

The Influence of Digital Promotion, E-Service Quality, and Brand Image on Customer Satisfaction to Build Customer Loyalty in Mobile Banking Transactions: A Case Study of BRImo Users in Jakarta

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ABSTRACT

This study aims to examine the influence of digital promotion, e-service quality, and brand image on customer satisfaction and customer loyalty among BRImo mobile banking users in Jakarta. Using a quantitative approach with Structural Equation Modeling (SEM), AMOS 26 was applied for data analysis. Data were collected from 350 respondents who actively used BRImo between June and October 2025. The results reveal that digital promotion, e-service quality, and brand image have a positive and significant effect on customer satisfaction, which in turn positively influences customer loyalty. These findings imply that enhancing digital marketing strategies, service quality, and brand perception can effectively increase customer satisfaction and foster long-term loyalty in digital banking services.

INTRODUCTION

The rapid advancement of technology, particularly in the current era of globalization, has significantly influenced economic and social activities, including financial transactions. This progress has been accompanied by increasingly complex and diverse consumer needs. According to APJII, the number of internet users in Indonesia has risen sharply each year, with an increase of 25.5 million users in 2020. This growth can be attributed to the widespread development of high-speed internet infrastructure and the major digital transformation triggered by the COVID-19 pandemic since March 2020 (Deliyana, 2021).

The advancement of information and communication technology has enabled consumers to conduct various financial transactions conveniently through mobile devices. Globally, the use of mobile banking has grown rapidly in response to increasing internet penetration, the digitalization of financial services, and changing lifestyles. Several studies have found that perceived ease of use, speed, and security are key factors driving the adoption of mobile banking. Furthermore, the COVID-19 pandemic has accelerated this adoption by limiting physical activities and increasing dependence on digital transactions (Chatterjee & Kumar, 2020; Deliyana, 2021). Other studies indicate that service quality, accessibility, and reliability of mobile banking applications have a substantial impact on user satisfaction (Saputra et al., 2021; Hariawan et al., 2021; Saputra, Wahab, Shihab, & Widiyanti, 2022). Trust, perceived usefulness, and perceived ease of use are essential elements influencing user intentions and loyalty toward mobile banking in many countries (Fachreza, Besra, & Verinita, 2022; Tomasi, 2024; Fitriati et al., 2024). This shows that mobile banking is no longer merely an alternative financial transaction method but has become an integral component of modern banking systems.

One of the continuously evolving innovations is mobile banking services (Rahmi, 2023). Mobile banking applications offer multiple features that enable customers to perform financial transactions using their smartphones, allowing greater convenience without visiting a physical bank. Such services have indirectly attracted consumers and are expected to become a primary payment channel for both individual and corporate clients. Moreover, age differences and technological advancement also influence the evolution of mobile banking. Studies in Indonesia reveal that Generation Z demonstrates higher adoption rates due to lifestyle factors, technological familiarity, and digital literacy (Haryono, 2023; Tsania & Solekah, 2023; Lutfiyanah, Putri, & Sulistyowati, 2025). Other aspects that affect satisfaction and sustained usage include application innovation, user experience, and service customization (Elysa et al., 2023; Sahabuddin et al., 2024; Pratama, 2024). Mobile banking is also viewed as a driver of financial inclusion, especially in Islamic banking, which increasingly integrates digital services (Bahy et al., 2025; Angelina, Anandya, & Indarini, 2025). International studies further highlight both challenges and opportunities in mobile banking implementation, including usability, co-creation of value, and digital experiences that enhance user loyalty (Hamid et al., 2022; Rombe, Zahara, & Rahadhini, 2021; Dewandono & Agus, 2023; Sebayang et al., 2024; Rachmawati

& Lukman, 2024; Jaride & Taqi, 2024; Mulyanto et al., 2025). These findings suggest that the global trend in mobile banking is shifting toward more inclusive services, driven by user experience, security, and long-term convenience.

