

ABSTRACT

Digital transformation carried out by all industries, especially the banking industry, has also changed consumption and transaction behavior patterns in society, one of which is the adoption of online transactions through digital banking service features. Bank Central Asia (BCA) as one of the largest banks in Indonesia is certainly not left behind in digitalization. With the various features, appearance, and usability offered, of course this gives consumers many options to determine which service to choose and this phenomenon certainly has implications for one service, namely in the aspect of loyalty. In line with this business phenomenon, inconsistencies were also found in previous studies examining the effect of e-service quality on e-loyalty. For this reason, these phenomena and gaps are the basis of this research, where this research aims to develop an empirical research model to overcome the gap between the two variables through value conformity and customer involvement in an electronic service.

The concept of the research framework model developed between e-service quality, value congruity, customer engagement, and e-loyalty is based on service dominant logic theory and research that has been done previously as a support. Data collection in this study involved 253 respondents using the questionnaire method which consisted of open questions about personal data and transaction patterns, as well as closed questions. This research takes respondents who have been or are active users of BCA Mobile services who live in Semarang. Then the data were analyzed quantitatively and structurally using the Structural Equation Modeling (SEM) method and using a tool in the form of the Analysis Moment of Structural (AMOS) version 24.

The findings in this study prove that value congruity can strengthen the relationship between e-service quality and e-loyalty by bringing a significant positive effect. E-Service Quality has a positive and significant effect on value congruity, then value congruity has a positive effect on e-loyalty, while customer engagement has a positive but not significant effect on e-loyalty. However, there is a rejection of the hypothesis, where value congruity has no effect and is not significant on customer engagement. It is hoped that the results of the managerial implications of this research can become a reference and consideration for Bank Central Asia (BCA) in carrying out innovations and strategies.

Keywords: *E-Service Quality, Value Congruity, Customer Engagement, E-Loyalty, Service-Dominant Logic*