

ABSTRACT

The research aims to find out the influence of brand image, the physical environment, and customer engagement on customer loyalty of Bank Central Asia. The population of this research is active customers of BCA KCU Mangga Dua Raya. Using non-probability sampling, a total of 100 respondents was received.

Research shows a significant positive impact between a brand's image towards customer's loyalty, physical environment towards customer's loyalty, customer's engagement towards customer's loyalty, and how brand image, the physical environment, and customer engagement altogether affect customer's loyalty. With evidence-based research on how different factors can create a significant positive impact on customer loyalty, Bank Central Asia needs to take a deeper look at its daily operation in terms of brand image, the physical environment, and customer engagement.

Keywords: *Brand Image, Physical Environment, Customer Engagement, and Customer Loyalty*