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Research Article

The Influence of Digital Banking Experience on Customer Loyalty Mediated by Customer Trust and Brand Image of BCA Digital Banking Customers

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Abstract: *This research aims to analyze the role of customer trust and brand image in mediating the influence of digital banking experience on customer loyalty for BCA digital banking customers. The population of this research is BCA digital banking users more than 1 (one) time in the last 1 (one) month. The sampling technique used a purposive sampling technique with a total sample of 128 respondents who were analyzed using the PLS-based SEM method with SMART PLS 3.0 software. The research results show that digital banking experience and brand image have a significant positive effect on increasing customer loyalty. However, customer trust does not have a significant effect on customer loyalty. Brand image significantly mediates the influence of digital banking experience on customer loyalty, but there is no significant influence of digital banking experience on customer loyalty through customer trust. This research contributes insights that serve as input for companies, especially banks, that want to increase customer loyalty by maintaining and improving a brand image that is able to mediate the influence of digital banking experience on customers using bank digital services.*

Keywords: *Brand image, Customer loyalty, Customer trust, Digital banking experience.*

I. INTRODUCTION

Banking is an institution that has an important role in a country's economic system. Banks carry out their duties as intermediary financial institutions, namely by collecting funds from the community and channeling them back to the community in order to improve people's living standards. The growth in assets at various large banks in Indonesia shows that this industry is still showing growth in terms of lending and financing until towards the end of the third quarter of 2022. However, there was a decline in asset growth at the 4 large Indonesian banks when compared between the increases in Q3 2022 and Q3 2021, as shown in Table 1. It can be seen that BCA experienced the largest decline, namely -6.3%.

Banks must start to be wary of new competitors who are slowly taking over market share from banking because, in recent years, the banking industry has experienced very rapid changes. Financial technology startups, software builders, governance, financial customers, and established financial institutions are all part of an innovative financial industry that is confronting considerable modifications to traditional financial services [1]. One of the current trends in digital-based financial institutions in Indonesia is the presence of digital banks. According to the Indonesian Stock Exchange (2022), it is believed that the phenomenon of the rapid growth of digital banks is not just a temporary trend because, in the future, it is very likely that digital banks will actually take over control of the market share in the Indonesian banking industry. The Covid-19 pandemic has shifted people's behavior from offline to online, one of which applies to digital banking service transactions in Indonesia. The Sucor Sekuritas survey in the EXTREME-On-The-Ground report published on Monday (10/1) found that almost 92 percent of respondents had used digital banking services in the form of mobile and internet banking.