Several other studies highlight the importance of application benefits and ease of use in building user loyalty. Keri and Darwis (2025), Sugiarto, Wulandari, and Afandi (2024), as well as Fadilah, Mardani, and Millaningtyas (2023), found that comprehensive application features and guaranteed security create positive user experiences, minimize disruptions, and encourage word-of-mouth recommendations. Analyses by Rosanti and Bombar (2024), Latifah and Wahyuningsih (2023), Palupi, Satoto, and Supeni (2025), and Al Farisi and Lestari (2024) demonstrate that digital service quality directly enhances user satisfaction and loyalty. The implementation of service quality evaluation methods such as E-Service Quality and Importance Performance Analysis (IPA) has also proven effective in identifying areas for BRImo application development (Damayanti & Palupi, 2023; Kasengkang, Moniharapon, & Mandagie, 2023; Utari & Sarbia, 2024). Research by Allorerung, Tahendrika, and Pakiding (2025), Rosid, Mulyana, and Komaludin (2023), Mandiri and Metekohy (2021), and Mitana and Yuliantari (2024) further confirms that service quality and application usability are key determinants of customer satisfaction. Lastly, Adut and Ramadhan (2024) and Shafira, Sunindyo, and Kusuma (2023) emphasize that a consistent positive experience strengthens BRImo's brand image and serves as a foundation for building sustainable customer loyalty.

Meanwhile, the study by Najibah and Supriyadi (2024) revealed that promotion, brand image, and product quality have a positive and significant influence on customers' interest in using the BRImo application. Partially, BRI's promotional strategies—through digital education, advertising, brochures, discounts, cashback programs, and event sponsorships—successfully increased customer interest. Additionally, a strong brand image built through initiatives such as the *Desa BRIllian* program and the implementation of zero-tolerance policies against fraud has strengthened customer trust in BRI. Product quality also plays a crucial role, as evidenced by BRImo's key features, including e-wallet top-ups, bill payments, QRIS transactions, and 24-hour investment services, which clearly meet user expectations. Collectively, these three variables influence BRImo usage interest by 64.2%, while the remaining percentage is attributed to other factors such as customer needs, service quality, and familiarity with the application's features.

Based on these findings, it can be concluded that although BRImo offers comprehensive features and various promotional strategies, the application's success in enhancing user satisfaction and loyalty remains highly dependent on public perception of service quality, the effectiveness of digital promotions, and the strength of its brand image. Therefore, it is essential to further examine how these three factors, both individually and collectively, affect customer satisfaction and loyalty—particularly among urban users in Jakarta—so that BRI can develop more targeted and sustainable strategies for strengthening customer engagement.

LITERATURE REVIEW

Amiliya and Hermawan (2024) found that digital promotion has a positive and significant effect on customer satisfaction. This finding indicates that digital promotion not only serves as a tool to increase sales but also as a means to strengthen a company's relationship with its customers. In other words, digital promotion can play an important role in enhancing long-term customer satisfaction. Several previous studies have also shown that digital promotion significantly influences customer satisfaction. **H1:** Digital Promotion has a positive and significant effect on Customer Satisfaction.

Research findings indicate that e-service quality has a positive effect on customer satisfaction. Berliana and Zulestiana (2020) found that e-service quality has a positive and significant influence on customer satisfaction among e-commerce consumers in Indonesia. This means that the better the electronic service quality provided, the higher the level of customer satisfaction, and vice versa (Ginting et al., 2023). Similarly, Hasyim and Ali (2022) revealed that e-service quality has a significant and positive effect on customer satisfaction. Fiona and Hidayat (2020) also confirmed that there is a strong and significant relationship between e-service quality and the level of customer satisfaction. **H2:** E-Service Quality has a positive and significant effect on Customer Satisfaction.

