

## Analysis of Interactive Communication, Incentive Program and User Experience on Bank Customer Decision Through Brand Image as Intervening Variable (Study on BNI Mobile Banking Users)

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### ABSTRACT

*The background of this research stems from the rapid digital transformation in banking, which has not been fully matched by financial literacy and public understanding of digital services, as well as research gaps in previous findings on the influence of digital marketing variables on brand image and customer decisions. This study aims to analyze the influence of Interactive Communication, Incentive Program, and User Experience on bank customer decisions, with brand image as an intervening variable, among customers using Bank BNI digital banking services in Semarang City. The research addresses the gap between rapid digital transformation in banking and limited financial literacy, as well as inconsistencies in previous research findings. This study employs a quantitative approach with proportionate random sampling and Partial Least Squares (PLS) analysis. The results show that interactive communication and user experience have positive and significant effects on brand image, while the incentive program has a positive but insignificant effect. Brand image has a positive and significant influence on bank customer decisions, positioning it as an important link between digital marketing strategies and customer decisions. These findings confirm that strengthening interactive communication and superior user experience is more critical for brand image formation than merely providing financial incentives, offering strategic implications for banking management in designing competitive digital marketing strategies.*

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**KEYWORDS**

*digital marketing; brand image; Bank Customer Decision*



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### INTRODUCTION

Marketing has evolved in line with the progress and advancement of increasingly modern times. This forms a shift from mass marketing to personalized marketing (Chandra et al., 2022; Rust, 2020). The advent of the internet has led to a personalized marketing revolution (Syafi'i & Budiyanto, 2022). From 1990, when the first websites launched, their number grew to more than a billion by 2020, indicating rapid digital development. For example, digital banking has become commonplace in Indonesia. Millions of people today have access to the internet through their smartphones, driving digital marketing to flourish worldwide (Mikhael, 2022). In today's digitally connected world, businesses must take advantage of internet speeds to access unlimited customer data (Dunakhe & Panse, 2021).

Modern technology, powered by the internet, has experienced very rapid advances in all fields. The internet is very helpful for businesses, especially in generating greater profits in the business field. Entrepreneurs in the retail industry most often use digital or online marketing strategies. Digital marketing is a technology used to market goods and services using digital media. Digital media includes websites, social media, email marketing, video marketing, advertising, and

search engine optimization (SEO) (Alekseeva et al., 2019). The adoption of products or services is assisted by the successful use of digital marketing to achieve a company's target market (Siregar & Kent, 2019).

Interactivity, incentive programs, site design, and cost are the four components of digital marketing. Interactive interactions occur between businesses and customers, where they can provide and receive information in a precise and simple manner. Incentive programs are attractive promotions with appealing websites, which represent a digital marketing medium that can benefit the company. Lastly, a company's effective digital marketing skills reduce advertising costs, saving time and transaction costs (Choi et al., 2015).

The banking industry has been severely affected by the coronavirus pandemic. Social distancing is changing customer behavior and the way they use media (Pramesti et al., 2021). Here, digital channels are essential. To meet customer needs, clothing brands and platforms must create strategies. There is a need for innovation to improve the online shopping experience. Wirasukessa and Sanica (2023) stated that during times of crisis, businesses had to make a major shift from physical to digital communication and revise the way they interact with consumers. Brands and retailers should use social media, websites, online events, live streams, influencers, and other digital resources to attract, inspire, and connect with customers (Magrath & McCormick, 2013).

This is evidenced by the fact that most of the world's largest companies are digital companies, and consumers are increasingly influenced by digital influencers. According to Irnando and Irwansyah (2021), the success of their companies today depends on their digital presence and how they optimize digitalization in business development. With the rapid growth of the internet, there are many advantages in increasing sales, revenue, and brand awareness (Majid, 2020).