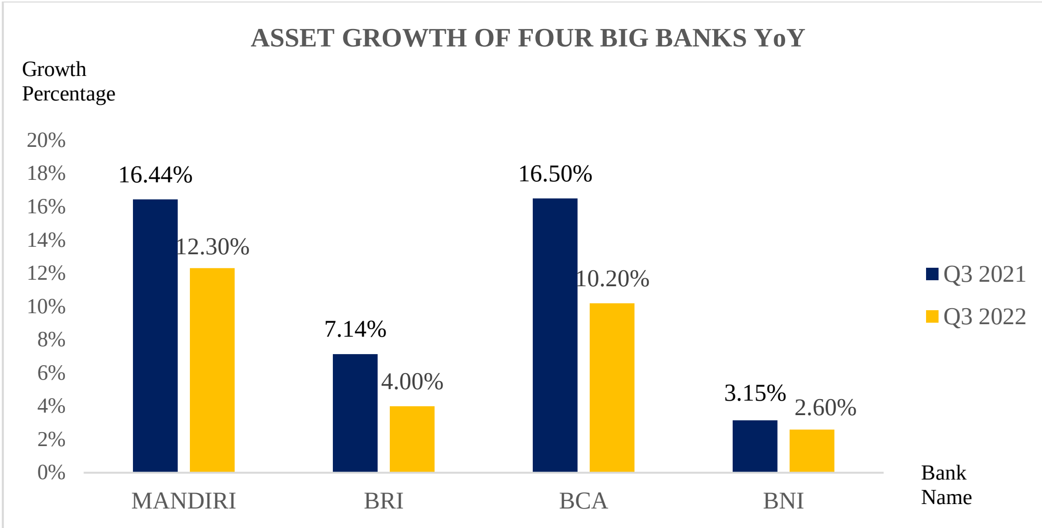

Fig. 1 Asset Growth of Four Large Indonesian Banks

Therefore, in order to survive in these conditions, banks must continuously reshape the way they provide financial services in order to retain their loyal customers. According to [2], customer loyalty is important for customer-oriented companies. The main goal is to convert satisfied customers into loyal customers. The significant rewards of client devotion make this endeavor worthwhile for relational banks [2]. According to [3], loyal customers are an important asset for a company; this can be seen from their characteristics, namely making purchases regularly, buying outside the product line, recommending them to others and showing immunity to the attraction of similar products from competitors. Innovation in communication technology enables financial activities to cross geographic boundaries, and development in information technology helps banks build increasingly efficient service systems. Digital platforms have gained relevance for coordinating economic activities and opening up new models of value creation and exchange [4], [5].

[6] Presenting a new dominating logic that emphasizes the interaction of producers, customers, and supply network partners, as well as value creation as parties that collaborate to generate value. This logic is referred to as service-dominant logic [6] and believes the advertising perspective is based on a new marketing logic that stresses the importance of services over products. “Service is the fundamental basis of exchange” is one of the core axioms of services-dominant logic. According to [6], customer experience is not designed; it is co-created through customer interactions with multiple elements. Experience and perception are critical to determining value and that value is always determined by the recipient of the service – in the unique experience of the benefit.

Researchers have also generated a large body of knowledge in the customer experience domain, offering theoretical insights from customer experience that are critical in the creation of customer value. [7] revealed that lasting relationships between banks and their customers are the result of regular communication. In line with this research, [8] found that the quality of experience at the bank is a predictor of customer loyalty. [9] as well as [10] explains that an overall favorable consumer experience has a substantial positive impact on loyalty intentions. Research from [11] shows that customer experience can result from a complex configuration of various dimensions. These findings support previous theoretical observations indicating the importance of the interaction of multiple service dimensions throughout the customer journey. Companies do not have to invest in all dimensions, investment in specific dimensions of emotional, cognitive, sensory, and social experience can produce superior customer loyalty [11]. [12] also revealed that both memorable customer experience and frictionless customer experience have a significant positive effect on customer loyalty.

Many studies provide great support for the importance of customer experience to achieve customer loyalty, on the other hand, several previous researchers stated that customer experience - cognitive, affective and sensorial - on customer loyalty does not have a direct effect [13]. In line with this research, [14] also explained that positive customer experience does not have a direct influence on customer loyalty. The direct influence of the sensory experiential state on customer loyalty towards retailer applications is not significant [15]. Furthermore, [16] revealed that the physical setting, interactions with staff and interactions with other customers, which are dimensions of the customer experience when enjoying an amusement park, do not have a direct influence on customer loyalty. These inconsistent research results cause the research gap to emerge; therefore, factors are needed that can fill this research gap.

Relationship quality is an important aspect of the idea of relationship-based marketing. The general concept of customer relationship quality put forward by [17] is "relationship quality as a buyer's level of trust, commitment and satisfaction to a seller firm". Another view from experts, including [18], stated that commitment and confidence are routinely cited as essential indicators of the quality of relationships when conducting marketing studies. The results of several studies prove the importance of building relationship quality by companies through several dimensions, namely trust and commitment which play a key role in the success of long-term relationships between sellers and buyers, which will ultimately create buyer loyalty.

Research conducted by [19] says that there is a positive relationship between the psychological component of trust and customer attitude loyalty towards e-commerce platforms. In line with this, research on banks in Thailand carried out by [20] stated that banks can achieve bank loyalty from customers by developing bank trust. Likewise, research conducted by [21] in the Turkish hotel industry revealed that trust has a direct and significant influence on customer loyalty.

