

ABSTRACT

Technological changes also drive changes in banking services. Banking services provide an online system to facilitate customers. Mobile Banking has become one of the most widely used services by the community. Customer loyalty is very important for the banking sector, so it is necessary to know what factors influence it. This study aims to determine the effect of E-Trust, E-Service Quality, and E-Satisfaction on E-Loyalty among BCA Syariah Mobile users.

The research was conducted quantitatively on 120 customers using BCA Syariah Mobile. Data collection was carried out using a questionnaire measured based on indicators of each variable and evaluated with a five-point Likert scale. This quantitative research method employed SPSS 29 with multiple regression analysis.

The results show that E-Trust has a positive and significant effect on E-Loyalty among BCA Syariah Mobile users. E-Service Quality also has a positive and significant effect on E-Loyalty among BCA Syariah Mobile users. Furthermore, E-Satisfaction has a positive and significant effect on E-Loyalty among BCA Syariah Mobile users. Collectively, E-Trust, E-Service Quality and E-Satisfaction have a positive and significant influence on E-Loyalty among BCA Syariah Mobile users.

Keywords: *E-Trust; E-Service Quality; E-Satisfaction ; E-Loyalty.*