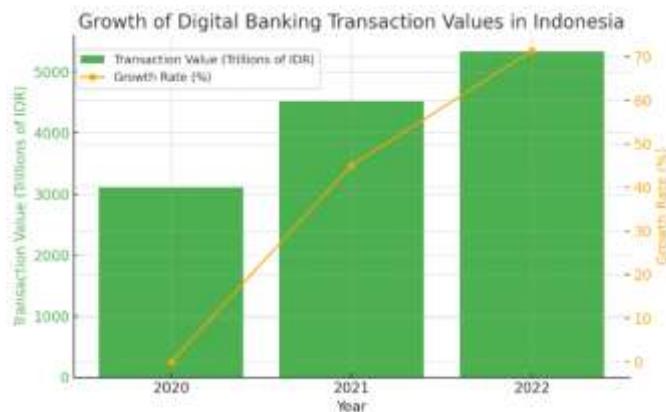
Businesses must gain a better understanding of online behavior and visitor navigation dynamics through increased website and mobile app traffic. This also forces them to build managerially evaluated strategies to encourage marketers to be superior and more competitive (Pramesti, 2018). Since there is a lot of competition, it is difficult to attract customers and bring them back to the website (Anggraini, 2020). As a result, companies are increasingly concentrating on website and mobile app development by investing resources to attract customers and generate return visits (Ramadhanti & Slamet, 2020). To increase engagement, the content offered on the website and mobile app should be easily accessible and quick to use. This will improve the customer experience, encourage repeat visits, and even influence purchasing decisions (Parker & Wang, 2016; Ahmad & Abdullah, 2021).

Today's consumer purchasing decisions are not only influenced by features, benefits, and pricing, but also by interactions, incentive programs, and user experiences. This study will improve the brand image as a mediating variable, leading to improved bank customer decisions. In addition, the brand image represents the company's identity in the eyes of consumers, which influences their perception and decisions (Scott, 2022). Thus, this study aims to analyze the influence of interactive communication, incentive programs, and user experience on bank customer decisions through brand image as an intervening variable.

In these cases, social media has helped businesses and customers communicate by offering

new and effective ways to interact with each other (Purnamasari et al., 2020). From a business perspective, social media has the ability to increase value because it allows relationships and interactions with a wide range of stakeholders, including the public, old and new customers, and others. From a customer's perspective, social media allows everyone to create content, share opinions, and gain easy access to a wide range of products (Parker & Wang, 2016).

In the increasingly advanced digital era, information technology has brought significant changes to the banking sector, especially in digital banking services. However, behind this progress, there are still a few problems that must be faced. One of the main problems is the lack of public understanding of increasingly complex electronic transactions (Tarigan & Paulus, 2019). Although the value of digital banking transactions has increased by 71.4% year-on-year (y-o-y) to reach IDR 5,338.4 trillion as of April 2022 (Bank Indonesia, 2022), public understanding of this service is still limited. This phenomenon is especially seen in areas without equal digital access or adequate education related to banking technology. As a result, many people remain hesitant and reluctant to optimally utilize digital banking services (Susilawaty & Nicola, 2020). From Figure 1, the graph shows the value of digital banking transactions in Indonesia over the last 3 years along with the annual growth rate (year-on-year).



**Figure 1. Digital Banking Transaction Value**

Source: Data taken from Bank Indonesia (2022)

In addition, the banking industry faces other challenges related to the need for experts who can provide education and assistance to customers. Education about electronic transactions and digital banking services is very important, especially for customers who do not fully understand their benefits and usage (Yuningsih et al., 2022). For example, although BNI Mobile Banking users reached 11.8 million accounts in May 2022, with a 32% annual increase (Mikhael, 2022), this growth has not aligned with the quality of customer understanding. This indicates that intensive education from banks is still needed to optimize the use of digital banking services.

The latest data shows that Indonesia's digital financial literacy index remains at a level that needs improvement. According to a 2024 survey by the Otoritas Jasa Keuangan (OJK), the financial literacy index reached 65%, while the financial inclusion index stood at 75%. In addition,

2023 data from the Institute for Development of Economics and Finance (INDEF) indicates that Indonesia's digital literacy index reached only 62%, the lowest among ASEAN countries, where the average is 70%.

This lack of understanding can hinder financial inclusion and limit people's access to more efficient and secure banking services. Therefore, efforts to increase digital financial literacy across all levels of society are critical to ensure that the benefits of digital transformation in the banking sector can be realized equitably.

As one of the banks with innovative digital services, Bank BNI faces the challenge of enhancing customer understanding of online banking services, particularly in Semarang City, which has diverse demographic characteristics. The city is a strategic location due to the growing number of digital banking users, but this is not fully supported by optimal understanding of the technology's benefits. Focusing on Bank BNI customers in Semarang, this study aims to explore how digital marketing elements can help banks overcome barriers to creating positive customer experiences and building strong brand images, ultimately influencing customer decisions more effectively.