Apart from adding the customer trust variable, considerations for adding the brand image variable are based on previous research. [22] stated that the brand experience of high-end hotel brands in China can influence their brand image. When economy hotels provide upscale branding for bathroom facilities as an important part of the customer experience it has a better hotel image [23]. The involvement of tourists in learning about the culture of temple tourist attractions in Taiwan, which is part of a creative experience, can have a positive effect on the brand image of tourist attractions [24]. Research in the field of restaurant services carried out by [25] also found that two aspects of the quality of the dining experience, namely the food aspect and the quality of interactions, have a significant effect on customer satisfaction and restaurant image.

The research objective of this study is to examine the role of customer trust and brand image in mediating the influence of digital banking experience on customer loyalty of customers using Bank Central Asia's digital banking. Having achieved its objectives, this research contributes to both theoretical and practical points of view. From a theoretical perspective, this research provides insight into the dimensions of customer experience among digital service users. In addition, this research proposes a comprehensive conceptual model that explains the relationship between digital banking experience, customer trust, brand image, and customer loyalty in the banking sector. Practically, this research offers insights for Bank Central Asia's management to create a better digital bank transaction experience and also increase customer loyalty.

II. LITERATURE REVIEW

A) Service-Dominant Logic

[6] believes the marketing viewpoint is based on a new marketing logic that stresses the importance of services over products. "Service is the fundamental basis of exchange" is one of the core axioms of service-dominant logic. This reasoning indicates that the primary objective of economic transactions is the service or services that are being traded. According to [6], the customer experience is not designed; it is co-created through customer interactions with multiple elements. Experience and perception are critical to determining value and that value is always determined by the recipient of the service – in the unique experience of the benefit. In this scenario, the company's competitiveness can be attributed to its services. And competing through services is far more than simply adding value to things. Effective competition via services has to be executed with viewpoints and methods from all stakeholders in the organization that strive to bring satisfaction to consumers [26]. [26] also explains collaboration patterns are expressed in deeper working connections, alliances, joint ventures, collaborations, and a shift toward resource-seeking. Service-dominant logic, a new marketing paradigm, emphasizes the provision of amenities as the primary purpose of economic interaction and marketing. Activities in service-dominant logic are customer-oriented where customers play a role as part of value creation (co-creation of value). Customer experience when receiving services from service providers is are important factor according to service-dominant logic.

B) Customer Relationship Quality

The premise of relationship marketing is based on the quality of relationships. Multiple research investigations have indicated that relationship marketing may be indicated by the quality of relationships between suppliers and customers in building and sustaining long-term relationships [17], [18]. The general concept of customer relationship quality put forward by [17] is relationship quality as a buyer's level of trust, commitment and satisfaction with a seller firm. Another view from experts, including [18], stated that across studies of marketing relationships, trust and commitment are consistently described as key signals of relationship quality. According to [27], trust and satisfaction are key indicators of relationship quality. The results of several studies prove the importance of building relationship quality by companies through several dimensions, namely trust and commitment, which play a key role in the success of long-term relationships between sellers and buyers, which will ultimately create buyer loyalty.

C) Digital Banking Experience

Customer experience is a crucial component that marketers must examine in order to develop marketing strategies, as banking activities are shifting more and more from traditional to digital [28]. While this is going on, technological advancements enable the banking sector to provide its services in a multitude of ways, impacting consumers' experiences and helping banks surpass their rivals. Online customer experience has been recognized as a new concept in modern banking operations and is dominated by the broader idea of the simple use of a website or mobile application with which the client always interacts with the bank [28].

Customer experience can be enhanced through offering quality digital banking services [29], serving various customer demographics and meeting their needs. Service quality, functional quality, perceived value, service customization, service velocity, employee-customer connection, brand trust, online banking creativity, perceived utility, and perceived risk are all part of the digital banking experience, according to [29]. The seven components of a memorable experience—hedonism, newness, knowledge, significance, participation, cultural diversity, and refreshment—were put forth by [30].

