

SUMMARY

This research was entitled **“THE INFLUENCE OF MOBILE BANKING SERVICES QUALITY, E-SATISFACTION AND E-TRUST TOWARD CUSTOMERS' LOYALTY OF BANKING COMPANIES IN PURWOKERTO”**. The aims of this research were to analyze the influence of mobile banking services quality on e-satisfaction, e-trust as well as customers' loyalty, to analyze the influence of e-satisfaction on customers' loyalty, to analyze the influence of e-trust on e-satisfaction as well as customers' loyalty, to analyze the mediating role of e-satisfaction as well as e-trust on the causal relationship between mobile banking services quality and customers' loyalty, to analyze the mediating role of e-satisfaction on the causal relationship between e-trust and customers' loyalty. This research was conducted at the branch offices of banks in Purwokerto. Method of study was survey with the sampling technique used was convenience sampling. Population of this research was all banks' customers in Purwokerto who use mobile banking services. Refers to the result of interval estimate technique, it was found the sample size of 100 respondents. Furthermore, the technique data analysis used in this study was Multivariate Regression Model Analysis and Sobel test.

Based on the result of data analysis, it could be concluded that mobile banking service quality has a positive influence on e-satisfaction, e-trust as well as customers' loyalty, e-satisfaction has a positive influence on customers' loyalty, e-trust has a positive influence on customers' loyalty as well as e-satisfaction, e-satisfaction as well as e-trust mediates the influence of mobile banking services quality on customers' loyalty, and e-satisfaction no mediates the influence of e-trust on customers' loyalty. Refers to these conclusions, it could be implied that as an effort to increase the customers' loyalty, management of branch offices of banks in Purwokerto need to pay attention on mobile banking services quality, the customers' e-satisfaction and e-trust. The ways that could be done are by making the easy procedure and registration process for mobile banking service in accordance with the customers' needs and expectations, applying the mobile banking service system that easy and fast supported by the employees of customer service who understand the importance of mobile banking service quality for the customers, building the communication with the customers who use mobile banking services, following up the consumer complaints related to the mobile banking services problems or error system, and providing security and convenience to the consumers associated with the mobile banking services provided.