
Factors That Influence Customer Loyalty: Brand Image, Brand Awareness, And Experiential Marketing. Study Of Bank Muamalat Customers, Malang City

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ABSTRACT

This study examines the impact of brand image, brand awareness, and experiential marketing on customer loyalty at Bank Muamalat in Malang City. This study employed a quantitative methodology, utilizing data gathered via questionnaires administered to active clients of Bank Muamalat. Respondents were chosen through a non-probability sampling approach based on the following criteria: a minimum age of 17 years, a customer tenure of six months or more, and possession of products from Bank Muamalat. The questionnaire comprised 26 statement questions and included a total sample of 130 respondents. Data were examined via multiple linear regression through SPSS software. The findings indicated that brand awareness and experience marketing significantly affect client loyalty. This research suggests that customer awareness of the Bank Muamalat brand's presence and principles directly impacts their loyalty decisions.

Moreover, favorable client experiences with banking services, including effective staff contacts, seamless digital services, and alignment with Sharia principles, are essential in fostering loyalty. Conversely, brand image exerts little impact on client loyalty. This condition suggests that while Bank Muamalat's brand image is perceived favorably by clients, more than this aspect is needed to directly affect customer involvement with the bank. The regression model employed in this study exhibits an R Square value of 63.8%, signifying that the variables of brand image, brand awareness, and experiential marketing collectively account for most of the variability in consumer loyalty. Nonetheless, the remaining 36.2% is affected by additional factors not encompassed in this study, like service quality, pricing, or emotional influences.

This study offers strategic insights for Bank Muamalat and other Islamic banks in comprehending consumer behavior. Strategies to enhance customer loyalty should concentrate on bolstering brand awareness and fostering great consumer experiences, both online and through direct engagement. A more comprehensive approach is required to enhance the influence of brand image as a determinant of consumer loyalty. Consequently, the findings of this study can serve as a foundation for formulating more efficacious marketing and service strategies to enhance client loyalty within the Islamic banking sector.

Keywords: Customer Loyalty, Brand Image, Brand Awareness, Experiential Marketing.

INTRODUCTION

A few years prior, a global economic crisis adversely affected Indonesia's economic conditions. Nonetheless, the economy gradually rebounded alongside the re-establishment of financial institutions, notably banking. A bank is a financial institution primarily responsible for gathering cash from the public and allocating this money to other parties, typically through loans or credit. In Indonesia, banking is governed by Law No. 7 of 1992. The legislation defines banking as a financial entity comprising ordinary and rural credit banks (BPR). Commercial banks and rural credit institutions employ traditional ideas in their operations.

With the progression of the current era, Islamic banking has emerged in Indonesia. Islamic banking originated in Indonesia due to the Muslim community's desire to establish banking practices aligned with Islamic teachings. Islamic banking and regular banks differ, particularly in their interest systems. Islamic banks eschew the interest system in favor of profit-sharing and margin mechanisms, whereas conventional banks operate under an interest-based framework. (Chen & Wu, 2022; Carmo, Marques & Dias, 2022; Gunawan, 2022)

Islamic banks are financial institutions whose operations, including fundraising and fund allocation, adhere strictly to Sharia standards. The pertinent Sharia principles are stipulations derived from Islamic law that encompass transactions and profit distribution. Law No. 21 of 2008, enacted on July 16, 2008, established the legal foundation for Sharia banking in Indonesia. The legislation defines Sharia banking as encompassing all aspects linked to Sharia banks and business units, including institutions, business activities, and processes in conducting commercial operations. (Shahid, Paul, Gilal & Ansari, 2022; Haryanti, Mutohar, Qomar & Syafi'i, 2022)

Beig, F. A., & Nika, F. A. (2022). Impact of brand experience on brand equity of online

The actions conducted by Islamic banks in alignment with Islamic principles would enhance the faith and confidence of the Muslim community in these institutions. Malang City is one of the major cities in East Java, with a population of 846,126 in 2022. Malang City possesses a compelling market share within the banking sector. The diversified population of Malang City has led to the establishment and proliferation of numerous banks. In 2022, Malang City had a predominantly Muslim population of approximately 787,680 individuals, prompting Islamic banking to rival other banks. Bank Muamalat Malang branch is an Islamic bank that adheres to a sharia system and continues to thrive today. The evidence is that Bank Muamalat Malang City has remained operational from August 28, 2003, up to November 30, 2023, or the present date.