H1. Digital banking experience has a significant effect on customer loyalty
H2. Digital banking experience has a significant effect on customer trust
H3. Digital banking experience has a significant effect on brand image

D) Customer Trust

According to [31] and [32], trust is a sense of security that is founded on an individual's behavior that is driven and influenced by positive and uplifting intents toward their partner's well-being and interests. According to [33] and [34], trust is the amount of confidence one has in the behavior of another. [35] also state that in social exchange, customers tend to interact with service producers they trust. Perceived value and online trust are key determinants of repurchase intention [36].

Scholars have investigated the connection between brand loyalty and customer trust. [21] claimed that in Turkey's hotel business, client loyalty is directly and significantly impacted by trust. There is a positive relationship between the psychological component of trust and customer loyalty towards e-commerce platforms [19]. Research on banks in Thailand conducted by [20] stated that banks can achieve bank loyalty from customers by developing bank trust.

H4. Customer trust has a significant effect on customer loyalty
H5. Customer trust mediating the influence of digital banking experience on customer loyalty

E) Brand Image

[37] asserted that the term "brand image" encompasses all of the impressions that are created when customers connect with a brand through consumption and observation. [38] said that customer's psychological view of a product is influenced by their ideas, perceptions, sentiments, and mindsets, all of which are included in a brand's image. [39] emphasized that the benefits of customer loyalty depend heavily on how well the company is perceived and its ability to invest in building a better company image. Therefore, existing research has shown the significant and positive impact of company image on customer loyalty, especially in the service industry [22], [40], [41], [42].

[22] found that there is a significant direct influence of brand image on brand loyalty in culinary experiences. The brand image of a time-honored restaurant contributes significantly positively to brand loyalty [40]. Studies from [41] And [42] also showed strong evidence that corporate image has a significant direct influence on customer loyalty.

H6. Brand image has a significant effect on customer loyalty
H7. Brand image mediates the influence of the digital banking experience on customer loyalty

F) Customer Loyalty

Numerous advantages come with having loyal customers, including a larger share of the customer's money, more frequent visits, and excellent word-of-mouth [43]. Therefore, in order to fulfill the final objective of preserving client loyalty, every service provider needs to make an effort to create marketing tactics. Customer loyalty was defined by [44] as an attachment or fondness for a company's personnel, goods, or services. Thus, customer loyalty describes a consumer's dedication and desire to keep making repeat purchases and using specific services over an extended period of time [45].

Customer loyalty can be understood as favorable behavior towards a company, evidenced through a customer's likelihood of doing repeat business with the company, preference for a particular brand and word-of-mouth advocacy [46]. Loyal customers are an important asset for a company. This can be seen from their characteristics, as stated by [3], that there are four characteristics of loyal customers, namely making regular purchases, purchasing outside the product/service line, recommending to others, and demonstrating immunity to the appeal of similar products from competitors.

This research uses an explanatory approach by testing the relationship of each variable. The instrument used uses a Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree) before the results are tested using statistical procedures in accordance with a quantitative approach. The population in this study consisted of customers using BCA digital services, with a sample of 128 respondents who were measured using purposive sampling. The criteria required to fill out the survey are people who currently reside on the island of Java - Indonesia, aged 17 years or over and have used BCA digital services more than 1 (one) time in the last 1 (one) month. The extracted data was analyzed using Structural Equation Modeling by Partial Least Square (SEM-PLS) because the variables in this study were all unobservable and were measured using several indicators. Henceforth, the SEM-PLS method was chosen.

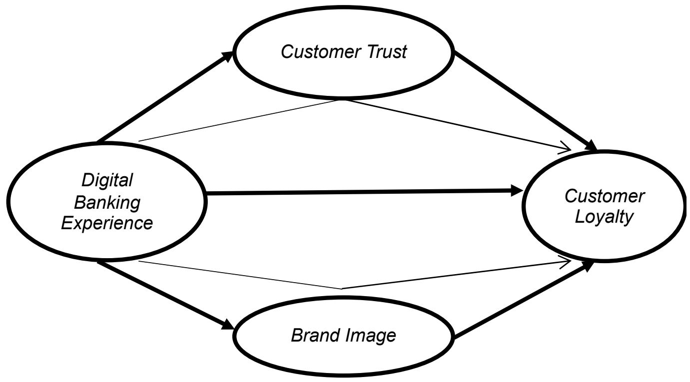

Fig. 2 Conceptual Framework

Each variable in this research uses indicators adapted from [11], [47] for digital banking experience; [19], [36] for customer trust; [23], [48] for the brand image; and [15], [40], [49] for customer loyalty.

