



# Transforming Customer Loyalty: The Synergy of Experience, Corporate Image, and Digital Marketing at BPRS Dana Amanah Surakarta

Ananda Rizki Akbar<sup>1</sup>, Sokhikhatul Mawadah<sup>2\*</sup>,  
Ahmad Furqon<sup>3</sup>

<sup>1,2,3</sup> Faculty of Economics and Islamic Business, Walisongo State  
Islamic University

\*corresponding author: msokhikhatul@gmail.com

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## Abstract

**Purpose** - This study aims to determine the effect of customer experience variables, company image, and digital marketing on customer loyalty.

**Method** - This research uses quantitative research methods. The data used is primary data with a sample of 100 samples. Sampling is done by accidental sampling technique which is a sampling technique based on coincidence and availability if the sample encountered is suitable as a data source.

**Result** - The results of this study indicate that customer experience variables, company image, and digital marketing have a significant positive effect on customer loyalty.

**Implication** - This study examines the influence of customer experience variables, company image, and digital marketing on customer loyalty at BPRS Dana Amanah Surakarta.

**Originality** - These findings provide a basis for BPRS Dana Amanah Surakarta to always pay attention to service excellence to customers because it will affect the experience when transacting, maintaining the image of BPRS Dana Amanah.

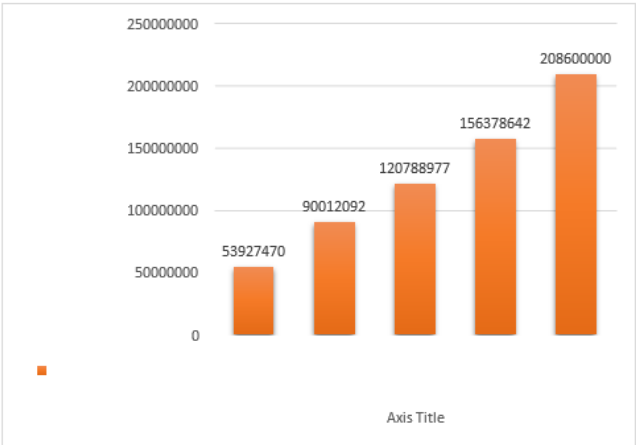
**Keywords:** Customer Experience, Corporate Image, Digital Marketing, and Customer Loyalty



Introduction

The rapid development of the globalisation era makes banking very important for the country's economy. The banking industry itself is known as the conventional banking industry and the Islamic banking industry, one of the Islamic banking industries is the Sharia People's Economic Bank. Islamic finance refers to a financial system based on Islamic law. The principles in Islamic law regulate economic welfare and prohibit usury practices in various financial transactions (Ramadhan & Zakiy, 2020). According to Yudhoyono et al in Hisyam and Sri explained that BPRS is an Islamic bank whose operational activities do not provide payment traffic services, which are further regulated in accordance with the Regulation of the Financial Services Authority of the Republic of Indonesia Number 26 of 2022 concerning Islamic People's Financing Banks (Amrulloh & Mulyati, 2023). Similar to other Islamic commercial banks, BPRS also has products, savings, or services like Islamic banks in general. It can be seen from year to year the development of the industry, especially the Sharia People's Economic Bank (BPRS) from the number of banks is increasing. Based on data uploaded by OJK, it shows that as of June 2024, there are 173 BPRS in Indonesia.

Chart 1. Assets of BPRS Dana Amanah Surakarta in 2020-2024



Source: Financial Services Authority Publications, processed 2025



Based on the table above, it can be seen that assets each year from 2020 to 2024 always increase. It can be seen that the assets of BPRS Dana Amanah Surakarta show a significant increase, with the number of assets increasing every year. Significant asset growth indicates that BPRS Dana Amanah Surakarta has loyal customers, and always attracts new customers and experiences an increase in assets every year. Loyalty at BPRS Dana Amanah Surakarta can be influenced by three factors, one of which is customer experience. Seen from the pre-research above shows that customers in BPRS Dana Amanah Surakarta almost all answered satisfied. So it can be concluded that the customer experience of customers produces positive and good results.

The next factor is the company's image, which is important for a company because it attracts people to a particular company. In BPRS Dana Amanah Surakarta has implemented a good image, it can be seen from the assets that increase every year and the results of pre-research that most customers are satisfied, and apply sharia principles well such as requiring male employees of BPRS Dana Amanah Surakarta to pray in the mosque and for women to use their headscarves to cover the chest.

Finally, namely digital marketing, BPRS Dana Amanah Surakarta has implemented digital marketing both to share content, information about products and services, and so on. From the results of researchers' interviews with HRD BPRS Dana Amanah Surakarta, revealed that digital marketing at BPRS Dana Amanah Surakarta has obstacles in digital marketing, namely the lack of a creative content team to create ideas related to digital marketing, especially on Instagram.