Another issue is the increasingly fierce competition in the digital banking sector. With the rapid growth of mobile banking services, traditional banks must compete with fintech companies offering similar but more innovative services (Tarigan & Paulus, 2019). Banking companies need effective digital marketing strategies to build strong customer engagement. However, in practice, the influence of interactive communication, incentive programs, and user experience on brand image and customer decisions remains underutilized (Anggraini et al., 2022).

Therefore, by using brand image as an intervening variable, this study aims to evaluate the influence of interactive communication, incentive programs, and user experience on bank customer decisions. Previous research reveals inconsistencies in findings on these variables' effects on customer decisions. For example, Nadhiroh and Astuti (2022) found that user experience has a positive but insignificant influence on brand image, while Huang and Benyoucef (2017) showed that poor digital platform design negatively affects user experience, ultimately impacting brand perception and customer loyalty. These differing results highlight a research gap that warrants further investigation to help banks identify factors truly influencing customer decisions.

In addition to user experience, incentive programs often yield contradictory findings. Raji et al. (2019) stated that social media promotions as incentives positively affect brand image, while Rehnen et al. (2017) found that poorly managed incentives can negatively impact customer perceptions. This suggests that while incentives attract attention short-term, they must be implemented carefully to avoid eroding long-term brand value.

Interactive communication via digital media faces similar challenges. Barreda et al. (2020) found that interactive communication on social media significantly impacts brand perception and customer decisions. However, many traditional banks still implement it suboptimally. In this digital era, interactivity is a key to building closer, more personal relationships between banks and customers.

Among these challenges, banks' greatest hurdle is building a strong brand image as a bridge

between digital marketing strategies and customer decisions. A positive brand image not only shapes customer perceptions but also fosters long-term trust and loyalty (Yuningsih et al., 2022; Kantika et al., 2022). However, factors such as effective interactive communication, attractive incentive programs, and convenient user experiences have not been fully leveraged to enhance brand image.

This phenomenon necessitates in-depth research to address key questions, such as how interactive communication, incentive programs, and user experience influence customer decisions toward brands, and how these three variables simultaneously affect customer decisions. The answers are expected to provide concrete solutions for banks to develop more effective digital marketing strategies and competitive advantages.

Looking at various previous data and findings, the banking industry has great potential to thrive in the digital era, but success depends on a deep understanding of variables influencing customer decisions. Previous studies show variations in outcomes, such as the relationship between interactive communication and brand image, which Cheung et al. (2020) found positive but insignificant, while Barreda et al. (2020) reported that interactive communication on social media improves brand image. Similar variations appear in the influence of incentive programs on brand image, with Raji et al. (2019) finding a significant positive relationship and Rehnen et al. (2017) emphasizing engagement through incentives. User experience also yields mixed results, from positive but insignificant impacts (Saputra, Azzahra et al., 2019) to negative effects of platform design on consumer experience (Huang & Benyoucef, 2017). For brand image's role in bank customer decisions, findings differ between positive but insignificant relationships (Djatmiko & Pradana, 2016) and positive significant ones (Apriando et al., 2019). These inconsistencies underscore the need for further research to bridge gaps and deepen understanding of customer decision dynamics in the digital age.

Based on this phenomenon, banking companies need high-quality, research-based digital marketing strategies to boost customer engagement and strengthen brand image, as explored in the study titled Analysis of Interactive Communication, Incentive Program and User Experience on Bank Customer Decision Through Brand Image as Intervening Variable (Study on BNI Mobile Banking Users). This research is crucial to verify whether these variables truly affect bank customer decisions, helping banks survive and excel in digital competition. The research problem formulation analyzes the influence of interactive communication, incentive programs, user experience, and brand image on customer decisions, while the research objectives evaluate their direct and indirect effects through brand image mediation. Theoretically, this contributes to marketing management and digital marketing strategy development; practically, the findings can guide business management at small and large scales in optimizing digital marketing to build brand image and influence bank customer decisions.

## RESEARCH METHOD

Research variables were categorized as independent (interactive communication, incentive program, and user experience), mediating (brand image), and dependent (customer decisions to use bank services).

The population consisted of Bank BNI customers in Semarang City who actively used digital banking services. The sample was selected using proportionate random sampling, with 110 to 220 respondents. This size followed Hair et al.'s (2017) recommendation of at least 10 times the largest number of structural paths directed at a construct in PLS-SEM models, ensuring statistical power, representation across demographics, and robustness despite potential non-responses.

