

## ***ABSTRACT***

Digital health applications such as Halodoc provide convenient access to medical services, yet the growing competition highlights the importance of user loyalty. This study analyzes the influence of *e-service quality* and *customer engagement* on *e-customer loyalty*, mediated by *self-congruity* and *customer perceived benefit*.

The research model is based on *Self-Congruence Theory* and prior studies. Data were collected from 305 Generation Y and Z Halodoc users via online questionnaires. Analysis was conducted using *Structural Equation Modeling* (SEM) with AMOS 31 and *bootstrap Maximum Likelihood* 2,000 iterations to address non-normal data distribution.

Findings indicate that *e-service quality* positively and significantly affects *self-congruity*, while both *customer engagement* and *self-congruity* positively influence *customer perceived benefit*. *Customer perceived benefit* further has a strong positive effect on *e-customer loyalty*. However, direct effects of *customer engagement* on *self-congruity* and *self-congruity* on *e-customer loyalty* were not significant. Results highlight the key role of perceived benefits in shaping digital loyalty.

Managerial implications include improving digital service quality, data security and privacy, system availability, relevant user engagement, and delivering benefits aligned with user needs to enhance loyalty on Halodoc.

**Keywords:** *E-Service Quality, Customer Engagement, Self-Congruity, Customer Perceived Benefit, E-Customer Loyalty*

