

THE ROLE OF CUSTOMER BRAND ENGAGEMENT AND BRAND SATISFACTION IN DIGITAL BANKING IN LAMPUNG

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ABSTRACT

This study aims to examine the influence of Customer Brand Engagement on Online Brand Experience, Online Brand Experience on Brand Loyalty, Brand Experience on Brand Loyalty, and Brand Satisfaction on Brand Loyalty empirically. This study uses the purposive sampling, and the study subjects are active customers of several banks in Indonesia, namely BRI, Mandiri, BCA, and BNI, in the amount of 150 respondents. The research analysis tool used in this study is AMOS with a path analysis method of the SEM. This study shows CBE has a significant influence on Online Brand Experience, Online Brand Experience has a significant influence on Brand Satisfaction and Brand Loyalty, Brand Satisfaction has a significant influence on Brand Loyalty. Mobile Banking is one of the biggest expectations of the community in these transactions that results in customers becoming dependent on the bank application brand. This is what creates an Online Brand Experience, and therefore gives an impact on Brand Satisfaction and Brand Loyalty.

Keywords: Customer Brand Engagement; Digital Banking; Online Brand Experience; Brand Satisfaction; Brand Loyalty.

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INTRODUCTION

The pandemic has made people perform more activities at home, work from home, and even make purchases from home, which turns payment transactions into digital transactions. Transformation in consumer behavior that are happening at this time also support digital activities, namely consumers from various generations choose online shopping (Rumondang et al., 2020). This especially impacts digital banking services. Digital banking services are banking services or activities using electronic or digital facilities owned by the Bank, and/or through

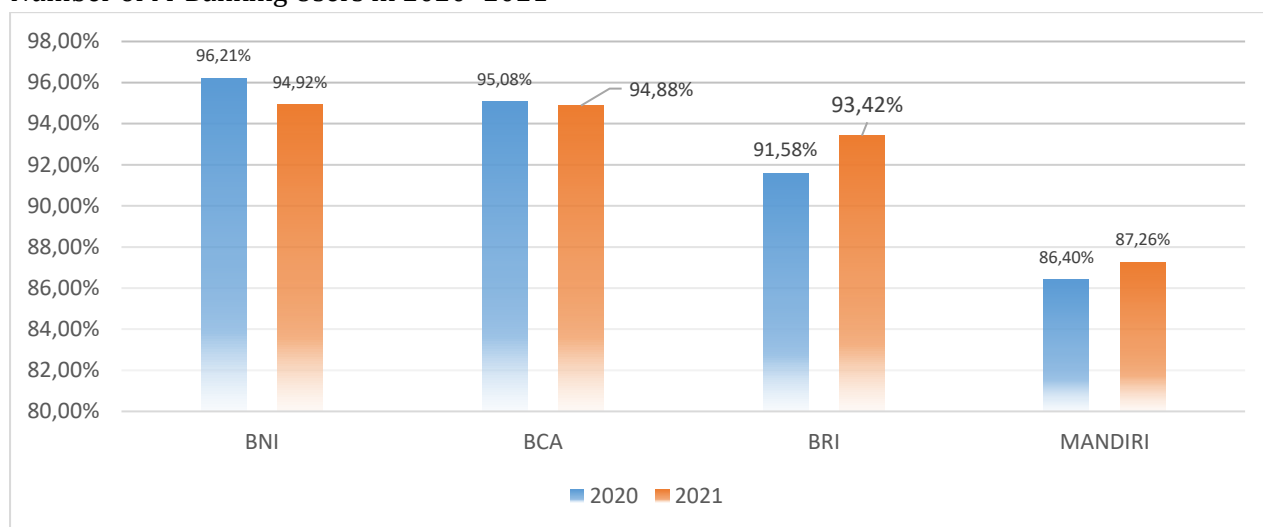
digital media belonging to prospective customers and/or Bank customers, which are conducted independently. (Financial Services Authority, 2016). According to the digital branch implementation guideline (2016), these digital-based services include short and long-term investments, financial consulting, e-commerce transactions, and other financial services. Study results from Nielsen Indonesia in 2020 show customer's tendency to reduce the use of banking services through conventional distribution channels, including visits to bank branch offices (Asuransi, 2020). This shows the increasing use of Digital Banking services, especially in Indonesia.