A positive brand image also contributes to a reasonable level of customer satisfaction. Consumers who make purchases from companies with a positive reputation tend to feel more satisfied and confident with their decisions (Song et al., 2019). Fajar et al. (2024) stated that brand image has a positive and significant effect on customer satisfaction. Similarly, Lucky et al. (2023) found that the effect of brand image on customer satisfaction has a *t*-statistic value greater than the *t*-table value, indicating that the brand image variable significantly and positively influences customer satisfaction. **H3:** Brand Image has a positive and significant effect on Customer Satisfaction.

Meanwhile, the effect of Digital Promotion on Customer Loyalty shows a *t*-statistic value of 33.151, indicating a significant influence of Digital Promotion on Customer Loyalty (Prajogo, 2021). Similarly, the findings of Santoso (2021) concluded that the Digital Promotion variable has a positive and significant effect on Customer Loyalty. Therefore, it can be hypothesized that the more attractive and engaging the digital promotion, the higher the level of customer loyalty. **H4:** Digital Promotion has a positive and significant effect on Customer Loyalty.

There is a positive influence of e-service quality on customer loyalty (R. Septiani & Nurhadi, 2020). Septiani (2023) reported research findings showing that e-service quality directly affects customer loyalty, meaning that when the service exceeds customer expectations, they are more likely to make repeat purchases. Similarly, Sabira and Sharif (2023) found that e-service quality has a significant effect on customer loyalty. Therefore, it can be hypothesized that the better the e-service quality, the higher the level of customer loyalty. **H5:** E-Service Quality has a positive and significant effect on Customer Loyalty.

A positive brand image greatly influences consumer loyalty and commitment to a brand or company (Alic & Cinjarevic, 2023). Fajar et al. (2024)

stated in their research that brand image has a positive and significant effect on customer loyalty. Similarly, Herman (2020) found that brand image partially and significantly influences customer loyalty. Verawati (2019) also confirmed that brand image has a positive and significant effect on customer loyalty. Therefore, it can be hypothesized that the better the brand image, the higher the level of customer loyalty. **H6:** Brand Image has a positive and significant effect on Customer Loyalty.

Customer satisfaction has a positive influence on customer loyalty (Berliana & Zulestiana, 2020). Service quality and customer satisfaction have been found to have a positive and significant effect on customer loyalty (Saputra, 2022). Similarly, R. Septiani and Nurhadi (2020) stated that customer satisfaction positively influences customer loyalty. Fajar et al. (2024) concluded that customer satisfaction has a positive and significant effect on customer loyalty, and the findings of Diputra and Yasa (2021) also indicate that satisfaction has a significant positive impact on loyalty. When a customer feels satisfied with a service, they are not only likely to continue using it but also to recommend it to others. Several previous studies have examined the relationship between customer satisfaction and customer loyalty, showing that the higher the level of customer satisfaction, the greater the level of customer loyalty. **H7:** Customer Satisfaction has a positive and significant effect on Customer Loyalty.