This research uses Theory of Planned Behaviour. With Theory of Planned Behavior, the research to be carried out can explain customer loyalty at BPRS Dana Amanah Surakarta because this research considers attitude, subjective norms, and perceived behavioural control. In researchers Lantang and Keni also explained that customer experience has a positive effect on customer loyalty (Lantang & Keni, 2022). However, in contrast to the research researched by Vitram, it shows that customer experience has no effect on BSI customer loyalty in 2023. However, this is not in line with Zakiah's research



which shows that company image has no influence on customer loyalty (Zakiah & Umiyati, 2023). Furthermore, research conducted by Makom shows that digital marketing positively and significantly affects customer loyalty (Rona Makom, 2023). In contrast to previous research, research conducted by Widyastuti and Thalib. shows that digital marketing has a negative effect on customer loyalty (Widyastuti & Thalib, 2020).

The results of pre-research conducted at BPRS Dana Amanah Surakarta show the potential positive influence of these factors. The existence of this gap phenomenon, coupled with differences in the results of previous research (research gap), reinforces the urgency of conducting a more in-depth study of the influence of customer experience, company image, and digital marketing on customer loyalty, especially in the context of Islamic microfinance institutions.

## **Literature Review**

### **Theory of Planned Behavior**

Theory of Planned Behaviour introduced by Icek Azjen in 1991 as a development of the Theory of Reasoned Action. This theory is a conceptual framework used to explain the factors that determine certain behaviours. Theory of planned behavior explains that attitude towards an action is the main factor that can predict behaviour, but it is also important to consider individual attitudes in testing subjective norms and assessing their perceived behavioural control (Syarfi & Asandimitra, 2020).

### **Loyalty**

According to Fachry Rachman, loyalty is a condition that binds employees to their company, because loyalty is not only loyalty reflected in a person's tenure in a company organisation, but can also be felt from his thoughts, ideas, and performance that are committed to the company (Rachman, 2023). Loyalty is a condition where customers regularly or continue to make transactions with a company (Yunus et al., 2023). Of course, there are many



factors that influence loyalty, including customer satisfaction, product quality, trust, and products from related companies.

Tjiptono in Anis explains that there are six indicators that can measure customer loyalty, including: (Rohma, 2023) Refers Other (Recommends Products), This indicator measures how often customers recommend products or services to people around them, such as family, friends, or co-workers. Commitment (Keep Choosing That Product), This indicator emphasises that loyalty is not only seen from the frequency of transactions, but also from a deep desire to remain loyal to the choices that have been made. Repurchase, Repurchase shows the tendency of customers to make repeated purchases or transactions. This indicator is a manifestation of loyalty that is realised through real action, where customers consistently choose the same product or service every time they make a transaction. Always Likes the Product, This indicator measures the level of customer liking for the product or service offered. And Transaction Habits, This indicator shows how often and consistently customers carry out transaction activities, which reflect the level of attachment and trust that has been built.

Convinced that the Product is the Best, this last indicator assesses customer confidence that the product or service offered is the best among competitors.

### **Customer Experience**

According to Vira Munica Customer experience is the respondent's assessment of the internal and subjective responses of customers to responsive or weak contact through an industry or bank (Munica, 2023). Customer experience can help banks or companies to evaluate because after all, customers will feel how their experience is while using products or services in a bank or the like. Schmitt in Roberto Gunawan Pranoto suggests there are five indicators of customer experience as a basis for overall experience marketing analysis, namely: (Handaruwati, 2021) Sense, this indicator emphasises the importance of visual, audio, texture, aroma and taste elements in forming consumers' initial impressions of a product or brand and atmosphere. Feel is an experience that consumers get and involves emotional feelings when getting a product.



Positive feelings can encourage loyalty and create an emotional connection between customers and the company. Think (how to think) The think dimension refers to the cognitive aspects of consumers, namely the process of processing information and assessing products or brands. Relate is one of the consumer experiences felt through an individual approach with a product and Act is the act dimension related to the actual behaviour or actions taken by consumers in response to the experience they feel.

### **Company Image**

According to Lina Purpita Sari, company image or corporate image is a reflection of the company itself (Sari, 2021). Corporate image can be interpreted as a point of view on the quality of a company or bank. Companies or banks will always do their best for their company to maintain and improve a good image of their company. According to Arifin and Tjokrosaputro, the indicators of corporate image are: (Arifin & Tjokrosaputro, 2023) Advertising, the whole process that includes preparing, planning, implementing and monitoring the delivery of advertisements. Public Relations, an effort that must be continued continuously which aims to build ties between outside the company and within the company itself, the organisation and outside the organisation. Physical evidence (Physical image), evidence from consumers that can provide a self-image for the company in the eyes of its consumers. And Experience (Actual experience), Experience is a life journey experienced by consumers when buying, using a product or service in a company.

