

# The Effect of Consumer Brand Engagement on Online Brand Experience and Its Consequences on Banking Apps Service

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## ABSTRACT

Mobile Banking is the most widely used banking service application to meet the needs of online transactions. It is inseparable from the influence of the consumer brand engagement (CBE) concept, which is developing the engagement concept by combining marketing science and psychology with cognitive, affective, and behavioral dimensions. These are likely to generate a lot of positive online brand experiences, brand satisfaction, brand loyalty, and brand trust. This study aims to examine the effect of CBE on brand satisfaction, loyalty, and trust through online brand experience in the context of mobile banking apps. We involved 170 active customers having transacted using m-banking apps through a purposive sampling method and analyzed them using the structural equation model (SEM) approach. We found that CBE positively affects brand satisfaction, loyalty, and trust through online brand experience. This study suggests banks improve the implementation of the CBE concept because it creates a positive online brand experience to produce loyal customers who will benefit the banking business.

## ABSTRAK

Mobile Banking merupakan aplikasi layanan perbankan yang paling banyak digunakan untuk memenuhi kebutuhan transaksi online. Hal ini tidak terlepas dari pengaruh konsep consumer brand engagement (CBE) yang mengembangkan konsep engagement dengan menggabungkan ilmu pemasaran dan psikologi dengan dimensi kognitif, afektif, dan perilaku. Hal ini cenderung menghasilkan banyak pengalaman merek online yang positif, kepuasan merek, loyalitas merek, dan kepercayaan merek. Penelitian ini bertujuan untuk menguji pengaruh CBE terhadap kepuasan, loyalitas, dan kepercayaan merek melalui pengalaman merek online dalam konteks aplikasi mobile banking. Kami melibatkan 170 nasabah aktif yang pernah bertransaksi menggunakan aplikasi m-banking melalui metode purposive sampling dan menganalisisnya dengan menggunakan pendekatan structural equation model (SEM). Kami menemukan bahwa CBE berpengaruh positif terhadap kepuasan, loyalitas, dan kepercayaan merek melalui pengalaman merek secara online. Penelitian ini menyarankan bank untuk meningkatkan implementasi konsep CBE karena dapat menciptakan pengalaman merek online yang positif untuk menghasilkan pelanggan yang loyal yang akan menguntungkan bisnis perbankan.

## 1. INTRODUCTION

The new normal period is a big challenge for society, especially Indonesia since it creates many limitations in activities, including financial transactions. Transactions previously using cash have now switched to electronic money (e-money). What impacts the increasing number of payment instruments used without cards made by banks and non-banks so that banks compete to improve the quality of pay-ment transaction instruments that can be used anytime and anywhere.

Based on the data issued by the Indonesia Central Bureau of Statistics in 2020, the demographic potential in Indonesia is that more than 70% of Indonesia's population is in the productive age range, which is dominated by Generation Z, Millennials, and Generation X. These three generations can be said to be digitally literate generations (Fernando, 2021). Similarly, Google, Temasek Holding Pte, and Bain & Co show that in 2020 there were an additional 40 million internet users in Southeast Asia. Research re-sults from Nielsen

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Indonesia in 2020 also show a tendency for consumers to reduce the use of banking services through conventional distribution channels, including visits to bank branch offices (Media Asuransi, 2020). Therefore, customers are increasingly turning to digital banking services.

Based on the regulation issued by the Indonesia Financial Authority No. 12/POJK.03/2018 concerning the implementation of digital banking services by commercial banks, digital banking services are electronic banking services that are developed by optimizing the utilization of customer data in order to serve customers more quickly, efficiently, and according to their needs (customer experience) and can be carried out entirely independently by the customer by paying attention to the security aspect. Digital banking services are one of the banking response efforts to technological advances and, of course, in the context of banking digitization transformation. Populix (2022) reported that mobile banking is the most widely used digital service by all age groups. Most of the Top 5 Brand Award Mobile banking with the most users are occupied by BUMN Banks or members of the Association of State-Owned Banks (HIM-BARA), namely 'Livin' by Mandiri, BRI Mobile, and BNI Mobile Banking (Top Brand Index, 2022).