Customer Brand Engagement is an individual customer's level of motivation related to brands and a context-dependent state of mind characterized by a certain level of cognitive, emotional, and behavioral activity in brand interactions (Hollebeek et al., 2014). Customer brand engagement has an important role in creating a brand experience (Sadek & Mehelmi, 2020). Brand image is an assumption that is in the minds of consumers when they see and/or hear about a brand that is formed through experience and can provide added value for a product or provider company when the product is imaged positively (Tjiptono, 2015). When online brand experiences occur, the actions that customers will take related to certain brands will lead to brand satisfaction for certain brands (Hollebeek et al., 2014; Khan et al., 2016; Sadek & Mehelmi, 2020). Providing a unique brand experience in an online setting is critical due to the rich and dynamic information flow that characterizes this unique online environment (Ally & Jeong, 2014; Morganthomas & Veloutsou, 2013). The customer experience of the brand can be considered a motivation for repeat purchases. In the perspective of customer experience with brands, customers who are involved positively can influence behavioral intentions to reuse certain brands to create brand loyalty. (Risitano et al., 2017). Customer Brand Engagement and Brand Experience concepts receive less attention in banking industry research to date. Nonetheless, recent research recognizes the importance of brand experience (Hamzah et al., 2014; Khan et al., 2016; Nysveen dan Pedersen, 2014) in the context of banking services, and the importance of customer brand engagement in the online environment (Hollebeek et al., 2014). Therefore, along with the development of online media in the banking sector, this is a beneficial relationship for both customers and banks (Toufaily et al., 2013).

The variables used in this study are customer brand engagement, online brand experience, brand satisfaction, and brand loyalty. Customer Brand Engagement study in the banking sector has been studied by several literatures (Khan et al., 2016; Sadek & Mehelmi, 2020) and is expected to contribute to the community and academics, especially on the theme of brand involvement in the banking world. Therefore, this study will add new insights into the experiential brand and customer brand engagement literature.

Chart 1.

Number of M-Banking Users in 2020 -2021



Source: Bank Service Excellence Monitor, 2021

In Table 1. It can be seen that BNI, BCA, BRI, and Mandiri banks still maintain service excellence, especially in terms of Mobile Banking services as evidenced by the highest number of users for Mobile Banking facilities from 2020 to 2021. This proves the community's need for transactions without time and place limitations. Digital banking services along with technological advantages have become a necessity and a new habit during the pandemic. Therefore, the authors are interested in studying the Customer Brand Engagement of the four banks with the most Mobile Banking users in Indonesia.

LITERATURE REVIEW

Customer engagement with a brand is not just a process of interaction between the customer and the brand, but is also a fundamental tool in developing a deeper customer brand relationship (Hollebeek et al., 2014, 2020; Pratomo & Magetsari, 2018). On the other hand, real brand experiences are sensations, behaviors, cognitions, and feelings that their associated stimuli evoke (Khan et al., 2016). In addition, the influence of customer brand engagement on brand experience has also been discussed in the online branding literature (Mollen & Wilson, 2010), banking services (Khan et al., 2016; Sadek & Mehelmi, 2020). The better the involvement that exists between the customer and the brand, the more satisfied the customer will be (Rahmawati & Sanaji, 2015). Therefore, customers are satisfied with being directly involved in banking brands. This research is also in line with Tuti & Sulistia (2022) who found that there is a relationship between customer engagement on consumer satisfaction and brand loyalty (Tuti & Sulistia, 2022). Based on the above theoretical arguments, we conclude that customer brand engagement influences the online brand experience in online banking and therefore put forward the following hypothesis:

H₁ : Customer brand engagement positively influences online Brand Experience

Several studies suggest that brand experience emerges during the entire customer buying decision process, including information seeking, purchasing, receiving and consuming products or services. Brand experience is a combination of consumption, product, service and shopping

experiences sourced from customer brand interactions (Khan et al., 2016). Thomas and Veloutsou (2013) describe an online brand experience as a customer's experience of personal responses to interactions with online brands. Satisfaction refers to the customer's response to the evaluation of the perceived difference between previous expectations and the actual product performance as perceived after consumption. Satisfaction can be used as a benchmark that affects customer loyalty to a brand for a short period of time. Satisfaction is created when customers accept the company's offer and loyalty will be established after the initial acceptance stage occurs (Susanty & Kenny, 2015). Many studies have also clarified the influence of brand experience on brand satisfaction (Hollebeek et al., 2014; Nysveen et al., 2013, Nysveen et al., 2014; Khan et al., 2016; Sadek & Mehelmi, 2020). Therefore, this study expects the same hypothesizes that:

H₂: Online brand experience positively influences brand satisfaction.

