**Questionnaire Item**

|  |  |  |  |  |  |
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| ***Item*** | **1** | **2** | **3** | **4** | **5** |
|  | **STS** | **TS** | **C** | **S** | **SS** |
| ***CONSUMER BRAND ENGAGEMENT*** |  |  |  |  |  |
| (Hollebeek et al. 2014; Dwivedi, 2015; Fernandes and Moreira, 2019) |  |  |  |  |  |
| ***KOGNITIF*** |  |  |  |  |  |
| I think a lot aout M-Banking product services.\* |  |  |  |  |  |
| M-Banking service products stimulate my desire to use M-Banking service products |  |  |  |  |  |
| When I use M-Banking service products, I forget everything\* |  |  |  |  |  |
| Time flies when I interact with M-Banking service products\* |  |  |  |  |  |
| It is hard to let go when using M-Banking service products |  |  |  |  |  |
| ***AFFECTION*** |  |  |  |  |  |
| M-Banking service products inspire me |  |  |  |  |  |
| I am proud to use M-Banking service products |  |  |  |  |  |
| I use M-Banking service products makes me happy |  |  |  |  |  |
| Using M-Banking service products makes me happy |  |  |  |  |  |
| I feel enthusiastic about M-Banking service products |  |  |  |  |  |
| ***BEHAVIORAL*** |  |  |  |  |  |
| I spend much time in M-Banking service products |  |  |  |  |  |
| M-Banking service product is one that I often use |  |  |  |  |  |
| I feel happy using M-Banking service products |  |  |  |  |  |
| I want to continue using M-Banking service products |  |  |  |  |  |
| ***ONLINE BRAND EXPERIENCE*** |  |  |  |  |  |
| (Morgan-Thomas and Veloutsou's, 2013; Khan et al. 2020) |  |  |  |  |  |
| The layout of the M-Banking feature is attractive |  |  |  |  |  |
| M-Banking products are easy to find |  |  |  |  |  |
| M-Banking product service notifications are always given to users of M-Banking services |  |  |  |  |  |
| M-Banking products are always up to date |  |  |  |  |  |
| Product search results are always accurate when searching for M-banking products |  |  |  |  |  |
| ***BRAND SATISFACTION*** |  |  |  |  |  |
| (Dwivedi, 2015; Fernandes and Moreira, 2019) |  |  |  |  |  |
| I did the right thing when I used the M-Banking service brand |  |  |  |  |  |
| I am satisfied with the M-Banking brand that I use |  |  |  |  |  |
| The M-Banking service brand lives up to my expectations |  |  |  |  |  |
| My choice of M-Banking service is a wise choice |  |  |  |  |  |
| **BRAND LOYALTY** |  |  |  |  |  |
| (Bysveen et al. 2013; Khan et al. 2020) |  |  |  |  |  |
| I will remain a customer of M-Banking service products for the next six months |  |  |  |  |  |
| I will be loyal to the bank in the future |  |  |  |  |  |
| I will recommend M-Banking service products to others |  |  |  |  |  |
| **BRAND TRUST** |  |  |  |  |  |
| (Bansal et al. 2005; Khan et al. 2020) |  |  |  |  |  |
| I feel that I can fully trust the Bank's M-Banking service products |  |  |  |  |  |
| M-Banking service products provide honest service to product services |  |  |  |  |  |
| M-Banking service products provide the promised product services |  |  |  |  |  |
| **Keterangan:** |  |  |  |  |  |
| STS = Sangat Tidak Setuju |  |  |  |  |  |
| TS = Tidak Setuju |  |  |  |  |  |
| C = Cukup |  |  |  |  |  |
| S = Setuju |  |  |  |  |  |
| SS = Sangat Setuju |  |  |  |  |  |