Moreover, Bank Muamalat emerged as the inaugural Islamic bank in Indonesia. Bank Muamalat was founded on November 1, 1991 AD, corresponding to 24 Rabiul Akhir 1412 Hijriah, based on the concepts of various entities, including the Indonesian Ulema Council (MUI), the Association of Indonesian Muslim Intellectuals (ICMI), and Muslim entrepreneurs, with the backing of the government of the Republic of Indonesia. Bank Muamalat aims to establish itself as the premier Islamic bank among the top 10 banks in

Indonesia, with recognition at the regional level. In 2022, PT Bank Muamalat Indonesia Tbk was honored as the premier Islamic Commercial Bank (BUS) in the 2022 Satisfaction, Loyalty, and Engagement (SLE) survey. The trailblazer of Islamic banking in Indonesia got the highest customer satisfaction and loyalty rating.

Customer loyalty can be established by fostering a positive relationship between the bank and its clientele. This condition seeks to encourage customers to engage in ongoing transactions and consistently utilize the products provided by Islamic banks. The brand image is crucial for attaining client loyalty. The brand image significantly impacts consumer decision-making. Brand image, sometimes referred to as such, is a composite of all impressions associated with a brand, shaped by information and experiences related to it. The brand image pertains to a self-assured disposition towards a brand. *Brand image* is a construct of consumer form based on subjective motivations and personal sentiments. A favorable brand image among consumers can be established if they positively perceive a product. Consequently, it will indirectly influence consumer loyalty. (Nuseir & Elrefae, 2022; Dhillon, Agarwal & Rajput, 2022; Tannady & Purnamaningsih, 2023)

The brand image profoundly influences client loyalty. A consumer can readily identify a bank, as a positive image fosters a favorable perception in the customer's mind. A bank may be relied upon to offer appropriate solutions that align with the interests of its customers. The brand image influences consumer loyalty, demonstrating a favorable and substantial impact. Brand awareness refers to the recognition and recall of a brand by consumers. Brand awareness indicates the degree of ease or difficulty in identifying a brand. This brand awareness can be quantified to determine the degree to which customers exhibit loyalty, leading to repeat purchases. Brand awareness is a crucial determinant in shaping purchasing decisions. A brand comes to mind when customers want to select and purchase a product. This condition indicates that the product possesses significant brand recognition. Increased brand awareness can lead to elevated purchases and enhanced consumer loyalty. Product selection is influenced not just by intellectual considerations, such as brand image and brand awareness, but also by emotional factors. Emotional aspects are typically examined via the lens of experiential marketing. Experiential marketing perceives clients as individuals of emotional significance. The emotional value pertains to the relationship between the bank and the customer. This perspective during acquiring an indelible experience is memorable for customers due to their satisfaction with the services and products obtained. Experiential marketing significantly influences consumer loyalty to a bank. (Park & Namkung, 2022; Supiyandi, Hastjarjo & Slamet, 2022; Ramadhani & Mujayana, 2022; Nuseir, 2022)

In intensifying competition within the banking sector, sustaining customer loyalty presents a significant problem for financial institutions, particularly Bank Muamalat. *Customer loyalty* is a vital element that signifies the enduring relationship between clients and the organization, serving as a pivotal determinant for corporate success amid evolving market conditions. Customer loyalty aids organizations in preserving market share while simultaneously diminishing new customer acquisition expenses and enhancing long-term profitability. Consequently, comprehending the determinants of client loyalty is essential for organizations, particularly in the Islamic banking sector, exemplified by Bank

Muamalat, which functions within a highly competitive market. (Tran & Nguyen, 2022; Sohaib, Mlynarski & Wu, 2022; Parris & Guzman, 2023)

Bank Muamalat, a prominent Islamic bank in Indonesia, aspires to be the preferred institution in the Islamic banking market. In pursuing this objective, Bank Muamalat contends with other Islamic banks and encounters competition from mainstream banks beginning to implement Sharia-compliant services. In this setting, Bank Muamalat's capacity to establish and sustain robust emotional connections with its clientele is vital to its success. Brand image, awareness, and experiential marketing significantly affect client loyalty. (Nguyen-Viet, 2023; Puspasari, Nurhayaty, Riftiasari, Yuniarti, Suharyadi, Martiwi & Adawia, 2022)

Brand image is a composite depiction of consumer beliefs, experiences, and anticipations around a brand. Within Islamic banking, the brand image serves a strategic function as it embodies the ethical and financial values provided by the institution while also signifying trust and adherence to Islamic standards. Bank Muamalat, a forerunner in Islamic banking in Indonesia, possesses a significant chance to capitalize on its established brand image to enhance client connections. A favorable brand image is only sufficient with concurrent high levels of brand awareness.