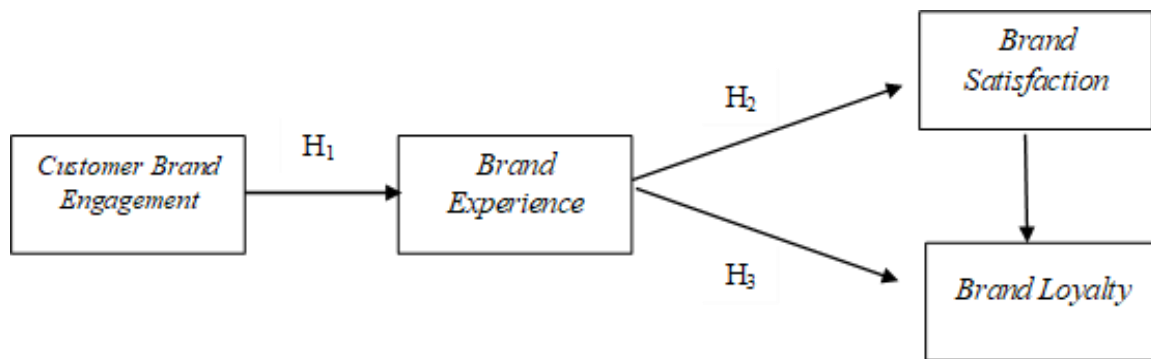
Customers with a good brand experience can promote the creation of a solid relationship between the brand and the customer, which will increase brand loyalty. Building customer brand relationships through valuable brand experiences will lead to brand loyalty (Sadek & Mehelmi, 2020). As a result, the more customers feel the appropriate brand experience, the more likely the customer will repurchase the product brand, which will lead to brand loyalty (Pratomo & Magetsari, 2018). The studies understood brand experience as the combination of the consumption, product, service and shopping experiences sourced from the customer brand interaction (Khan & Rahman, 2015). Based on the arguments above, online brand experience is generated from customer engagement with a brand. This experience occurs every time a customer interacts with a particular brand. Customers make repeat visits when they receive a unique and memorable brand experience, and are more likely to develop brand loyalty. Consequently, the higher the online brand experience, the higher the customer's brand loyalty. (Hamzah et al., 2014; Nysveen dan Pedersen, 2014). This study hypothesizes the positive influence of online brand experience on customer brand loyalty:

H₃: Online brand experience positively influences brand loyalty.

Several literature proves the positive influence of brand satisfaction on brand loyalty in the context of service brands (Khan et al., 2016; Nysveen et al., 2013; Nysveen & Pedersen, 2014). Satisfaction is positively related to loyalty due to repurchase intentions arising as a result of satisfaction, which allows the possibility to make repeat purchases and recommendation to other people. (Khan et al., 2016). On that account, this study discusses the level of satisfaction with online brands on loyalty. The brand's loyalty generally connotes a habit in purchasing behavior expressed from time to time by the determinants of purchasing decisions by comparing several brand alternatives as part of the psychological process (Han et al., 2018). Loyalty is a strong attachment to the brand evidenced by such behavior as remaining attached to the company, recommending its products, purchasing additional products or services from it, and so on (Crosby & Crosby, 2002). Satisfaction reflects a person's assessment of the perceived performance of a product related to expectations (Kotler, Philip; Keller, 2016). Satisfaction is a person's feelings of pleasure or disappointment resulting from comparing product or service performance or perceived results with expectations. Nysveen and Pedersen also explained the positive influence of brand satisfaction on brand loyalty in the context of service brands (Nysveen & Pedersen, 2014). Therefore, the researcher hypothesizes that:

H₄: Brand satisfaction positively influences brand loyalty

Figure 1. Conceptual Framework



METHODS

This study is a quantitative study with surveys. The survey uses google form which is distributed online. The study uses the purposive sampling method, which was selected based on several criteria (Sugiyono, 2015) as follows:

1. A customer at one of the BNI, BRI, Mandiri, BCA Banks.
2. Have a Mobile Banking application.
3. Have done a transaction via Mobile Banking.