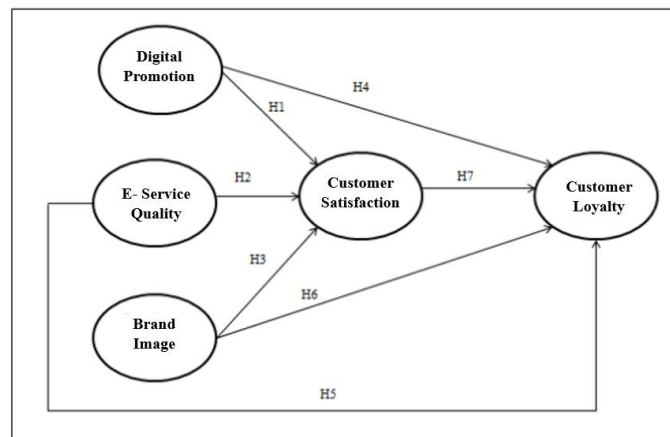


Figure 1. Conceptual Framework

METHODOLOGY

This study employed a quantitative research approach to examine the influence of Digital Promotion, E-Service Quality, and Brand Image on Customer Satisfaction and Customer Loyalty among BRImo users in Jakarta. The research was conducted through a survey method using a structured questionnaire distributed online to respondents who actively used the BRImo mobile banking application. The sample size was determined based on the guideline proposed by Hair et al. (2019), which requires a minimum of 5–10 times the number of indicators. With 35 indicators, the required sample size amounted to 350 respondents. Data analysis was conducted using Structural Equation Modeling (SEM) with AMOS 26, which included validity testing through Confirmatory

Factor Analysis (CFA) and Average Variance Extracted (AVE), reliability testing using Construct Reliability (CR), and hypothesis testing through Goodness-of-Fit assessments (absolute, incremental, and parsimony fit indices).

RESEARCH RESULT

Table 1. Validty and Reliability Test

Variable	Indicator	Loading Value	Average Variance Extracted (AVE)	Cronbach Alpha	Construct Reliability (CR)
Digital Promotion	DP1	0,879	0,774	0,806	0,960
	DP2	0,879			
	DP3	0,883			
	DP4	0,878			
	DP5	0,877			
	DP6	0,872			
	DP7	0,89			
E-Service Quality	ESQ1	0,896	0,785	0,807	0,962
	ESQ2	0,883			
	ESQ3	0,885			
	ESQ4	0,882			
	ESQ5	0,871			
	ESQ6	0,891			
	ESQ7	0,894			
Brand Image	BI1	0,878	0,786	0,807	0,963
	BI2	0,891			
	BI3	0,885			
	BI4	0,893			
	BI5	0,89			
	BI6	0,873			
	BI7	0,895			
Customer Satisfaction	CS1	0,891	0,779	0,807	0,961
	CS2	0,88			
	CS3	0,882			
	CS4	0,883			
	CS5	0,881			
	CS6	0,878			
	CS7	0,882			
Customer Loyalty	CL1	0,872	0,734	0,931	0,951
	CL2	0,85			
	CL3	0,861			
	CL4	0,871			
	CL5	0,842			
	CL6	0,842			
	CL7	0,859			

Based on the table above, it can be concluded that all constructs in the structural model met the requirements for convergent validity, as all Average Variance Extracted (AVE) values exceeded the minimum threshold of 0.5. This indicates that each construct was able to explain the variance of its respective indicators. Furthermore, the Construct Reliability (CR) values were above the minimum threshold of 0.7. Thus, it can be concluded that all constructs in this research model satisfied the criteria for good construct reliability.

Table 2. CFA Test

Model Index	Cut off value	Result Test	Conclusion
Chi-Square (df=550)	605.667	535,338	Fit
Probability Level	≥ 0,05	0,924	Fit
CMIN/DF	≤ 2,00	1,368	Fit
RMSEA	≤ 0,08	0,032	Fit
TLI	≥ 0,95	0,984	Fit
CFI	≥ 0,95	0,986	Fit
GFI	≥ 0,90	0,906	Fit

Based on the analysis results, The Confirmatory Factor Analysis (CFA) test was indices meet the established cut-off criteria. This indicates that the model demonstrates an acceptable level of fit between the hypothesized model and the observed data. Consequently, the model can be considered adequate and appropriate for further analysis in the subsequent stages.

Table 3. Goodness of Fit of Construct Model

Model Index	Cut off value	Result Test	Conclusion
Chi-Square (df=550)	605.667	535,338	Fit
Probability Level	≥ 0,05	0,924	Fit
CMIN/DF	≤ 2,00	1,368	Fit
RMSEA	≤ 0,08	0,032	Fit
TLI	≥ 0,95	0,984	Fit
CFI	≥ 0,95	0,986	Fit
GFI	≥ 0,90	0,906	Fit

Based on Table 3, all Goodness-of-Fit (GOF) indices meet the established cut-off criteria, indicating that the proposed model demonstrates an acceptable overall fit. This suggests that the structural model adequately represents the observed data. The present study includes five variables and a total sample of 350 respondents. According to Hair et al. (2019), when a model involves fewer than twelve constructs and the sample size exceeds 250, alternative GOF indices provide reliable evidence of model adequacy even if minor deviations are observed in other fit measures. Therefore, since all GOF indices in Table 3 meet the recommended thresholds, it can be concluded that the research model achieves an acceptable level of fit and is suitable to be proceeded with for hypothesis testing.