In order to improve service excellence from mobile banking services, companies must be able to get positive experiences from consumers through the concept of consumer brand involvement. Brands are significant for strengthening customer relationships to achieve excellent business success (Hollebeek et al., 2016). Brand engagement is crucial for long-term brand relationships, especially in service products. The concept of consumer brand engagement has been defined as a multidimensional activity related to cognitive, emotional, and behavioral brands related to specific interactions (Hollebeek et al., 2014) and is expected to have an essential role in building relationships based on consumer experience, namely brand relations (Dessart et al., 2015; Fernandes & Moreira, 2019). Consumer engagement is also receiving increasing attention from industry and researchers. Recently, consumer engagement has been investigated in various contexts of technology use, such as mobile commerce applications (McLean, 2018), online brand communities (Ibrahim et al., 2017), mobile payment (m-payment) applications (Hepola et al., 2016), and social media (Algharabat et al., 2019). The increased attention to consumer engagement is primarily because, unlike customer satisfaction, consumer engagement targets long-term interactions and encourages customer loyalty and word-of-mouth advocacy (Glavee-geo & Hinson, 2020).

Previous research found that involvement is widely associated with online brand experience and is a unique attraction relevant in online settings (Khan et al., 2016; Khan et al., 2020; Khan & Fatma, 2017; Sadek & Mehelmi, 2020). In this study, researchers also focused on the relationship between CBE and online brand experience as an impact of CBE.

Based on some literature, it was found that online brand experience has consequences, namely brand satisfaction, brand loyalty, and brand trust (Khan & Fatma, 2017; Sadek & Mehelmi, 2020). In the online banking sector, Nysveen & Pedersen (2014) suggested that building unique and profitable brand experiences and co-creation engagement will help engage customers with the brand. Thus, banks can create a positive and constructive online banking experience by enhancing the bank's brand CBE (France et al., 2016). Based on this, researchers tried to examine the direct impact caused by the online brand experience, namely brand satisfaction, brand loyalty, and brand trust.

Previous research tested the link between customer brand engagement and online brand experience in the online banking context, namely Internet banking, and did not use the dimensions of CBE (Khan et al., 2016; Sadek & Mehelmi, 2020). However, in this study, the primary variable used was CBE which develops the concept of engagement and CBE using dimensional cognitive, affective, and behavioral items with mobile banking users. CBE research focuses on conceptual and empirical development that examines operationalization issues regarding the multidimensional nature of CBE and incorporates consumer-focused antecedents (Cheung & Iii, 2020).

Due to the limited number of studies discussing CBE in the banking apps sector, researchers are interested in contributing to the CBE literature on online brand experience and its impact. This research will also discuss marketing strategies carried out by banks to improve service and consumer involvement. Thus, this study will add new insights into the brand experience and literature on consumer brand involvement in digital banking services, especially in Indonesia.

## **2. THEORETICAL FRAMEWORK AND HYPOTHESES**

### **CBE Theory Foundation**

The concept of consumer involvement is motivated by three theories: relationship marketing (RM) theory,

service-dominant logic (SDL), and social exchange theory (SET) (Hollebeek, 2011). The theory of RM and SDL has been used as a theoretical background for analyzing consumer and brand engagement marketing (Razmus, 2021). SET analyzes CBE psychologically (Razmus & Fortuna, 2022). Customers are predicted to reciprocate positive thoughts, feelings, and behaviors towards an object (e.g., a brand) after receiving specific benefits from the brand relationship (Hollebeek, 2011). CBE is based on an interactive, experiential interaction between the engaged subject and the object (Dwivedi, 2015; Hepola et al., 2017; Hollebeek, 2011). The object of engagement may vary, but consumer engagement has been studied in the context of brands where the term consumer brand engagement has been adopted (Hepola et al., 2017).