The population selected in this study is the people of Bandar Lampung. This research was conducted by collecting data through the distribution of a google form questionnaire, and the questionnaire is a questionnaire that has been published in an international journal (Khan et al., 2016). The time of the study was May 2021 - December 2021. This study has 150 respondents, which is in accordance with the recommended sample size for the AMOS program, which is between 100 and 200 people to interpret SEM results (Dachlan, 2014; Ghozali, 2017). The SEM is a second generation data analysis technique for estimating complex relationships among multiple constructs (Byrne, 2010). The measurement of validity and reliability was conducted using SPSS 22. The validity measurement was conducted using Pearson and KMO Bartlett's Test and reliability test using Cronbach Alpha's. Next, the research data was analyzed using the Structural Equatiin Model (SEM) method. The SEM method used in this study is the path analysis method. Path analysis is an empirical procedure to estimate the closeness of the dependency or causality relationship between the observations. The analytical tool used in this study is AMOS 24.0 Version. The hypothesis test can be passed if $p < 0.05$ and the value of the Critical Ratio (CR) > 1.96 (Dachlan, 2014).

RESULTS

Reporting Research Results

In Table 1., the profile of respondents is described and obtained in the amount of 150 respondents who are grouped by gender, age, occupation, monthly expenses, duration of mobile banking use, and transactions on mobile banking applications. From these groupings, researchers have filtered and retrieved data as many as 150 respondents as users of the Mobile Banking application with

the aim of being able to provide figures regarding the situation and number of respondents. The grouping of the respondents' profiles can be seen in Table 1. below.

Table 1.
Characteristics of Respondents

Characteristics	Description	Total	Percentage
Sex	Man	62	41.33%
	Woman	88	58.67%
Age	18-27 years old	80	53.33%
	28-37 years old	55	36.67%
	38-47 years old	8	5.33%
	>47 years old	7	4.67%
Occupation	Student	44	29.33%
	Civil Cervant/SOEs	26	17.33%
	Private employee	50	33.33%
	Entrepreneur	13	8.67%
	Professionals (accountants, consultants, lawyers, lecturers, teachers, etc.)	9	6.00%
	Others	8	5.33%
Monthly Income	< IDR 3,000,000	80	53.33%
	IDR 3,000,001 - IDR 5,000,000	39	26.00%
	IDR 5,000,001 - IDR 7,500,000	9	6.00%
	>IDR 7,500,001	22	14.67%
Transaction	2 transactions	28	18.67%
	3 transactions	15	10.00%
	4 transactions	10	6.67%
	>4 transactions	97	64.67%

Source: Questionnaire Results

According to the data processing results, male customers amounting to 41.33%, while female customers amounted to 58.67%. This shows that female respondents dominate the Mobile Banking application users in this study. Most active users in using Mobile Banking applications have an age range of 18-27 years with a percentage of 53.33%; 28-37 years amounted to 36.67%; 38-47 years amounted to 5.33%; >47 years amounting to 4.67%. In the characteristics of respondents based on profession or occupation, respondents with the occupation of private employees amounted to 33.33%; students amounted to 29.33%; Civil Servant/SOE professions amounted to 17.33%; self-employed/entrepreneur amounted to 8.67%; others, such as housewives, unemployed, etc. amounted to 5.33%. Monthly income of respondents is dominated by the income of <IDR 3,000,000 with respondents amounting to 53.33%; followed by the income of IDR 3,000,000 - IDR 5,000,000 amounting to 26%. Income of IDR > 7,500,001 amounting to 14.67%, with the smallest percentage of the income of IDR 5,000,001 – IDR 7,500,000 amounting to 6%. The number of transactions in a month used by customers is dominated by >4 transactions amounting to 64.67%; other respondents amounting to 18.67%; 3 transactions amounting to

10%; and 6.67% answered with 4 transactions in a month. This indicates that Mobile Banking has now become a community need.

Table 2.

Pearson Validity Test with Bivariate Correlation

Item of variabel	Total Item	Significant (Sig.)
CBE1	0.690	0,000
CBE2	0.666	0,000
CBE3	0.752	0,000
CBE4	0.749	0,000
CBE5	0.723	0,000
CBE6	0.724	0,000
CBE7	0.775	0,000
BE1	0.904	0,000
BE2	0.825	0,000
BE3	0.863	0,000
BE4	0.906	0,000
BS1	0.629	0,000
BS2	0.689	0,000
BS3	0.693	0,000
BL1	0.955	0,000
BL2	0.939	0,000
BL3	0.928	0,000

Source: SPSS 22 Data Processing Results

Table 2. shows the validity test results conducted by the researcher. The Pearson validity test results with this bi-variate correlation indicate that the significance value generated for each item is <0.005 . This is also based on the comparison of the rcount value and the rtable value that supports the validity test results. The rtable value has the number of respondents (N) of 150 at a significance level of 5%, namely 0.159. According to this, it can be concluded that the item is valid. To measure the level of intercorrelation between variables, the KMO and Bartlett's Tests were conducted with the following results:

Table 3.