### **Digital Marketing**

Digital marketing is a marketing strategy activity in the form of digital technology to promote products, services, or services of a company or bank. According to Coviello in Aris digital marketing is the use of the internet and uses interactive technology that aims to interact and connect dialogue between one company and registered consumers (Haryanto & Dewi, 2020). According to E. Y. Kim & Y. K. Kim in Hansen, there are four indicators in measuring digital marketing variables, namely: Cost per transaction, reflects cost efficiency in digital marketing, because digital strategies allow companies to reduce



promotional spending compared to conventional methods. Incentive Programme, a key strategy in digital marketing designed to attract and increase consumer participation through various promotions. Site Design, the appearance of the product in the design on digital marketing media will be very influential and give the first impression of the company to its consumers. And Interactivity, refers to the ability of digital platforms to enable direct interaction between consumers and the system, thus creating a responsive and personalised experience.

### **Hypothesis**

The influence of Customer experience on Customer Loyalty at BPRS Dana Amanah Surakarta

Based on previous research conducted by Fadilla et al., According to Schmitt, customer experience is a process, strategy, and result of a company's work to manage consumers' experiences with what has been done with a service, product, or service. A good customer experience will also have a positive impact on family, relatives, or people who ask about the experience of being a customer at a particular company. it shows that customer experience has a significant and positive effect on customer loyalty (Fadilla et al., 2024). Then research researched by Zhafira et al., states that customer experience has a positive and significant effect on customer loyalty (Zhafira et al., 2023). However, research conducted by Vitram et al., states that customer experience has no significant effect on customer loyalty (Vitram et al., 2023). Based on the results of the above formulation, the first hypothesis in this study can be stated, namely:

H1 Customer experience has a positive effect on customer loyalty at BPRS Dana Amanah Surakarta.

The Effect of Company Image on Customer Loyalty at BPRS Dana Amanah Surakarta



Based on research conducted by Fauzi and Putra, According to Kotler and Keller, a company's image is defined as the feelings that arise in each individual towards a company event evenly and will be remembered by customers. It shows that the company's image variable has a positive and significant effect on customer loyalty (Fauzi & Putra, 2020). Similarly, research conducted by Fakhrudin shows that the company image variable has a significant effect on consumer or customer loyalty (Fakhrudin, 2020). However, in contrast to the research researched by Nurul Zakiah and Umiyati, it reveals that the company's image has no significant effect on customer loyalty (Zakiah & Umiyati, 2023). Based on the results of the above formulation, the second hypothesis in this study can be formed, namely:

H2 Company image has a positive effect on customer loyalty at BPRS Dana Amanah Surakarta.

#### The Effect of Digital Marketing on Customer Loyalty at BPRS Dana Amanah Surakarta

Control confidence refers to the quality of digital services, educational content, and customer support. Based on previous research researched by Makom, it shows that digital marketing positively and significantly affects customer loyalty (Rona Makom, 2023). In line with what was researched by Masito in, it shows that digital marketing positively affects loyalty (Masito R.A, 2021). In contrast to researcher, Widyastuti, and Thalib revealed that digital marketing has an insignificant effect on customer loyalty (Widyastuti & Thalib, 2020). Based on the results of the formulation above, the third hypothesis in this study can be formed, namely:

H3 Digital marketing has a positive effect on customer loyalty at BPRS Dana Amanah Surakarta.

## Methods

This research uses quantitative methods. The data source in this study is primary data obtained directly from respondents' answers through a





questionnaire given to 100 BPRS Dana Amanah Surakarta customers using a Likert scale, namely strongly agree, agree, neutral, disagree, and strongly disagree. The sampling technique used in this study is Accidental Sampling, which is a method of selecting respondents by chance, but still ensuring that the selected individuals or objects can be trusted as relevant data sources.

The research question indicators are based on the research indicators. as presented in Table 1 below.

**Table 1. Indicators**

Variables	Definition	Indicator	Source
Loyalty	Loyalty is a firm commitment to repurchase or resubscribe to products, services and services at an agency even though it will potentially cause a shift in customer behaviour.	Refers others, Commitment, Repurchase, Always likes the product, Habit Transactions, Confident that the product is the best.	(Wahidatur Rohma, 2021)
Customer Experience	customer experience is respondents' assessment of internal and subjective responses of customers to responsive or weak contact through an industry or bank.	Sense, Feel, Think, Relate.	(Purba Septian, Bernadita, 2021)



Company Image	Corporate image is a reflection of the company itself.	Advertising, Public Relations, Physical Image, and Experience	(Purba Septian, Bernadita, 2021)
Digital Marketing	Digital marketing uses the internet and interactive technology to enable interaction and connect dialogue between a company and its registered consumers.	Cost per transaction, Incentive programmes, Site design, and Interactivity	(Santoso, 2021)

The data analysis technique in this study uses the SPSS application. The methods used in this study include descriptive statistics and multiple linear regression analysis.

