

**THE INFLUENCE OF E-SERVICE QUALITY, ONLINE EXPERIENCE,  
AND LIFESTYLE ON CUSTOMER LOYALTY  
(STUDY AT BANK NAGARI MOBILE BANKING USERS IN PADANG)**

**THESIS**

Submitted as one of the requirements to achieve a bachelor's degree in the S1  
Study Program, Department of Management, Faculty of Economics and Business,  
Universitas Andalas.



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

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**ABSTRACT**

The change in the marketplace and society, customer expectations, regulations, and the impact of globalization and efficiency require banks to focus more on services supported by information technology. Hence, the direction of future IT development will focus more on developing applications and infrastructure to support bank business needs. This study investigates and identifies the effect of e-service quality, online experience, and lifestyle on customer loyalty. The data was gathered from a survey of 155 Nagari Mobile Banking users in Padang. The model was estimated using Structural Equation Model (SEM), and this research data is in the form of primary data sourced from the questionnaire using a purposive technique. The result of this study indicates that e-service quality has a positive and non-significant effect on customer loyalty. On the other hand, online experience and lifestyle positively and significantly impact customer loyalty.

**Keywords:** E-Service Quality, Online Experience, Lifestyle, Customer Loyalty

This thesis already examined and passed on February 17<sup>th</sup>, 2023. This abstract already approved by supervisor and examiners:

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