Primary data were collected through online questionnaires distributed to active BNI Mobile Banking users in Semarang City with at least six months of usage experience. The questionnaire drew from validated instruments in prior studies and used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure perceptions across variables. A pilot test with 30 respondents confirmed reliability and validity before full data collection. Secondary data came from academic journals, official banking reports, and government statistics to contextualize findings.

This study employed a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM) to test hypotheses. PLS-SEM was chosen for its suitability in handling complex models, smaller samples, and exploratory predictive research (Hair et al., 2019). Analysis used SmartPLS 3.0 software in two stages: first, evaluating the outer measurement model for convergent and discriminant validity plus reliability; second, assessing the inner structural model and hypotheses via bootstrapping with 5,000 resamples for stable estimates.

## RESULTS AND DISCUSSION

The results of the research were obtained from the distribution of questionnaires to respondents. This study targeted a wide range of respondents, with the number of questionnaires distributed. Furthermore, before conducting the validity and reliability test, the characteristics of the respondents were first explained based on demographic variables such as gender, age, education level, and occupation. The characteristics of these respondents are important to understand the background of the research sample as well as its relevance to the results of the analysis to be presented.

### Validity Test

The validity test is included in the measurement model or also called the outer model. In this study, the validity test will use two criteria, namely convergent validity and discriminant validity using SmartPLS 3.0 software. From the results of the calculation using PLS Alogarithm, the outer model is produced as follows:

### 1. Convergent Validity

The convergent validity of the measurement model or reflective measurement model can be seen from the correlation between the score of an item or indicator and its construct score. In this study, there are four variables with a total of 22 indicators, namely: 4 indicators for the Interactive Communication variable (X1), 6 indicators for the Interactive Program variable (X2), 4 indicators for the User Experience variable (X3), 4 indicators for the Brand Image variable (Y1) and 4 indicators for the Bank Customer Decision variable (Y2).

Based on the test results, the measurement model can be explained as follows:

- a. The Interactive Communication (X1) variable has four indicators (IC1–IC4) with loading values of 0.873; 0.842; 0.762; and 0.863. An entire value above 0.70 indicates that the entire indicator is valid for measuring interactive communication. All indicators have a loading factor value above 0.5, this also makes the AVE value of the Interactive Communication (X1) variable AVE meets the standard, which is 0.663 above 0.5.
- b. The Interactive Program Variable (X2) has six indicators (IP1–IP6) with loading values of 0.624; 0.753; 0.788; 0.814; 0.872; and 0.678, respectively. Two indicators, namely IP1 and IP6, have values between 0.60–0.70. This value can still be maintained because the CR and AVE constructs meet the reliability criteria, so overall these constructs are still considered valid.
- c. User Experience (X3) variable consists of four indicators (UE1–UE4) with loading values of 0.926; 0.920; 0.878; and 0.899. This very high value indicates that these indicators are very good at reflecting the user experience.
- d. The Brand Image (Y1) variable consists of four indicators (BI1–BI4) with loading values of 0.885; 0.905; 0.867; and 0.941. All indicators showed very high values ( $> 0.85$ ), indicating that all four were highly representative in measuring brand image. All indicators have a loading factor value above 0.7 and with an AVE value above 0.5, which is 0.711.
- e. The Bank Customer Decision (Y2) variable has four indicators (BCD1–BCD4) with consecutive loading values of 0.878; 0.900; 0.875; and 0.864. All of these values  $> 0.70$ , so that they are declared valid and able to represent the customer's decision construct well.

Based on outer model results, all research variable indicators meet loading factor standards (0.5-0.7), confirming their suitability for representing variables in this study. Results satisfy convergent validity requirements, as all loading factor values exceed 0.5-0.7 thresholds and AVE values for each variable exceed 0.5.