Brand awareness refers to customers' capacity to identify and recall a brand within a particular situation. In banking, brand awareness significantly impacts clients' choices regarding specific products or services. Increased brand awareness correlates with enhanced consumer loyalty. For Bank Muamalat, robust brand awareness can facilitate the acquisition of new clients while reinforcing connections with current clientele.

Moreover, experiential marketing has emerged as a significant strategy for fostering client loyalty. Experiential marketing emphasizes not only the promotion of products or services but also the cultivation of profound emotional experiences for consumers. This approach is significant in Islamic banking as customers seek practical financial solutions and experiences aligned with their spiritual and ethical convictions. By crafting significant and pertinent experiences, Bank Muamalat may establish robust emotional bonds with its customers, enhancing loyalty.

This study examines Bank Muamalat clientele in Malang City, Indonesia's prominent economic development hub. Malang City possesses distinctive demographic traits, featuring a blend of urban and semi-urban populations representing prospective markets for Islamic banking services. This study examines the impact of brand image, brand awareness, and experiential marketing on customer loyalty to Bank Muamalat in this region. This study also seeks to elucidate the relationship between these variables within the framework of Islamic banking. (Dixit & Prayag, 2022; Hyun, Park, Hawkins & Kim, 2024; Abbasi, Rather, Hooi Ting, Nisar, Hussain, Khwaja & Shamim, 2024)

This work offers numerous substantial contributions, both theoretical and practical. It aims to enhance the current literature on client loyalty, particularly in Islamic banking in Indonesia. This study integrates brand image, brand awareness, and experiential marketing into a singular research framework, providing a novel perspective on the dynamics of customer loyalty within this sector. The findings of this study are anticipated to offer

strategic recommendations for Bank Muamalat's management in developing more effective marketing and customer service initiatives.

A quantitative technique was employed to assess the association between the researched variables to fulfill this study's objectives. Data were gathered via a survey of Bank Muamalat customers in Malang City, employing a structured questionnaire to assess consumer opinions of brand image, brand awareness, and their experiences with bank services. The gathered data were subsequently evaluated employing statistical methods to evaluate the research hypotheses and ascertain the primary elements affecting consumer loyalty.

This study aims to elucidate the influence of brand image, brand awareness, and experiential marketing on customer loyalty within the Islamic banking sector. By comprehending these dynamics, Bank Muamalat can implement strategic measures to enhance its competitiveness in a progressively competitive market. Furthermore, the results of this study may serve as a reference for other Islamic financial institutions in formulating more efficient marketing strategies and enhancing service development.

This study is pertinent not only to Bank Muamalat but also significantly contributes to advancing the Islamic banking sector in Indonesia. Customer loyalty, the primary subject of this study, signifies the efficacy of a financial institution in fulfilling customer needs and embodies the trust and enduring relationship established between customers and the bank.

METHOD

This research employs a quantitative methodology to assess the impact of brand image, brand awareness, and experiential marketing on customer loyalty at Bank Muamalat in Malang City. The quantitative technique was selected for its capacity to yield measured, systematic, and objective outcomes in elucidating the link between variables. The primary data for this study were collected through questionnaires distributed to active Bank Muamalat clients who fulfilled specific requirements.

The subjects of this study comprised Bank Muamalat customers in Malang City. The sampling strategy employed was non-probability sampling utilizing the purposive sampling method. This method was selected as it enables researchers to choose respondents according to specific criteria pertinent to the research aims. The established criteria are:

1. active consumers of Bank Muamalat,
2. a minimum age of 17 years,
3. a tenure of at least 6 months as customers of Bank Muamalat in Malang City, and
4. possession of one or more banking products provided by Bank Muamalat.

The sample size was determined by multiplying the 26 questionnaire items by five, following the minimal calculation formula. Consequently, the requisite minimum sample size for this investigation was 130 respondents. This sample is anticipated to reflect the population and yield precise analytical outcomes.

Data were gathered by a questionnaire developed from indications related to the research variables: brand image, brand awareness, experiential marketing, and customer

loyalty. The questionnaire, which consisted of 26 closed statements, was evaluated on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). This scale was selected to offer adaptability in assessing the degree of response concordance with each assertion.

The questionnaire was disseminated online through the specified Google Form (G-Form) link. This technique was used to streamline the distribution process, expedite data collecting, and access respondents dispersed around Malang City. Each participant was instructed to review the questionnaire completion guide and reply to all inquiries voluntarily.