III. RESULTS AND DISCUSSION

A) *Respondent Characteristics*

Table 1 shows that the majority of respondents in this study were male (53.9%) which was slightly different from female respondents (46.1%). Meanwhile, the age range for the majority is 26–35 years (56.3%). This shows that the customers who use digital services at BCA the most are customers in the 26-35 year age range. Apart from that, there are also quite a lot of users from other age ranges who are not considered young, such as those aged >45 years (16.4%). This shows that even senior customers can use BCA digital services. In terms of employment, respondents were dominated by private employees (72.7%) and in second place were entrepreneurs (10.2%), which shows that most of BCA's digital service users are those who already have their own income.

Table 1: Respondent Demographics

	Category	Frequency	%
Gender	Man	69	53.9
	Woman	59	46.1
Age	17 - 25 years old	13	10.2
	26 - 35 years old	72	56.3
	36 - 45 years old	22	17.2
	> 45 years	21	16.4
Occupation	Private employees	93	72.7
	Social worker	1	0.8
	Retired	1	0.8
	Self-employed	13	10.2
	BUMN	2	1.6
	Content Creator	1	0.8
	Housewife	4	3.1
	Student	6	4.7
	Government employees	7	5.5
Domicile	Banten	5	3.9
	Jakarta	18	14.1
	West Java	4	3.1

	Category	Frequency	%
	Central Java	3	2.3
	East Java	95	74.2
	Yogyakarta	3	2.3

B) Measurement Model Analysis

If an investigation concept or model has not successfully completed the purification step in the measurement model—which verifies construct validity and instrument reliability—it cannot be examined in a relational and causally related prediction model. [50]. The validity test relates to the statement of the extent to which the instrument can be used to measure what it is supposed to measure. Convergent validity pertains to the idea that there should be a strong correlation between the measures of a notion. [50]. Convergent validity assessment can be seen based on scores from Outer Loading and Average Variance Extracted (AVE). The results of convergent validity are shown in Table 2.

Table 2: Convergent Validity Analysis

Measurement Item(s)	Convergent Validity			
	Outer Loading	**Results**	**AVE**	**Results**
Digital Banking Experience			0.599	Valid
Digital services provide the information I need	0.784	Valid		
Digital services provide the services I need	0.895	Valid		
Digital services are easy to use	0.828	Valid		
Digital services work accurately	0.791	Valid		
Digital services allow me to complete transactions quickly	0.791	Valid		
Digital services are attractively designed	0.852	Valid		
No annoying ads on digital services	0.806	Valid		
I feel safe using this digital service	0.924	Valid		
I feel happy using this digital service	0.933	Valid		
Customer Trust			0.704	Valid
I feel that this digital service is honest in providing information	0.915	Valid		
This digital service can be trusted in processing my transactions	0.935	Valid		
I can rely on these digital services to deliver on the promises they make	0.952	Valid		
I trust this digital service for my financial transactions	0.955	Valid		
Brand Image			0.777	Valid
This digital service has an interesting impression	0.922	Valid		
I have a clear impression of the type of people who use these digital services	0.930	Valid		
Compared with other banks, this digital service has a good image	0.940	Valid		
Overall, the image of this digital service is good	0.946	Valid		
Customer Loyalty			0.714	Valid
I used this digital service more than once in the last 1 month	0.918	Valid		
I consider this digital service to be my first choice	0.926	Valid		
I intend to revisit this digital service in the future	0.917	Valid		
I will use these digital services again in the near future	0.911	Valid		
I say positive things about this digital service to others	0.930	Valid		
I would recommend this digital service to someone who asks for my advice	0.938	Valid		

Meanwhile, discriminant validity is related to the principle that different construct measures should not be highly correlated [51]. This value, a cross-loading factor, can be used to compare the loading value on the targeted construct—which needs to be higher than the loading value with other constructs—to determine whether the construct has a sufficient discriminant [52]. Table 3 displays the discriminant validity results.