### **Consumer Brand Engagement (CBE)**

CBE is cognitive, affective, and behavioral activities related to brands with a positive valence associated with consumer or brand interactions. The cognitive dimension is defined as cognitive processing, defined as the consumer's level of processing and elaboration of brand-related thoughts in specific consumer or brand interactions. Affective or emotional refers to the consumer's degree of positive brand-related influence in a particular consumer or brand interaction. Activation or behavior is the energy, effort, and time consumers spend on a brand in a particular consumer or brand interaction (L. D. Hollebeek et al., 2014). Several studies show that customer engagement with brands is not just a process of interaction between customers and brands but a fundamental tool in developing deeper brand-customer relationships (Hollebeek, 2011; Pratomo & Magetsari, 2018; Sadek & Mehelmi, 2020). In recent studies, consumer-brand engagement has been proven to positively affect online brand experience (Hollebeek, 2011; Hollebeek et al., 2014; Risitano et al., 2017). Ha & Perks (2005) defined website-based brand experience as affirmative navigation of customers (using web-based groups and taking part in events) and opinions (variety and uniqueness of optical appearance and value for money) with the right website. Thus, we posit that:

H<sub>1</sub>: Customer brand engagement positively influences the online brand experience.

### **Online Brand Experience**

An online brand is simply a brand that combines a name or symbol and a set of product and service features associated with that name (Christodoulides & de Chernatony, 2004). The functional benefits of online brands, such as technical features and qualities, can be easily imitated, and relationship benefits provide a stronger foundation for long-term success (Morgan-Thomas & Veloutsou, 2013). Ong et al. (2018) defined brand experience as sensations, feelings, cognitions, and behavioral responses evoked by brand-related stimuli that are part of brand design and identity, packaging, communication, and environment. Brand experiences continue beyond the products and services in the marketplace; it also comes from online searches for products or services (Ong et al., 2018). When online brands are not only technology but also products and when technology users are also consumers, brand reputation can be a determinant of technology acceptance (Febrian et al., 2022; Foroudi et al., 2016; Nurhadi et al. 2023).

Nowadays, more and more studies have clarified the effect of brand experience on brand satisfaction (Khan et al., 2016; Khan & Fatma, 2017; Morgan-Thomas & Veloutsou, 2013; Sadek & Mehelmi, 2020). Relationships begin when customers and brands interact; as the frequency and duration of interactions increase, the relationship becomes more robust and sustainable. According to Kotler & Keller (2016), brand satisfaction can be divided into two: transaction-specific satisfaction, which represents evaluation and emotional reactions after consumers make a purchase transaction, and cumulative satisfaction is an overall evaluation of the experience of buying and consuming products and services. Companies can try to influence customers more by offering a superior experience, generating customer trust, and leading to customer loyalty (Potdar et al., 2018; Pratomo & Magetsari, 2018). Khan & Fatma (2017) identified three primary behavioral outcomes of brand experience: brand satisfaction, loyalty, and trust (Sadek & Mehelmi, 2020). Hence, we hypothesize that:

H<sub>2</sub>: Online brand experience positively influences brand satisfaction.

Positive brand experiences result in repeated interactions, and as the frequency and duration of customer-brand interactions increase, online brand relationships are formed. Online brand relationships capture the emotional bonds connecting consumers with technology (Morgan-Thomas & Veloutsou, 2013). Relationships with online brands depend on emotional experiences created through satisfaction and loyalty (Kollmann & Suckow, 2008). This experience occurs whenever customers interact with certain brands and

provide positive experiences through brand interactions that provide a positive service to improve service quality from banking that exceeds expectations and can lead to consumer loyalty to the brand (Khan et al., 2016). Accordingly, we hypothesize that:

H<sub>3</sub>: Online brand experience positively influences brand loyalty

Brand trust is defined as a security sentiment held by customers based on their relationship with the brand; this comes from the perception that brands can be relied upon for the benefit of customers (Ha & Perks, 2005). Khan & Fatma (2017) found that customers who trust the brand will be more loyal than satisfied customers. Customers build trust in a brand based on their experience (Ramaseshan & Stein, 2014). Pratomo & Magetsari (2018) found that the higher the customer's perceived brand experience, the higher the trust in the brand. When a customer experiences something highly related to him, he feels secure about the brand's ability to fulfill the guarantee, creating trust in this brand (Sadek & Mehelmi, 2020). Thus, we posit that:

H<sub>4</sub>: Online brand experience positively influences brand trust.

### 3. RESEARCH METHOD

This research was quantitative research using the survey method. We employed the survey method to investigate the relationship between CBE and brand experience variables and their impact on mobile banking financial service products, particularly BRI mobile, 'Livin' by Mandiri, and BNI Mobile Banking as the most widely used mobile banking among HIMBARA members (Populix, 2022). We collected the data by sending the questionnaires to respondents via Google Forms. We developed construct measurement for this study by adapting from previous studies, in which each multidimensional CBE indicator with 15 items adapted from Fernandes & Moreira (2019), online brand experience using five items adapted from Khan et al. (2020), brand satisfaction using four items adapted from Fernandes & Moreira (2019), and brand loyalty and brand trust using three items each adapted from Khan et al. (2020). The research questionnaire uses a 5-point Likert scale to measure each variable indicator.

The sample in this study used purposive sampling or the judgmental sampling method, with the criteria being active customers at BRI, BNI, or Mandiri banks, having a mobile banking application, and having made transactions using mobile banking services. Based on the minimum sample size calculation, we determined the number of samples in this study, namely as many as 170 respondents (Hair et al., 2019). During the data collection from June to August 2022, we eventually got 170 respondents; the details can be seen in Table 1.

Based on Table 1, respondents were dominated by women, namely 61.8%, with an age level dominated by ages 17-26 years. The last education of the respondents was dominated by Bachelor or S1, namely 38.2%. The mobile banking service brands used by respondents were BRI Mobile with 31.8%, 'Livin' by Mandiri with 42.4%, and BNI Mobile Banking with 35.9%. More than 50% of the frequency of respondents stated that they used mobile banking services in a month for > 4 transactions.

**Table 1.** Characteristics of respondents

Characteristics	Total	Percentage (%)	Characteristics	Total	Percentage (%)
Gender			Frequency of using M-Banking per month		
Male	65	38.2	2 Frequency	47	27.6
Female	105	61.8	3 Frequency	20	11.8
Age			4 Frequency	13	7.6
17-26	78	45.9	>4 Frequencies	90	52.9
27-36	65	38.2			
37-46	12	7.1	Last education		
≥47	15	8.8	Elementary /Junior H. S.	1	0.6
Mobile Banking Brands			Senior High School	62	36.5
BRIMobile	54	31.8	Diploma	14	8.2
Livin' by Mandiri	55	42.4	Bachelor	65	38.2
BNI Mobile Banking	61	35.9	Master	28	16.5

The next step is to conduct statistical tests on research indicator items using AMOS 24 with the Structural Equation Model (SEM) approach. Prior to testing the hypothesis, we conducted validity and reliability tests on item indicators to see which factors played a role in the research, which was seen based on the following Fornell and Larcker *convergent validity criteria*: factor loading > 0.50; the Average Variance Extracted (AVE) value must be > 0.50, and Composite Reliability (CR) > 0.60 (Flury et al., 1988). In addition, the Cronbach Alpha (CA) value is also used with a standard > 0.70 (Flury et al., 1988). The evaluation of measurement results is shown in Table 2.

Based on the measurement results in Table 2, three items do not meet the criteria, and we eliminated them because the factor loading is < 0.50. While the other indicator items have met the criteria, namely having a factor loading value of > 0.50, then a CA value > 0.70, the AVE value > 0.50, and a CR value of > 0.60, we can conclude that the measurement model of this current study was valid and reliable.

