

ABSTRACT

This study aims to analyze the influence of E-Service Quality and online customer rating on customer loyalty of BCA Mobile in Indonesia. The research is motivated by the intense competition in the digital banking sector, where despite BCA's dominance in transaction value, its user growth lags behind competitors such as BRI and Mandiri. A quantitative approach was applied using a survey method involving 385 active users of BCA Mobile. Data analysis techniques included descriptive analysis, classical assumption testing, and multiple linear regression. The results revealed that both E-Service Quality and online customer rating have a significant influence on customer loyalty, both individually and simultaneously. E-Service Quality has the most dominant impact, particularly in terms of reliability, efficiency, and user-friendliness. Online customer rating also plays a significant role, especially through the dimensions of overall rating and product rating. These findings highlight that user experience and collective perceptions via online ratings are crucial in sustaining digital customer loyalty. This study provides practical implications for BCA to improve user-centered E-Service Quality and actively address customer ratings as part of their digital loyalty strategy in an increasingly competitive banking landscape.

Keywords: Service Quality, Online Customer Rating, Customer Loyalty, BCA Mobile, Mobile Banking