Table 3: Discriminant Validity Analysis

Items	X1.1	X1.2	X1.3	Y1.1	Y1.2	Y1.3	Z1.1	Z1.2	Z2.1	Z2.2	Information
DBX1	**0.784**	0.494	0.502	0.494	0.490	0.517	0.567	0.564	0.463	0.399	Valid
DBX2	**0.895**	0.499	0.592	0.520	0.555	0.456	0.543	0.552	0.468	0.522	Valid
DBX3	**0.828**	0.475	0.584	0.413	0.444	0.411	0.507	0.422	0.464	0.526	Valid
DBX4	**0.791**	0.628	0.773	0.618	0.674	0.647	0.668	0.684	0.614	0.660	Valid
DBX5	**0.791**	0.750	0.679	0.628	0.580	0.575	0.591	0.569	0.628	0.659	Valid
DBX6	0.605	**0.852**	0.658	0.592	0.580	0.714	0.625	0.577	0.602	0.648	Valid

Items	X1.1	X1.2	X1.3	Y1.1	Y1.2	Y1.3	Z1.1	Z1.2	Z2.1	Z2.2	Information
DBX7	0.558	**0.806**	0.508	0.406	0.449	0.347	0.526	0.534	0.473	0.453	Valid
DBX8	0.686	0.619	**0.924**	0.605	0.732	0.672	0.727	0.748	0.695	0.740	Valid
DBX9	0.745	0.693	**0.933**	0.558	0.641	0.662	0.678	0.632	0.701	0.731	Valid
CL1	0.527	0.491	0.524	**0.915**	0.611	0.533	0.481	0.447	0.404	0.583	Valid
CL2	0.681	0.626	0.627	**0.935**	0.749	0.643	0.604	0.603	0.568	0.662	Valid
CL4	0.645	0.573	0.684	0.651	**0.952**	0.717	0.612	0.564	0.495	0.744	Valid
CL5	0.644	0.616	0.722	0.756	**0.955**	0.704	0.645	0.602	0.552	0.761	Valid
CL6	0.529	0.606	0.616	0.569	0.662	**0.922**	0.588	0.543	0.588	0.635	Valid
CL7	0.654	0.602	0.712	0.614	0.716	**0.930**	0.661	0.595	0.584	0.649	Valid
CT1	0.636	0.714	0.713	0.510	0.607	0.693	**0.940**	0.700	0.684	0.547	Valid
CT2	0.693	0.601	0.712	0.601	0.636	0.583	**0.946**	0.783	0.621	0.583	Valid
CT3	0.557	0.622	0.663	0.474	0.469	0.574	0.689	**0.918**	0.619	0.610	Valid
CT4	0.705	0.614	0.703	0.579	0.654	0.561	0.760	**0.926**	0.631	0.590	Valid
BI1	0.614	0.596	0.693	0.476	0.450	0.548	0.607	0.629	**0.917**	0.638	Valid
BI2	0.572	0.596	0.681	0.494	0.556	0.610	0.656	0.610	**0.911**	0.593	Valid
BI3	0.601	0.650	0.719	0.573	0.695	0.627	0.497	0.590	0.584	**0.930**	Valid
BI4	0.673	0.603	0.759	0.685	0.778	0.668	0.619	0.624	0.672	**0.938**	Valid

Tables 2 and 3 show that the outer loading score of each item of digital banking experience, customer trust, brand image, and customer loyalty scores more than 0.7, while the Average Variance Extracted (AVE) scores above 0, 5, which is declared valid. For discriminant validity, the factor loading for each construct was higher than its cross-loading. Hence, there is no discriminant validity detected in the measurement. So, these results meet the requirements for subsequent analysis. Reliability analysis was determined based on composite reliability scores and Cronbach's alpha.