**Table 2.** Validity and reliability measurement results

Items	Factor Loading	$\alpha$	CR	AVE
Consumer Brand Engagement (Hollebeek et al., 2014; Dwivedi, 2015; Fernandes and Moreira, 2019)		0.905	0.915	0.526
CBE Cognitive				
I think a lot about M-Banking product services.	0.592			
M-Banking service products stimulate my desire to use M-Banking service products	0.579			
It's hard to let go when using M-Banking service products	0.522			
Affection (Emotional)				
M-Banking service products inspire me	0.632			
I am proud to use M-Banking service products	0.836			
I use M-Banking service products with all my heart	0.762			
Using M-Banking service products makes me happy	0.788			
I feel enthusiastic about M-Banking service products	0.834			
Behavioral				
M-Banking service product is one that I often use	0.66			
I feel happy using M-Banking service products	0.839			
I want to continue using M-Banking service products even though there are some problems with it	0.716			
BrandExperience (Morgan-Thomas & Veloutsou, 2013; Khan et al., 2020)		0.855	0.858	0.549
The layout of the M-Banking feature is attractive	0.735			
M-Banking products are easy to find	0.771			
M-Banking product service notifications are always given to users of M-Banking services	0.641			
M-Banking products are always up to date	0.804			
Product search results are always accurate when searching for M-Banking products	0.744			
Brand Satisfaction (Dwivedi, 2015; Fernandes & Moreira, 2019)		0.853	0.852	0.592
I did the right thing when I used the M-Banking service brand	0.801			
I am satisfied with the M-Banking brand that I use	0.822			
The M-Banking Service Brand lives up to my expectations	0.725			
My choice of M-Banking service is a wise choice	0.724			
Brand Loyalty (Nysveen et al. 2013; Khan et al. 2020)		0.783	0.793	0.563
I will remain a customer of M-Banking service products	0.655			
I will be loyal to the bank in the future	0.772			
I will recommend M-Banking service products to others	0.814			
Brand Trusts (Bansal, 2005; Khan et al. 2020)		0.886	0.888	0.726
I feel that I can fully trust the Bank's M-Banking service products	0.801			
M-Banking service products provide honest service	0.877			
M-Banking service products provide the promised product services	0.876			

#### 4. DATA ANALYSIS AND DISCUSSION

The next step taken in this study was to test the hypothesis using the SEM technique with the AMOS 24.0 program. This program is the second generation of *multivariate* analysis techniques that allow researchers to examine the relationship between complex variables, both recursive and recursive, to obtain an overall picture of the entire model (Ghozali, 2017). Hypothesis testing aims to determine the relationship between the constructs proposed in the study. The relationship between constructs in the hypothesis is indicated by the value of the regression weights (Hair et al., 2018). Hypothesis testing was carried out using a Critical Ratio (CR) value of  $\geq 1.967$  with a significance level of  $< 0.05$ . The results of hypothesis testing can be seen in Table 3 and Figure 1.

Based on Table 3 and Figure 1, the first hypothesis shows that consumer brand engagement affects online brand experience, as evidenced by the CR value exceeding the value of 1.967, namely 8.967, with a significance level of 0.00 or p-value  $< 0.05$ . A positive relationship is also shown through an estimated value of 0.699, which indicates that this variable has a positive influence. Thus, the higher the consumer brand engagement, the more positive the online brand experience consumers will get.

Hypothesis 2 shows an influence of online brand experience on brand satisfaction as evidenced by a CR value of 10.073, exceeding the minimum threshold of 1.967, and a p-value  $< 0.05$ . The positive influence is indicated by an estimated value of 0.869. Thus, the second hypothesis can be accepted.