Table 4. Hypothesis Test

No	Hyphotesis	Coefficient Estimate	S.E.	C.R.	P	Conclusion
1	Digital Promotion → Customer Satisfaction	,289	,057	5,073	***	Significant, positive
2	E-Service Quality → Customer Satisfaction	,261	,053	4,931	***	Significant, positive
3	Brand Image → Customer Satisfaction	,330	,057	5,802	***	Significant, positive
4	Digital Promotion → Customer Loyalty	,284	,031	9,135	***	Significant, positive
5	E-Service Quality → Customer Loyalty	,230	,028	8,109	***	Significant, positive

No	Hyphotesis	Coefficient Estimate	S.E.	C.R.	P	Conclusion
6	Brand Image → Customer Loyalty	,239	,031	7,801	***	Significant, positive
7	Customer Satisfaction → Customer Loyalty	,281	,032	8,864	***	Significant, positive

Table 5. Standardized Regression Weight

No	Hyphotesis	Estimate
1	Digital Promotion → Customer Satisfaction	0,287
2	E-Service Quality → Customer Satisfaction	0,268
3	Brand Image → Customer Satisfaction	0,325
4	Digital Promotion → Customer Loyalty	0,304
5	E-Service Quality → Customer Loyalty	0,255
6	Brand Image → Customer Loyalty	0,255
7	Customer Satisfaction → Customer Loyalty	0,304

The hypothesis testing results show that all proposed hypotheses are accepted, indicating that each variable significantly influences the others within the model. The direct effects were 0.289 (28,9%), 0.261 (26.1%), and 0.330 (33%), 0.284 (28,4%), 0.230 (23%), 0.239% (23,9%), 0.281 % (28,1%) indicating that a positive perception significant positive on Customer Satisfaction and Customer Loyalty. Digital promotion, e-service quality, and brand image each have a positive and significant effect on customer satisfaction, with standardized estimates of 0.287, 0.268, and 0.325, respectively. These findings demonstrate that effective digital promotional strategies, high-quality electronic services, and a strong brand image can enhance customer satisfaction levels. Furthermore, digital promotion, e-service quality, and brand image also have positive effects on customer loyalty, with standardized estimates of 0.304, 0.255, and 0.255. Additionally, customer satisfaction itself significantly affects customer loyalty, with a standardized estimate of 0.304. Overall, these results suggest that improving customer satisfaction through digital promotion, e-service quality, and brand image will simultaneously strengthen customer loyalty. Thus, the hypothesis model is scientifically proven and supports the theoretical framework that satisfaction mediates the relationship between marketing factors and loyalty.

DISCUSSION

The Findings of this study that provide strong empirical evidence regarding the relationships among digital promotion, e-service quality, brand image, customer satisfaction, and customer loyalty in the context of BRImo users in Jakarta. Overall, all seven hypotheses are supported, indicating that these

marketing and service-related constructs play a significant and interrelated role in shaping user satisfaction and loyalty in mobile banking services.

First, the results show that digital promotion significantly influences customer satisfaction, suggesting that relevant, persuasive, and well-targeted digital promotional activities enhance users' perceptions and experiences when interacting with BRImo. This aligns with existing literature stating that digital promotional content can increase value perception and strengthen emotional engagement with digital services. Second, e-service quality also demonstrates a significant positive impact on customer satisfaction, reaffirming that efficiency, system availability, fulfillment accuracy, and privacy are essential determinants of user evaluation within mobile banking platforms. These outcomes reinforce the theoretical perspective that high-quality digital service encounters are crucial in driving satisfaction, particularly in financial technology environments where reliability and speed are paramount.

