranked first in the Top Brand Award in the E-Channel category. However, in the past year, BCA Mobile still received unfavorable ratings on the Apple Store application, many complaints from users submitted through the X application, and pre-survey results related to user loyalty which indicated dissatisfaction which ultimately affected loyalty. This phenomenon proves that users are not satisfied and trust the services provided by BCA on BCA Mobile. In addition to this phenomenon, inconsistencies were found in previous research, namely service quality to customer loyalty and trust to customer loyalty.*

*This study aims to determine the antecedents of customer loyalty with customer satisfaction as an intervening variable for BCA Mobile users in Semarang City. The population in this study were people in Semarang City who were BCA Mobile users and were at least 17 years old. Data collection was carried out by distributing questionnaires consisting of closed statements online, successfully obtaining 220 respondents selected using purposive sampling technique. The data obtained was then analyzed quantitatively and structurally using the SEM (Structural Equation Modeling) method using AMOS (Analysis Moment of Structural) 24.*

*The findings in this study successfully prove that service quality and trust have a positive and significant effect on customer loyalty with customer satisfaction as an intervening variable. Likewise, customer satisfaction also has a positive and significant effect on customer loyalty. The managerial implication that can be applied is to use this research as a consideration for BCA in improving service quality and trust so that BCA Mobile users feel satisfied, thereby increasing loyalty.*

**Keywords:** *Service Quality, Trust, Customer Loyalty, Customer Satisfaction, Mobile Banking*