The gathered data were examined utilizing the multiple linear regression approach. This method identifies and quantifies the simultaneous and partial effects of independent factors (brand image, brand awareness, and experiential marketing) on the dependent variable (consumer loyalty). Before the primary analysis, the data were assessed to confirm the validity and reliability of the study instrument. Validity testing was conducted to assess the degree to which each item in the questionnaire accurately represented the measured variable, and reliability testing was employed to verify the consistency of respondents' answers to pertinent items.

Data was analyzed using SPSS (Statistical Package for the Social Sciences) software. SPSS is utilized to streamline the data processing workflow, including coding and interpreting analytical outcomes. The analytical phases encompass

1. classical assumption evaluations, including normality, heteroscedasticity, multicollinearity, and autocorrelation tests,
2. multiple linear regression analysis to examine variable relationships and
3. interpretation of the determination coefficient (R^2) and statistical significance results.

This investigation aims to elucidate the impact of brand image, brand awareness, and experiential marketing on customer loyalty at Bank Muamalat in Malang City. This study's findings are anticipated to offer substantial theoretical and practical contributions to advancing marketing strategies and enhancing customer service within the Islamic banking sector.

RESULTS AND DISCUSSION

This study seeks to discover and assess the impact of brand image, brand awareness, and experiential marketing on customer loyalty at Bank Muamalat in Malang City. Results from the multiple linear regression analysis indicate that among the three independent variables examined, brand awareness and experiential marketing exert a significant impact on

customer loyalty. In contrast, brand image does not demonstrate a significant effect. These findings offer significant insights into the determinants affecting client loyalty to Sharia-compliant financial services, particularly Bank Muamalat.

Table 1. Results of Multiple Regression Analysis

No.	Variable	Unstandardized Coefficients	t	Sig	Decision
	Constanta	4,855	-9,962	0,000	
1.	Brand Image	5,796	0,058	0,953	Significant
2.	Brand Awareness	4,966	6,357	0,000	Significant
3.	Experiential Marketing	6,267	2,374	0,019	Significant
R	0.799 ^a				
R Square	0.638	Error		0.362	

The multiple linear regression analysis findings in Table 1 illustrate the correlation between the independent variables—brand image, brand awareness, and experiential marketing—and the dependent variable, customer loyalty. Key metrics examined encompass regression coefficients (unstandardized), t-test values, significance (Sig), and coefficient of determination (R Square).

According to the analysis results, the multiple linear regression equation can be expressed as follows:

$$Y = 4,855 + 5,796 (X1) + 4,966 (X2) + 6,267 (X3)$$

The fixed value of 4.855 signifies that in the absence of brand image, brand awareness, and experiential marketing (or when all independent variables are zero), consumer loyalty will persist at a level of 4.855. This result suggests that additional factors beyond the examined variables also affect consumer loyalty, although they are excluded from this research paradigm.

The regression coefficient for the brand image variable is 5.796, with a t-value of 0.058 and a significance level (Sig) of 0.953. The data demonstrate that brand image positively correlates with customer loyalty, but its impact is statistically insignificant ($p > 0.05$). This result suggests that, while important, Bank Muamalat's brand image exerts little impact on loyalty. Brand image predominantly serves as a supplementary component that necessitates synergy with other aspects to enhance client loyalty.

The brand awareness variable has a regression coefficient of 4.966, a t-value of 6.357, and a significance level of 0.000 ($p < 0.05$). The results demonstrate that brand awareness significantly enhances customer loyalty. Increased customer knowledge of the Bank Muamalat brand correlates with heightened client loyalty. This study aligns with the

premise that robust brand knowledge fosters an emotional connection between consumers and the company, enhancing loyalty.

Many marketing techniques can elevate brand recognition at Bank Muamalat, including impactful advertising campaigns, enhanced customer engagement, and ongoing education regarding Sharia-compliant products and services. This indicates that Bank Muamalat has effectively established strong brand recognition among its clientele, particularly in Malang City.

The experience marketing variable has a regression coefficient of 6.267, a t-value of 2.374, and a significance level of 0.019 ($p < 0.05$). The results demonstrate that experiential marketing positively and significantly influences client loyalty. The client experience engaging with Bank Muamalat services is crucial for fostering loyalty.

Experiential marketing emphasizes product advertising and the cultivation of profound emotional experiences for consumers. For Bank Muamalat, characteristics such as transaction convenience, amicable customer service, and adherence to Sharia principles predominantly affect client loyalty. This discovery indicates that Bank Muamalat has delivered an excellent, pertinent experience to its consumers, enhancing their loyalty to the institution.

