

ABSTRACT

The purpose of this research is to examine the influence of perceived quality on customer satisfaction, examine the influence of brand identification on customer satisfaction, examine the influence of trust on customer satisfaction, examine the influence of lifestyle congruence on customer satisfaction, examine the influence of customer satisfaction on customer loyalty, examine customer satisfaction as perceived quality's mediator on customer loyalty, examine customer satisfaction as brand identification's mediator on customer loyalty, examine customer satisfaction as trust's mediator on customer loyalty, examine customer satisfaction as lifestyle congruence's mediator on customer loyalty.

This research uses a quantitative method with primary data collected using an online questionnaire. Data is taken using the single cross-sectional method and will be using the non-probability sampling. The samples used were people who lives in Indonesia, has a BCA bank account, and has been using the digital banking services for the past three months. The instrument test in this research is conducted using Partial Least Square Structural Equation Modeling (PLS-SEM) with the Smart Partial Least Square (SmartPLS) 4 software.

The results indicate that perceived quality, brand identification, and trust have a positive and significant influence on customer satisfaction, while lifestyle congruence has a negative but significant influence on customer satisfaction. Furthermore, customer satisfaction positively influences customer loyalty. It mediates the relationship between perceived quality, brand identification, and trust with customer loyalty. Nevertheless, customer satisfaction has a negative but significant mediating effect on the relationship between lifestyle congruence and customer loyalty.

Keywords: Digital banking, perceived quality, brand identification, trust, lifestyle congruence, customer satisfaction, customer loyalty, expectancy disconfirmation theory.