KMO Test and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.931
Bartlett's Test of Sphericity	Approx. Chi-Square
	2059.059
	df
	136
	Sig.
	.000

Source: SPSS Data Processing Results

Table 3. shows that the KMO MSA and Bartlett's Test values are 0.931 with a significance level of 0.000. The requirements for the KMO MSA and Bartlett's Test scores that must be obtained are at least greater than ($>$) 0.7. Therefore, it can be concluded that the item is valid.

Table 4.

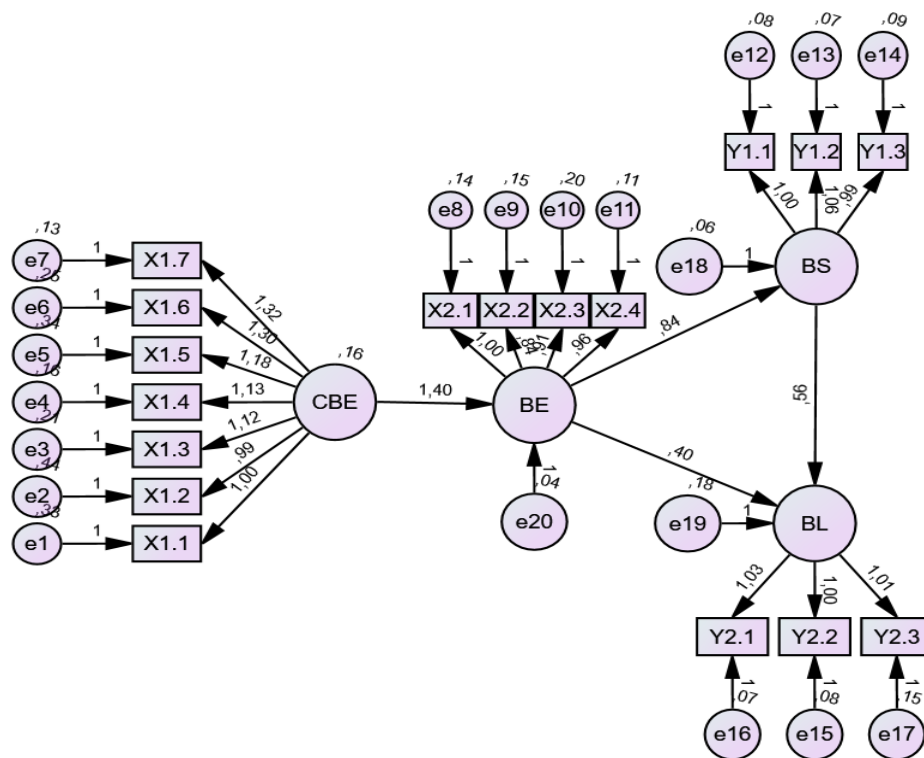
Cronbach's Alpha Reliability Test

No.	Variable	Cronbach's Alpha	Corrected Item Total Correlation	Description
1	Customer Brand Engagement	0.834		Reliable
	CBE1		0.559	
	CBE2		0.533	
	CBE3		0.655	
	CBE4		0.661	
	CBE5		0.585	
	CBE6		0.606	
	CBE7		0.689	
2	Brand Experience	0.894		Reliable
	BE1		0.817	
	BE2		0.674	
	BE3		0.746	
	BE4		0.828	
3	Brand Satisfaction	0.924		Reliable
	BS1		0.837	
	BS2		0.867	
	BS3		0.83	
4	Brand Loyalty	0.935		Reliable
	BL1		0.881	
	BL2		0.883	
	BL3		0.833	

Source: SPSS 12 Data Processing Results

Based on Table 4., a reliability test has been conducted on the Customer Brand Engagement variable which shows the Cronbach's Alpha value of 0.834; Brand Experience variable shows a result of 0.894; Brand Satisfaction shows a result of 0.924; Brand Loyalty shows a result of 0.935. This shows that all the items from these variables produce Cronbach's Alpha values > 0.8 , which means good reliability. Overall, the results that are processed and displayed in Table 4. are considered reliable and can be used as research instruments for further analysis.