The findings also confirm that brand image positively affects customer satisfaction, indicating that users' perceptions of BRI's credibility, reputation, and digital innovation contribute to a greater sense of trust and comfort when using BRImo. A strong and consistent brand image enhances perceived value and reduces user uncertainty, which in turn strengthens satisfaction.

Furthermore, digital promotion, e-service quality, and brand image each show significant positive effects on customer loyalty. These results imply that loyalty is not shaped solely by transactional performance but also by the broader communication strategies, quality of digital service experiences, and favorable brand associations that BRImo delivers. The significant influence of customer satisfaction on customer loyalty provides additional empirical support for the satisfaction-loyalty paradigm frequently emphasized in service marketing theory. Satisfied users are more likely to remain committed, reuse the service, and recommend BRImo to others. In the context of mobile banking, this dynamic is particularly critical given the intense competition among digital banking applications in Indonesia.

Overall, the results suggest that strengthening digital promotional strategies, ensuring high-quality electronic service performance, and cultivating a strong and positive brand image are essential for enhancing satisfaction and fostering long-term loyalty among BRImo users. These findings not only validate the theoretical framework adopted in this research but also contribute to the academic understanding of customer behavior in digital banking, particularly in metropolitan environments where digital literacy and expectations toward service excellence are high.

CONCLUSIONS AND RECOMMENDATIONS

In addition, Digital Promotion, E-Service Quality, and Brand Image also have direct positive effects on Customer Loyalty, demonstrating that these three factors not only improve satisfaction but also independently strengthen the emotional and behavioral attachment of customers to BRImo. Overall, the results of this study reinforce the theoretical framework that Customer Satisfaction serves as a mediating variable that bridges the impact of marketing factors

(promotion, service quality, and brand image) on customer loyalty. Therefore, to build long-term loyalty, BRI must continuously focus on improving digital marketing performance, service reliability, and the strength of its brand identity in the digital banking ecosystem.

Theoretically, this study supports and enriches existing marketing and service quality theories, especially in the context of digital banking. The results confirm that the synergy between digital promotion, service quality, and brand image is crucial in creating satisfaction and loyalty. This study also contributes to extending empirical evidence that Customer Satisfaction plays a mediating role in the relationship between marketing constructs and loyalty within mobile banking services—an area that has been less explored in Indonesian digital finance research.

For future research, should focus on expanding the study scope, integrating new behavioral variables, and employing more diverse methodologies. Such improvements will strengthen theoretical understanding and provide valuable managerial insights for enhancing digital marketing strategies and customer loyalty in Indonesia's evolving financial technology landscape.

ADVANCED RESEARCH

This study has several limitations that should be taken into consideration when interpreting the results. First, the research was conducted only on respondents who are BRI_{Mo} application users residing in the Jakarta area; therefore, the findings may not be generalizable to all BRI_{Mo} users in Indonesia, who may have different characteristics and behaviors. Second, the data collection was carried out through an online questionnaire using a purposive sampling method, which may lead to perception bias among respondents, as the data obtained entirely depends on the honesty and understanding of the participants toward the research questions.

Third, this study focuses only on four main variables—Digital Promotion, E-Service Quality, Brand Image, and Customer Satisfaction—in influencing Customer Loyalty, while other potential influencing variables such as trust, perceived value, or customer experience were not included in the model. Moreover, this study is cross-sectional in nature, and thus cannot fully explain causal relationships or changes in customer behavior over time. Therefore, future research is recommended to broaden the geographical scope, employ longitudinal or mixed methods, and include additional variables to produce more comprehensive and representative findings regarding mobile banking user loyalty as a whole.

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