Table 4: Reliability Analysis

Variable	Cronbach's Alpha	Composite Reliability	Result
Digital Banking Experience	0.915	0.930	Reliable
Customer Loyalty	0.915	0.934	Reliable
Customer Trust	0.904	0.933	Reliable
Brand Image	0.866	0.909	Reliable

Table 4 shows that Cronbach's Alpha value on variables *digital banking experience, customer loyalty, customer trust*, and brand image is greater than 0.6, and the Composite Reliability value for all variables is greater than 0.7. Thus, all items are measuring indicators on variables *digital banking experience, customer loyalty, and customer trust*, and the brand image is declared reliable.

C) Structural Model Test

The inner model analysis is used to predict causal or cause-effect relationships of the variables studied. It is carried out using three approaches, namely determinant coefficient (R-Square), Predictive Relevance (Q-Square), and Goodness of Fit (GoF). The determinant coefficient (R2) for each variable was tested, and customer loyalty had the highest score (0.706) as the most influential variable through digital banking experience, followed by brand image (0.694) and customer trust (0.674). The magnitude of predictive relevance (Q2) in this study was 0.971, which shows strong predictive relevance because the score is almost close to 1. Meanwhile, for goodness of fit (GoF), the resulting score is 0.695 and has exceeded 0.36, which is included in the large GoF category. Thus, this research model is included in the good model category.

D) Hypothesis Testing

The direct effect can be seen through t-statistics and p-value from one variable to another using the bootstrapping procedure with SmartPLS 3.0. A hypothesis can be said to be significant if the t-statistical score is greater than 1.96 with a significance of 5%, so the p-value for each hypothesis must be below 0.05.

Table 5: Direct Hypothesis Test

Connection	Path Coefficient	T-Statistics	P-Values	Results
Digital Banking Experience → Customer Loyalty	0.407	2.164	0.031	Accepted
Digital Banking Experience → Customer Trust	0.821	19.622	0.000	Accepted
Digital Banking Experience → Brand Image	0.833	22.346	0.000	Accepted
Customer Trust → Customer Loyalty	0.134	0.937	0.349	Rejected
Brand Image → Customer Loyalty	0.352	1.977	0.049	Accepted

Based on Table 5, it explains that digital banking experience has a significant effect on customer loyalty ($\beta = 0.407$; $t = 2.164$; $p < 0.05$), customer trust ($\beta = 0.821$; $t = 19.622$; $p < 0.05$), and brand image ($\beta = 0.833$; $t = 22.346$; $p < 0.05$). Therefore, H1, H2, and H3 are accepted. Meanwhile, customer trust does not have a significant influence on customer loyalty ($\beta = 0.134$; $t = 0.937$; $p > 0.05$). So, H4 is rejected. In contrast to the influence of customer trust on customer loyalty, brand image has a significant influence on customer loyalty ($\beta = 0.352$; $t = 1.977$; $p < 0.05$). Therefore, H6 is supported.

Indirect influence can also be seen through the path coefficient score or original sample after determining the t-statistic and p-value.

Table 6: Indirect Hypothesis Test

Connection	Path Coefficient	T Statistics	P Values	Results
Digital Banking Experience → Customer Trust → Customer Loyalty	0.110	0.926	0.355	Rejected
Digital Banking Experience → Brand Image → Customer Loyalty	0.293	1.983	0.048	Accepted

Based on Table 6, the influence of digital banking experience on customer loyalty through customer trust generates $\beta = 0.110$; $t = 0.926$; $p > 0.05$; this means there is an insignificant influence of digital banking experience on customer loyalty through customer trust, so H5 is rejected. However, the influence of digital banking experience on customer loyalty through the brand image it produces $\beta = 0.293$; $t = 1.983$; $p < 0.05$. Hence, H7 is accepted.

E) Discussion and Implications

This research aims to examine the relationship between digital banking experience, customer trust, brand image, and customer loyalty and analyze the role of customer trust and brand image in mediating the influence of digital banking experience on customer loyalty. H1 predicts the influence of digital banking experience on customer loyalty. Statistic analysis shows that the digital banking experience significantly influences customer loyalty from customers using BCA digital services. These findings strengthen previous research, which confirms the significant influence of digital banking experience on customer loyalty [8], [9], [10], [11], [12].

