

ABSTRACT

The development of digital technology has encouraged the banking industry to innovate in providing services to customers. Mobile banking is a service offered to achieve practical and efficient banking operations. BCA is a mobile banking service provider with the highest adoption rate in Indonesia, based on the 2024 Top Brand Index. In the context of digital banking services, brand experience is an important factor in building brand trust and brand loyalty. This study aims to analyze the effect of brand experience on brand loyalty through brand trust as an intervening variable among users of BCA mobile banking in Semarang City. In application-based services, brand experience plays a crucial role in influencing customer loyalty toward the brand. This research employs a quantitative method with primary data collected through questionnaires distributed to 100 respondents who are users of BCA mobile banking. Data analysis was conducted using PLS-SEM with SmartPLS. The results show that brand experience has a positive and significant effect on both brand trust and brand loyalty. Moreover, brand trust also has a significant effect on brand loyalty and mediates the relationship between brand experience and brand loyalty. This research is expected to contribute to banks in improving brand loyalty by enhancing brand experience.

Keyword: *Brand Experience, Brand Trust, Brand Loyalty, Mobile Banking.*

