

ABSTRACT

The digital transformation of the banking industry has intensified competition in mobile banking services and requires banks to maintain customer loyalty. In the digital context, customer loyalty has evolved into electronic loyalty, which is influenced by the quality of digital services, perceived value, and the app user experience. This study aims to analyze the influence of customer engagement, e-service quality, and perceived value on e-loyalty, with customer satisfaction as a mediating variable, among users of the Livin' by Mandiri app in Semarang.

This study uses a quantitative approach by distributing questionnaires to respondents who meet the criteria as Livin' by Mandiri users. The sampling technique used is purposive sampling. A total of 180 data is analyzed using the Structural Equation Modeling (SEM) method with the help of AMOS software to test the direct and indirect relationships between the research variables.

The results of the study indicate that customer engagement, e-service quality, and perceived value have a positive and significant effect on customer satisfaction. Furthermore, customer satisfaction has been proven to have a positive and significant effect on e-loyalty and is able to significantly mediate the relationship between independent variables and e-loyalty. These findings confirm that consistent improvement in digital service quality, creation of perceived value for customers, and strengthening of customer engagement are key to building mobile banking user loyalty. This study emphasizes the importance of an integrated customer digital experience management strategy for banks to maintain loyalty in an increasingly competitive era of digital-based financial services.

Keywords: *Customer Engagement, E-Service Quality, Perceived Value, Customer Satisfaction, E-Loyalty, Mobile Banking.*