**Table 1. Average Variance Extracted (AVE)**

Construct	Average Variance Extracted (AVE)
Interactive Communication (X1)	0,663
Interactive Program (X2)	0,730
User Experience (X3)	0,726
Variable Brand Image (Y1)	0,711
Bank Customer Decision (Y2)	0,773

Source: Processed Primary Data (2025)

## 2. Discriminant Validity

The validity test is also seen from discriminant validity, which is comparing each square root of AVE to the correlation value between constructs (Ghozali, 2014). If the square root value of AVE is higher than the correlation value between constructs, it is declared to meet the criteria of discriminant validity. The outer results can be seen in the table below:

**Table 2. Discriminant Validity**

	Bank Customers Decision (Y2)	Bran Image (Y1)	Incentive Program (X2)	Interactive Communication (X1)	User Experience (X3)
<b>Bank Customers Decision (Y2)</b>	0.879				
<b>Bran Image (Y1)</b>	0.865	0.900			
<b>Incentive Program (X2)</b>	0.750	0.626	0.759		
<b>Interactive Communication (X1)</b>	0.719	0.734	0.604	0.836	
<b>User Experience (X3)</b>	0.864	0.837	0.678	0.738	0.906

Source: Processed Primary Data (2025)

From the table above, it shows that the square root values of AVE (0.879, 0.900, 0.759, 0.836 and 0.906) are greater than each construct or the root value of AVE is greater than 0.5. It can also be seen that the root of AVE is higher than the correlation value, so it can be concluded that the outer model or measurement model is declared valid because it has met convergent validity and discriminant validity.

## Reliability Test

The construct reliability test was measured using two criteria, namely composite reliability and Cronbach's alpha of the indicator block that measures the construct.

**Table 3. Cronbach's Alpha and Composite Reliability Values**

	Cronbach's Alpha	Composite Reliability
Interactive Communication (X1)	0,856	0,903
Interactive Program (X2)	0,856	0,890
User Experience (X3)	0,871	0,929
Brand Image (Y1)	0,921	0,924
Bank Customers Decision (Y2)	0,902	0,932

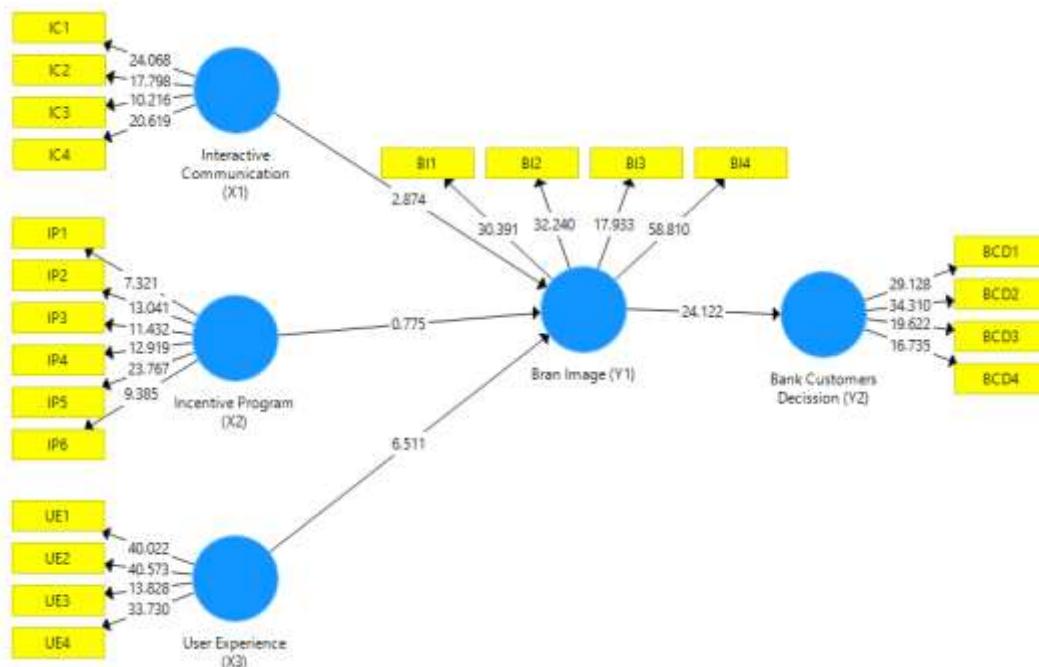
Source: Processed Primary Data (2025)

The results of Cronbach's alpha and composite reliability output in this study show that all constructs/measurement variables used in this study can be declared reliable. In general, Cronbach's alpha and composite reliability show more than 0.8, so reliability is considered good.