An R Square score of 0.638 signifies that 63.8% of the variability in customer loyalty is attributable to brand image, brand awareness, and experiential marketing. The remaining 36.2% is attributed to elements not encompassed under this research paradigm. This result signifies that the model employed is sufficiently robust to elucidate the link between the independent and dependent variables.

The regression analysis results demonstrate that brand awareness and experiential marketing significantly impact customer loyalty at Bank Muamalat in Malang City. However, brand image does not exert a significant influence. This condition suggests that customers are more affected by their brand awareness and experience with Bank Muamalat services than by their overall assessment of the brand image.

This study offers multiple practical implications for Bank Muamalat to enhance client loyalty. Bank Muamalat must enhance its strategy to bolster brand recognition among consumers. This result can be achieved by more efficient marketing strategies, customer education, and promotions that align with sharia values. Secondly, Bank Muamalat must sustain and enhance the client experience by elevating service quality, advancing digital technologies, and offering amiable and responsive services.

Third, while the brand image does not directly influence customer loyalty, Bank Muamalat must continue to uphold its favorable brand image to foster a positive perception among customers. This strategy can be executed via publications highlighting Bank Muamalat's preeminence as the inaugural Sharia bank in Indonesia and its dedication to Sharia principles.

The customer loyalty of Bank Muamalat Kota Malang is influenced by various aspects, one of which is brand awareness. Increased brand awareness among customers correlates

with enhanced customer loyalty. This result is due to its ease of recognition and the simplicity with which clients can recall Bank Muamalat Kota Malang. This study indicates that Bank Muamalat Kota Malang is recognized by its clients and selected for transactions. The quiz results indicate that clients may instantly recognize Bank Muamalat Kota Malang by its logo and recall it as a prominent Sharia bank in Malang City. Bank Muamalat is immediately identifiable by its emblem and distinctive purple color, being the first Sharia bank in Indonesia. Customers can readily identify and be aware of various goods Bank Muamalat Kota Malang offers. Furthermore, Bank Muamalat offers products equivalent to Hajj and Umrah in partnership with the Hajj Financial Management Agency (BPKH). Consequently, customers find it more straightforward to recall Bank Muamalat Kota Malang.

CONCLUSION

This study concludes that key aspects of customer loyalty at Bank Muamalat in Malang City are brand awareness and experiential marketing. However, brand image does not exert a statistically significant impact on customer loyalty. This research underscores that in the Islamic banking sector, customer loyalty is influenced not merely by broad impressions of brand image but is predominantly shaped by consumers' actual experiences and their understanding of the brand in issue. This condition indicates that clients exhibit greater loyalty when they have a favorable experience and resonate with the principles embodied by the bank.

Within brand awareness, customer recognition of the Bank Muamalat brand has demonstrated its significance in fostering loyalty. Customers who are cognizant of the availability and benefits of Bank Muamalat's products and services are inclined to persist in utilizing them. This awareness is cultivated through advertising and promotions and client engagement with banking services. Instruction regarding products and services aligned with Sharia principles, coupled with coherent marketing strategies, significantly enhances brand awareness. It is crucial to enhance brand recognition since it serves as the fundamental basis for customers' establishing enduring interactions with the organization.

A notable element is experiential marketing. The customer experience with Bank Muamalat services is crucial for fostering loyalty. Satisfied customers exhibit more loyalty regarding transaction ease, amicable service, and adherence to Sharia principles. In a very competitive banking sector, customer experience is a crucial difference that can significantly influence perceptions and enhance consumer engagement with the brand. Bank Muamalat can enhance this experience by optimizing user-centric digital services, elevating the quality of customer interactions, and offering pertinent and creative financial solutions.

Conversely, despite a positive coefficient, the brand image does not significantly impact consumer loyalty. This result indicates that Bank Muamalat's brand image, while positively perceived by customers, needs more strength to affect loyalty directly. While customers

may possess a favorable view of the bank, this aspect is not the primary determinant of their loyalty. Consequently, Bank Muamalat must assess the techniques employed to enhance its brand image, mainly through improved communication of Sharia values, product innovation, and the bank's function in addressing client demands.

This study significantly enhances the comprehension of customer behavior within the Sharia banking sector, particularly at Bank Muamalat. These results affirm that cultivating customer loyalty necessitates a brand image-centric strategy, enhancing brand awareness and providing a great customer experience. By emphasizing brand awareness and experiential marketing, Bank Muamalat may design a more efficacious strategy to retain clients and enhance its market position. This conclusion offers guidance for other Islamic banks to modify their marketing tactics in response to consumers' changing demands and preferences.

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