

ABSTRACT

The increasing number of digital bank users in Indonesia is spurring competition in the banking sector. Jenius currently has the most assets and always experiences an increase in the number of customers every year. However, according to the results of a pre-survey conducted on Diponegoro University students, the results showed low loyalty to BTPN Jenius. In this study, the aim was to examine the effect of service innovation and quality on customer loyalty, with customer satisfaction as an intervening variable, at BTPN Jenius Semarang.

The population in this study are respondents aged at least 17 years who live in Semarang and have an active BTPN Jenius account. From the distributed questionnaires, obtained 170 respondents. The data analysis models used the Structural Equation Model (SEM) AMOS 24.

The result of this study indicates that service innovation and service quality at BTPN Jenius has a positive effect on customer satisfaction and customer loyalty. Futhermore, customer satisfaction has a positive effect on customer loyalty.

Keyword: *service innovation, service quality, customer satisfaction, customer loyalty*