## Results of Structural Model Testing (Inner model) and Hypothesis Testing

### 1. Structural Model Testing

After the validity and reliability test on the measurement model is completed and the results are not problematic or declared valid and reliable, the next test carried out by the researcher is hypothesis testing by bootstrapping steps and the model output is as follows:



**Figure 1. Inner Model Output Display**

The evaluation of the inner model or structural model in PLS is assessed using the R-Square table that has been presented as follows:

**Table 4. R-Square Value**

Construct	R-Square	R-Square Adjusted
<b>Bank Customers Decision (Y2)</b>	0.749	0.747
<b>Brand Image (Y1)</b>	0.732	0.724

Source: Processed Primary Data (2025)

The R<sup>2</sup> value for Brand Image (Y1) is 0.724 which means that 72.4% of the variance of Brand Image (Y1) is explained or influenced by independent variables, namely Interactive Communication, Incentive Program and User Experience. R<sup>2</sup> in Bank Customers Decision (Y2) of 0.747 or 74.7% variance of Bank Customers Decision (Y2) is influenced by Interactive Communication, Incentive Program, User Experience, and Brand Image, this indicates that

74.7.8% variance of this dependent variable or Bank Customers Decision can be explained by other factors that are not measured in this study.

## 2. Hypothesis Test

In this hypothesis test, there are 4 points that must be considered in structural tests with bootstrapping, including Original Sample ( $\beta$ ) values, T-statistics, and P-values. With their respective uses, namely: original sample ( $\beta$ ) is used to see the influence of the direction of the relationship between constructs, t-statistics is used to measure the level of significance of the hypothesis, and the last is the p-value which is used to measure the level of significance of the hypothesis with different levels of significance. For t-statistics and p-value are both used to see the significant level between variables, in other words if t-statistics has exceeded the t-table then the p-value will automatically be significant as well, but at a certain level. The path coefficient of the structural model or inner model can be seen in table 5 as follows:

**Table 5. Hypothesis Testing Results**

	Original Sample ( $\beta$ )	T Statistics ( $ O/STDEV $ )	P Values
Bran Image (Y1) -> Bank Customers Decision (Y2)	0.865	24.122	0.000
Incentive Program (X2) -> Bran Image (Y1)	0.063	0.775	0.438
Interactive Communication (X1) -> Bran Image (Y1)	0.241	2.874	0.004
User Experience (X3) -> Bran Image (Y1)	0.616	6.511	0.000

Source: Processed Primary Data (2025)

Based on the original sample value ( $\beta$ ), t-statistics, and p-values in the table above, the test results of each hypothesis are as follows:

Hypothesis 1: Interactive Communication (X1) has a positive effect on Brand Image (Y1). The results of the SmartPLS 3.0 calculation show that Interactive Communication (X1) has a significant positive effect on Brand Image (Y1) with a beta coefficient value of 0.241 t-statistic of 2.874 or  $>1.96$  or at the level of 5% and p-value of 0.004 or  $< 0.05$ . This means that the first hypothesis is accepted which states that there is a positive and significant influence of Interactive Communication on brand image. These findings are in line with the theory presented in Chapter 2, where Kotler & Keller (2016) explain that interactive communication allows for a two-way exchange of information between companies and consumers, so that consumers feel valued and cared for. Responsive, personalized, and need-based interactive communication can create positive experiences that strengthen the brand's image.

Furthermore, Keller (2013) states that brand image is formed by various associations inherent in the minds of consumers, and one of the sources of strong associations is the experience of meaningful communication with the company. In the context of this study, effective interaction

between banks and customers, both directly and through digital media, forms positive perceptions and trust that then strengthens the brand image.

These results are consistent with research by Lee & Park (2019) which found that interactive communication increases consumer trust and attachment to brands, which ultimately impacts improved brand image. Thus, a well-managed interactive communication strategy can be one of the main pillars in strengthening the bank's brand image.

Hypothesis 2: Interactive Program (X2) has a positive effect on Brand Image (Y1). The results of the hypothesis test showed that the value of the coefficient (original sample/ $\beta$ ) was 0.063 which means that it had a positive effect, with a t-statistical value of 0.775 or  $<1.96$  or at the level of 5% and a p-value of 0.438 greater than 0.05. This means that the Interactive Program (X2) has no significant effect on the brand image (Y1), thus the second hypothesis is rejected. These findings mean that the existence of incentive programs offered by banks is not strong enough to form a positive brand image in the minds of customers. Although incentive programs can provide financial benefits or additional benefits, based on the theory of brand equity described by Keller (2013) in Chapter 2, brand image is formed more from consumers' perception of quality, trust, and direct experience with services, than from momentary benefits such as incentives.