Figure 2. Path Data Analysis



To test the significance of this parameter, we focus on the value of the Critical Ratio (C.R) along with the p-value of the structural loading. If the resulting p-value is smaller than the significant level (5%), it can be interpreted that the independent construct has a significant influence on the endogenous construct. Hypothesis testing can also be done by using the critical ratio (C.R) value. If $C.R > 1.96$ (for $p = 5\%$), and the hypothesis can be accepted according to Dachlan (2014) by analyzing the standardized regression weight shown in Table 5.

Table 5.
Standardized Regression Weight Value

Variable				Estimate
Online Brand Experience	<---	Customer Brand Engagement		0,936
Brand Satisfaction	<---	Online Brand Experience		0,890
Brand Loyalty	<---	Online Brand Experience		0,348
Brand Loyalty	<---	Brand Satisfaction		0,456

Source: AMOS 24 Data Processing

Table 6.
Regression Weights

Variable			Estimate	S.E.	C.R.	P
Online Brand Experience	<---	Customer Brand Engagement	1,398	,199	7,042	***
Brand Satisfaction	<---	Online Brand Experience	,840	,071	11,854	***
Brand Loyalty	<---	Online Brand Experience	,412	,194	2,123	,034
Brand Loyalty	<---	Brand Satisfaction	,571	,205	2,782	,005

Source: AMOS 24 Data Processing

Based on Table 6., it can be explained as follows:

H₁: Customer Brand Engagement has a positive influence on Online Brand Experience

The AMOS output shows that the estimated value or loading factor value is 0.936. This shows a high factor loading number as it is above 0.5. In table 4.24, the C.R. value is 7.042 ($p = 0.000 < 0.05$). This value exceeds the critical value, which is 1.96 with a probability level of 0.00. Therefore, it is concluded that this hypothesis is accepted. These results indicate that the Customer Brand Engagement variable has a significant influence on the online brand experience variable and customer experience can explain the existence of the customer brand engagement construct.

H₂: Online Brand Experience has a positive influence on Brand Satisfaction

Table 4.23 shows that the factor loading value of the customer online experience variable shows a fairly high number on customer satisfaction, which is 0.890. In table 4.24 C.R. of 11,854 ($p = 0.000 < 0.05$). This value exceeds the critical value, which is 1.96 with a significant probability of 0.000. Therefore, it is concluded that this hypothesis is accepted. These results indicate that the customer's online experience variable has a significant influence on customer satisfaction.

H₃: Online Brand Experience has a positive influence on Brand Loyalty

The AMOS output shows that the estimated value or loading factor value is 0.348. In table 4.24, the C.R. value is 2.123 ($p = 0.000 < 0.05$). This value exceeds the critical value, which is 1.96 with a probability level of 0.034 or <0.05 . Therefore, it is concluded that this hypothesis is accepted. These results indicate that the Online Brand Experience variable has a significant influence on the customer loyalty variable.

H₄: Brand Satisfaction has a positive influence on Brand Loyalty

The AMOS output shows that the estimated value or loading factor value is 0.456. In table 4.24, the C.R. value is 2.782 ($p = 0.000 < 0.05$). This value exceeds the critical value, which is 1.96 with a probability level of 0.005 or <0.05 . Therefore, it is concluded that this hypothesis is accepted. These results indicate that the customer satisfaction variable has a significant influence on the customer loyalty variable.

DISCUSSION

According to the calculations results using AMOS, the involvement of customer's brand has a positive influence on the online experience of the customer's brand. This also supports several studies which state that the higher the level of customer brand involvement, the higher the brand experience felt by customers in the banking industry. (Hollebeek et al., 2014; Nysveen dan Pedersen, 2014; Rahmawati & Sanaji, 2015; Khan et al., 2016; Sadek & Mehelmi, 2020). One form of customer brand involvement is seen in statements of pleasure and pride when using Mobile Banking services, these positive feelings will be stronger with the customer's brand experience obtained when using the brand. By exploring the effects of lockdown-based essential/non-essential service modes on promotion/prevention-focused customers' brand engagement (Hollebeek et al., 2020). Consequently, it can be concluded that the higher the customer brand involvement, the higher the online brand experience created.

