

ABSTRACT

The digital transformation in banking services encourages banks to improve the quality of electronic services and their application products in order to maintain customer loyalty. BRIMO, as BRI's digital banking application, has become an important focus to assess how electronic service quality (e-SERVQUAL) and product quality can influence customer satisfaction and loyalty.

This study employed a mixed method sequential explanatory design, beginning with a quantitative approach through a survey of 174 respondents, followed by a qualitative approach through in-depth interviews with 15 key informants. Quantitative analysis was conducted to examine the relationships among variables, while qualitative analysis was used to provide a deeper understanding of the quantitative findings.

The quantitative results indicate that product quality has a significant effect on customer loyalty, while e-SERVQUAL does not have a direct influence. However, both variables significantly affect customer satisfaction, which in turn mediates loyalty. The qualitative findings support these results, with most informants perceiving BRIMO as user-friendly, feature-complete, and efficient, although minor technical issues were noted. Overall, this study emphasizes the importance of enhancing product quality and digital services to sustain customer loyalty in the digital banking era.

Keyword: e-SERVQUAL, digital product quality, customer satisfaction, customer loyalty, BRIMO,