Hypothesis 3 shows a positive influence of online brand experience on brand loyalty at a p-value of 0.00 and a CR value of 8.106. A positive influence is also shown through a coefficient or estimation value of 0.789, so it can be concluded that the third hypothesis is also accepted, the greater the level of online brand experience, the more loyal consumers will be to that brand.

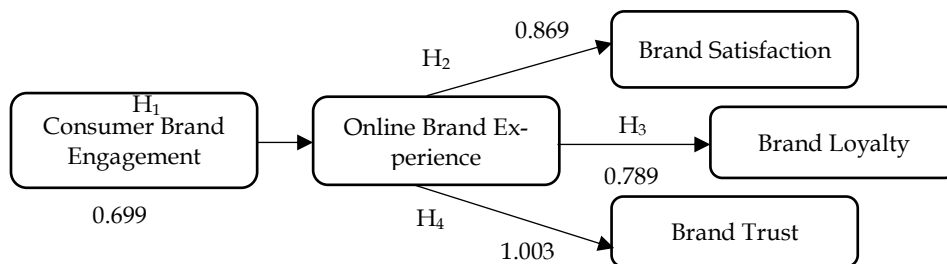
Hypothesis 4 shows that online brand experience positively influences brand trust with a p-value of 0.00, a CR value of 9.863, and a coefficient of 1.003. The higher the online brand experience, the greater the impact on consumer trust in a brand.

#### Discussion

Consumer brand engagement (CBE) is one of the main topics in research on marketing and consumer behavior (Gómez-suárez et al., 2017; Razmus, 2021). The CBE aspect has three dimensions: cognitive, affective, and behavioral (Hollebeek et al., 2014). Through these three dimensions, we can see the process of a consumer in choosing a product, being motivated, and then taking action. CBE is one of the company's efforts to retain customers, which positively affects its profits because it is significantly cheaper for companies to retain customers than to acquire new customers (Obilo et al., 2019).

**Table 3.** Results of hypothesis testing

Relationship	Hypothesis	Coefficient	SE	CR	P-Value
Consumer Brand Engagement to Online Brand Experience	H <sub>1</sub>	0.699	0.078	8.967	***
Online Brand Experience to Brand Satisfaction	H <sub>2</sub>	0.869	0.086	10.073	***
Online Brand Experience to Brand Loyalty	H <sub>3</sub>	0.789	0.097	8.106	***
Online Brand Experience to Brand Trust	H <sub>4</sub>	1.003	0.102	9.863	***



**Figure 1.** Model framework

Based on the questionnaire results, we can see that most respondents made > 4 times the frequency of online transactions through the mobile banking application, which proves the CBE concept's importance. Mobile banking and financial service products are the primary relational products because they meet the needs of inter-bank financial transactions and provide many conveniences for making payment transactions, such as e-commerce and e-wallet integration (Populix, 2022). Of course, this cannot be separated from the advantages of a brand that makes consumers become involved in the brand's products. From a psychological perspective, when consumers decide to use a mobile banking product brand, a banking experience will be created, such as products that are easy to find, notifications that are always available, mobile banking applications that are constantly updated, and successful transactions. This experience will give us a positive or negative impact. Therefore, the more consumer brand involvement, the more online brand experience consumers will get. This study supports that CBE is an antecedent of brand experience (Risitano et al., 2017). Sensory brand experience shows a positive impact on cognitive (cognitive processing), emotional (affection), and behavior as a dimension of CBE (Hepola et al., 2017).

In the second hypothesis, online brand experience positively influences brand satisfaction. Morgan-Thomas & Veloutsou (2013) described the online brand experience as a customer's response to interactions with online brands. Based on some literature, there are three results from brand experience: brand satisfaction; brand loyalty; brand trust (Khan & Fatma, 2017; Sadek & Mehelmi, 2020). Brand satisfaction arises when consumers believe the brand we use is correct, are satisfied with the brand we use, and the brand meets expectations and feels wise about the choice made (Dwivedi, 2015; Fernandes & Moreira, 2019). Experiences created when using the mobile banking application include transfer transactions between accounts, e-commerce payments or purchases, e-wallet filling, and payments via Q-Ris. Consumers will be satisfied with the products used when transactions are carried out successfully without any problems. Customers having a superior online brand experience will increase customer satisfaction with the brand. The higher the brand experience consumers create, the higher the level of consumer satisfaction. This research aligns with several studies (Chinomona, 2014; Khan & Fatma, 2017; Sadek & Mehelmi, 2020).