In the next hypothesis, the level of Online Brand Experience has a positive influence on Brand Satisfaction. This is in line with the research of Khan & Rahma (2015); Khan et al., (2016); Pratomo and Magetsari (2018), Sadeq and Mehelmi (2020). CBE in the banking industry helps customers to interact directly with banks through online banking, such as internet banking and mobile applications and thereby enhances customers' online brand experience. Moreover, these findings match those of Mollen and Wilson (2010) who focused on the large impact of CBE on online brand experiences in the online branding literature. Customer involvement can attract customers to participate in the services provided by the bank due to customer satisfaction with the banking brand they use (Aksoy et al., 2013; Sadek & Mehelmi, 2020). Positive experiences through brand interactions that provide a positive service to improve the quality of banking services that exceed customer expectations can lead to customer loyalty (Khan et al., 2016). One form of brand satisfaction is a questionnaire statement based on the service layout on the Mobile Banking application, easy search for Mobile Banking services, display, and search results that always succeed when we look for the brand service. The brand experience has an impact on brand satisfaction. This concludes that the higher the brand experience, the higher the level of customer satisfaction with the brand.

The third hypothesis proves that online brand experience has a positive influence on brand satisfaction. This finding is supported by previous research on Pratomo and Magetsari (2018) which states that the higher the brand experience achieved by customers, the higher the level of satisfaction in the banking industry. In addition, other studies such as Khan et al. (2016) stated that the higher their brand experience, the higher the brand satisfaction in the eyes of customers. In more detail, a good brand experience creates an emotional customer bond to the brand and lastly, it will lead to brand satisfaction. As a result, customers who have a superior online brand experience will lead to increased customer satisfaction with the brand.

The fourth hypothesis shows that brand satisfaction has a positive influence on brand loyalty. This shows that the higher the level of brand satisfaction, the more brand loyalty will increase. This finding is in line with the research of Khan et al. (2016), Pratomo and Magetsari (2018), Sadek and Mehelmi (2020) find that online brand experience has a significant positive direct influence on brand loyalty. This means that when the online brand experience is superior, brand loyalty increases. The higher the customer experience, the more likely that they will repeat the same experience and generate brand loyalty. Thus, the more customers feel a good and suitable brand experience, the more likely the customer will repurchase, which will lead to brand loyalty.. (Sadek & Mehelmi, 2020). The form of loyalty is in the form of customers who remain loyal to the banking brand in the future; customers who remain loyal as customers of the bank for the next 5 years; and recommending the bank to other people. Building strong customer trust is the

foundation for generating long-term profitable relationships and improving the bank's competitiveness. Emotional elements do not only contribute to the retention of existing customers. A high degree of trust and social bonds implies customer satisfaction, which in turn enhances customers' willingness to make recommendations, creating a realistic basis for attracting new clients (Marinkovi, Veljko; Obradovi, 2015). This is supported by several studies (Khan et al., 2016; Moreira dan Silva, 2017) which conclude that the higher the level of online brand experience, the higher the level of customer loyalty.

CONCLUSION

The involvement of customer brands has a significant influence on the online brand experience of Mobile Banking application users in Lampung. This concludes that the more engagement a customer's brand has, the more online brand experience customers will get. Online brand experience has a significant influence on brand satisfaction for Mobile Banking application users in Lampung, which means that the more online brand experience customers have, the more brand satisfaction will increase. Online brand experience significantly influences brand loyalty on Mobile Banking users in Lampung. This means the more online brand experiences a customer has, the higher the customer's brand loyalty to that brand. Brand satisfaction has a positive influence on brand loyalty of Mobile Banking application users in Lampung. This proves that the higher the level of satisfaction with the brand, the higher the level of customer brand loyalty, especially for BCA, BRI, Mandiri, and BNI Mobile Banking users in Lampung. Based on the results of this study, it is undeniable that conventional banking has transformed into digital banking. Digital marketing activities are highly important for banking progress as most Indonesians are digital literate, especially in the New Normal era which created a new habit for the community. Some of these new habits is cashless, card-less or touchless transactions to avoid the current spread of the Covid-19 virus. Mobile Banking is one of the biggest expectations of the community in these transactions that results in customers becoming dependent on the bank application brand. This is what creates an Online Brand Experience, and therefore gives an impact on Brand Satisfaction and Brand Loyalty.

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