In the perspective of Kotler & Keller (2016), incentives are included in the form of sales promotions that tend to have a short-term impact on attracting consumer attention, but are less effective in building lasting brand associations. This means that while incentives may increase temporary interest, they do not directly reinforce brand image dimensions such as brand credibility, reputation, or emotional value.

These results differ from some previous studies that found a positive relationship between incentive programs and brand image, but are consistent with research that states that the influence of incentives on brand image tends to be weak if not accompanied by improved service quality and positive interactions. In the context of banking, a brand image will be stronger through quality of service, interactive communication, and customer experience than just providing incentives.

Hypothesis 3: User Experience (X3) has a positive effect on Brand Image (Y1). The results of the SmartPLS 3.0 calculation show that User Experience (X3) has a significant positive effect on Brand Image (Y1) with a beta coefficient value of 0.616 t-statistic of 2.847 or  $> 1.96$  or at a level of 5% and p-value of 0.000 or  $< 0.05$ . This means that the third hypothesis is accepted. User Experience has a significant positive effect on Brand Image (Y1).

These findings indicate that the better the experience felt by customers when interacting with banking services, the more positive the brand image formed in their minds. The user experience includes ease of access, convenience of using the service, user-friendly interface design, speed of service, and quality of interaction with bank staff.

In the theory put forward by Lemon and Verhoef (2016), it is explained that customer experience is the result of direct and indirect interaction between customers and companies at various touchpoints. A consistently positive experience at these touchpoints will strengthen the brand perception in the eyes of customers. Keller (2013) also asserts that a pleasant customer

experience creates a positive association with the brand, which ultimately improves the brand image.

These results are consistent with previous research, such as those conducted by Zolkiewski et al. (2017), which found that a positive user experience can build a stronger brand image, increase customer satisfaction, and strengthen loyalty. In the context of banking, providing optimal user experience is key to brand differentiation amid fierce industry competition.

Hypothesis 4: Brand Image (Y1) has a positive effect on Bank Customers Decisions (Y2). The results of the SmartPLS 3.0 calculation show that Brand Image (Y1) has a significant positive effect on Bank Customers Decisions (Y2), with a beta coefficient value of 0.865, t-statistics, 24.122 or  $> 1.96$  or at a level of 5% and a p-value of 0.000 or  $< 0.05$ . This means that the hypothesis is accepted. Brand Image has a significant positive effect on Bank Customers Decisions. These findings indicate that the more positive the brand image is owned by the bank, the greater the tendency of customers to make decisions using the banking product or service. A positive brand image creates a perception of reliability, quality, and credibility, which ultimately encourages customer trust and confidence in choosing bank services.

As explained, Keller's theory (2013) states that brand image is a collection of perceptions and associations formed in the minds of consumers towards a brand. This perception greatly influences the decision-making process, especially in service industries such as banking where the quality of services is difficult to evaluate before use. Kotler & Keller (2016) also assert that a strong brand image can increase repurchase intent and customer loyalty, as consumers tend to choose brands that they trust and have a positive image.

These results are in line with previous research, such as those conducted by Aaker (1996) and Rangkuti (2013), which showed that a strong brand image can be a determining factor in consumer purchasing decisions. In the context of banking, a positive brand image not only attracts new customers, but also retains existing customers by building long-term relationships based on trust.

## CONCLUSION

Interactive Communication (X1) has a positive and significant influence on Brand Image (Y1), where the quality of good interactive communication can strengthen the brand image in the minds of customers. Meanwhile, the Incentive Program (X2) has a positive but insignificant effect, showing the need for more strategic management to have a meaningful impact. User Experience (X3) also contributes positively and significantly to Brand Image, indicating that customer interaction experience is very important. Furthermore, Brand Image (Y1) positively influences customer decisions, encouraging trust in the bank's product selection. Therefore, interactive communication strategies and improved user experience are key in building brand image, while incentive programs need to be redesigned. This research contributes to an understanding of how interactive communication and user experience determine brand image beyond financial incentives, supporting the theory of brand equity and customer experience. Banking management is advised to strengthen interactive communication and user experience, as well as design relevant

incentive programs. This research also has limitations, such as the number of respondents and limited variables, so the future research agenda is proposed to add variables and use qualitative methods. Suggestions for bank management are to improve communication, improve user experience, and design appropriate incentive programs. Clients are encouraged to take advantage of communication facilities and digital services, while researchers are further advised to expand their research focus with new variables.

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