The third hypothesis is that there is a positive influence of brand experience on brand loyalty. It means that if customers find their online brand experience extraordinary, it will increase customer loyalty to the brand (Pratomo & Magetsari, 2018). Based on the research indicator items, brand loyalty is shown through recommending mobile banking service products to friends or colleagues, being a user or consumer for a long time, and being loyal to the brand's product. When customers feel that the mobile banking service application is practical and satisfies making transactions, customers will not hesitate to continue using it, as evidenced by the results of the questionnaire respondents, as much as 52.9% make transactions > 4 times the frequency in a month where this leads to brand loyalty. The results of this study are also in line with previous research (Khan et al., 2016; Khan & Rahman, 2015; Pratomo & Magetsari, 2018; Sadek & Mehelmi, 2020).

The last hypothesis is that there is a positive influence of brand experience on brand trust. Brand trust is defined as a security sentiment held by customers based on their relationship with the brand, which comes from the perception that brands can be relied upon for the benefit of customers (Ha & Perks, 2005). Brand trust is demonstrated through honest, attractive, and safe mobile banking product services for the benefit of customers. Trust can be generated through the experience formed when using the mobile banking application; brand trust can also have a positive impact through the feedback given to the company. For example, the rating given on the Play Store, increasing third-party funds and increasing transactions through the mobile banking application which is now a need for the bank's consumers. This finding supports Khan & Fatma (2017), who states that a positive online brand experience will increase customer trust.

## 5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This study shows that consumer brand engagement positively influences online brand experience. The impacts of online brand experience are brand loyalty, satisfaction, and trust. The results indicate that consumers with a high level of mobile banking engagement tend to have a more positive online brand experience, which can influence their long-term brand usage.

This research contributes to the marketing field, especially in consumer behavior, focusing on the theory of consumer brand engagement and online brand experience in the banking sector. In addition, this research also provides a theoretical contribution where the concept of "engagement" is currently developing, especially in digital business. Consumer brand engagement is the result of the development of the current engagement concept. The large number of studies that discuss online banking makes researchers react to this

and makes a difference to the variables of previous studies that construct customer brand engagement as a single factor. However, in this study, consumer brand engagement resulted from a theoretical development of the concept of engagement using three dimensions: cognitive, affective, and behavioral.

The practical contribution of this research also provides input to the banking sector to continue to increase consumer brand engagement with customers. Consumer brand engagement is one of the digital marketing methods carried out by online banking in interacting between customers and companies online without having to go to the office. There is no need for queues, which will undoubtedly form a valuable online brand experience. In addition, the bank manager should always present innovations in payments so that customer engagement and feedback will be higher. Second, bank managers should continue improving programs that make customers want to transact through mobile banking applications, such as loyalty programs and discounts. Third, increasing the ease of creating a mobile banking account because creating a mobile banking account cannot be separated from services that are still traditional, namely, coming to a branch office, and it is hoped that it will be more flexible because this convenience also opens up increased consumer brand engagement opportunities. The increasing CBE will further improve the online brand experience and the positive impact that will be generated.

This research was conducted in the banking sector and focused only on mobile banking service products. Therefore, we recommend future research to examine online banking more deeply; for example, several digital banking services are emerging in Indonesia, such as BCA Digital, Bank Jago, SeaBank, and Digibank. In addition, research only focuses on consumer brand engagement as an antecedent of online brand experiences in Indonesia. Future research can consider other antecedents of online brand experience and use recent variables from developing the engagement concept, such as customer engagement.

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