Similar to its influence on customer loyalty, this research also reveals the significant influence of digital banking experience on customer trust and brand image, as proposed in H2 and H3. This validates previous research which also found the importance of a positive digital banking experience in forming customer trust [8], [53], [54], [55] and brand image [8], [23], [24], [25], [56].

H4 proposes the influence of customer trust on customer loyalty. Statistical analysis did not find a significant effect of customer trust on customer loyalty. Therefore, H4 is not supported. Likewise, the mediating influence of digital banking experience on customer loyalty through customer trust that was expected in this research was also not proven. Customer trust is not able to act as a mediator to increase customer loyalty from the digital banking experience. So, H5 is also not supported. The results of this study are in contrast to research from [8], who found that customer trust mediates the influence of experience quality on Bank 4.0 customer loyalty, [19], who found a significant positive relationship between the psychological components of trust and customer attitude loyalty as well as research from [20] who suggested that banks can achieve bank loyalty from customers by developing bank trust.

Even though the analysis results did not find an influence of customer trust on customer loyalty, this research shows that there is a significant positive influence of brand image on customer loyalty, as stated by H6. This finding is similar to previous research, which found the importance of brand image in creating customer loyalty [25], [40], [42]. Apart from its direct influence on customer loyalty, this research found a mediating effect of brand image on the relationship between digital banking experience and customer loyalty, as proposed by H7. Mediation analysis explains that the mediation effect found is partial mediation.

Upon completion of this research, a number of contributions were made. The first contribution is the conceptual model proposed by this research in explaining the relationship between digital banking experience, customer trust, brand image, and customer loyalty in customers who use BCA digital services. This research validates previous research, which stated the importance of customer experience in increasing customer loyalty. Furthermore, the conceptual model tested proves that brand image is a determining factor for customer loyalty, in contrast to customer trust, which is unable to increase customer loyalty. Finally, through this conceptual model, the influence of brand image on customer loyalty is confirmed.

From the managerial perspective, several contributions are made in this research. First, in developing its digital services, BCA must improve customer transaction experiences by providing quality services and technology. The development of digital service technology can provide customers with convenience, accurate information, and greater speed in processing customer financial transactions. Apart from developments in technology, BCA's digital services also need to pay attention to attractive designs, without annoying advertising and a feeling of security and pleasure when customers are using these digital services. This will improve the quality of customer experience when using BCA digital services. In addition, because the brand image has an important role both as a predictor of customer loyalty and as a mediator of the influence of digital banking experience on customer loyalty, BCA must be able to increase the attractive impression of its digital services. To ensure that BCA's digital services have a good image compared to other banks and to give customers a clear impression of the type of person who uses BCA's digital services.

IV. CONCLUSION

This research proves that the digital banking experience can increase customer loyalty. When BCA customers get a positive experience from sophisticated technology, and attractive visuals and emotionally feel safe and comfortable when using the BCA digital platform, the customer will remain loyal to using BCA digital services in the future and recommend BCA digital services to others. In developing its digital services, BCA should consider in detail how to develop technology that can provide customers with convenience, accurate information and speed in processing customer financial transactions. BCA's digital platform also needs to pay attention to attractive design, without annoying advertising and a feeling of security and pleasure when customers are using the digital platform. This will create a pleasant, positive experience for customers.

Apart from digital banking experience, brand image can also increase customer loyalty. The image of BCA's digital services significantly influences customers' decisions to reuse these services in the future. A positive BCA digital service image also influences customers to say positive things and recommend BCA to others. Apart from being a predictor of customer loyalty, brand image is also able to be a mediator between digital banking experience and customer loyalty. When customers have a positive transaction experience when using BCA digital services, BCA's brand image can improve, and this can be a bridge to increasing customer loyalty to continue using BCA digital services in the future. So, it is important to maintain the brand image of BCA digital services, namely an attractive impression and a good impression in the eyes of customers. It is important for customers to have a clear impression of the type of person who uses BCA digital services.

Future research that wants to develop research related to customer loyalty using bank digital services can add other variables such as brand awareness or brand engagement. Future researchers can also develop different samples by taking samples from digital service users of other banks and outside Java to increase the diversity of research results.

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