### Results and Discussion

The characteristics of respondents are divided based on gender, age of respondents, and the profile of length of time being a customer. Based on gender, it is dominated by women with data 57% female 43% male of all 100 respondents at BPRS Dana Amanah Surakarta. Based on age there are 3 classifications, namely 20-29 years old, 30-39 years old, and 40-49 years old. Based on the length of time being a customer is categorised into 3 namely less than a year, 1-5 years, and more than 5 years.

**Table 2. Length of Time as a customer**

Age of Respondents	Number of Respondents	Percentage
20-29	35	35%
30-39	43	43%
40-49	22	22%
Total	100	100%

Source: Primary data processed, 2025

With this data, it can be said that ages 30 to 39 years dominate, followed by ages 20 to 29 years and ages 40 to 49 years.

**Table 3. Length of Time as a customer**

Length of times as a customer	Number of Respondents	Percentage
< 1 year	25	25%
1-5 years	48	48%
> 5 years	27	27%
Total	100	100%

Source: Primary data processed, 2025

### Validity and Reability Test

The validity test is a useful test to see the validity of the questionnaire distributed by considering  $R_{hitung} > R_{tabel}$  and a significance value of not more than 0.05. The number of samples was 100 respondents, to determine  $R_{tabel}$  the formula  $df = n - 2 = 100 - 2 = 98$  was used. At a significance level of 5%, the  $R_{tabel}$  value is 0.196. The validity test results show that all question items are valid.



Reliability test is used as a tool to measure a variable used by researchers from the questions given. In the reliability test, this can be done by comparing the Cronbach's Alpha value  $> 0.6$ . The reliability test results on all question items are reliable.

### **Classical Assumption Test**

Normality test is used with the aim of testing whether the data used is normally distributed or not. The normality test in statistical analysis uses Kolmogorov-Smirnov, which is a sig value  $> 0.05$ . The Kolmogorov-Smirnov normality test results show a significance value of  $0.142 > 0.05$ , so the conclusion is that the data in the test is normally distributed. In addition, the normality test using the normal P-Plot graph states that the regression model is normally distributed because the points on the graph follow the diagonal line. So that this normality test has fulfilled the normality test using the normal P-Plot graph.

Multicollinearity test is used in testing regression models where there is a correlation between independent variables or to state that the independent variables are not affected or free from multicollinearity symptoms. Where if the VIF value is  $< 10.00$  and the Tolerance value  $> 0.1$ , multicollinearity does not occur. The Multicollinearity Test results show that in the perception of Customer experience VIF  $1.103 < 10.00$  and a tolerance value of  $0.906 > 0.1$ . In the perception of Company Image VIF  $1,106 < 10.00$  and a tolerance value of  $0.904 > 0.1$ . In Digital Marketing VIF  $1.007 < 10.00$  and a tolerance value of  $0.993 > 0.1$ . So, the conclusion in the test is that there is no multicollinearity.

The heteroscedasticity test is used to test the regression model to determine whether there is an inequality of variance from the residuals of one observation to another. Using the Graph (Scatterplot) method which displays the relationship between two numerical variables using coordinate points on the Cartesian plane, it can be seen that the distribution of the resulting points is randomly scattered without forming a specific pattern. This proves that there is no heteroscedasticity in this study.



### Hypothesis Test

Partial tests are carried out to determine whether there is an individual influence

between independent or explanatory variables on the dependent variable. The significance value is  $<0.05$  or  $T_{hitung} > T_{tabel}$ .

**Table 4. T test**

Modal	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.595	3.579		1.843	.068
Customer_Experience	.331	.105	.296	3.153	.002
Citra_Perusahaan	.264	.116	.214	2.278	.025
Digital_Marketing	.375	.141	.239	2.662	.009

Dependent Variable: Loyalitas

Source: Primary data processed, 2025

To find out the value of t table, it can be calculated using the formula t table  $= t(a/2; n-k-1) = 0.05/2; 100-3-1 = 0,025; 96 = 1,985$

Description: a: Level of significance k: Number of independent variables n: Number of respondents Based on the results of table 4, the t-test can be concluded, the results of the t-test (partial) show that the significance value of customer experience (X1) on customer loyalty (Y) is  $0.002 < 0.05$  and the tcount value is  $3.153 > t1$  table 1.985, then  $H_0$  is rejected and  $H_1$  is accepted. This means that customer experience (X1) has a positive and significant effect on customer loyalty. The significance value of company image (X2) on customer loyalty (Y) is  $0.025 < 0.05$  and the tcount value is  $2.278 > t1$  table



1.985, then  $H_0$  is rejected and  $H_2$  is accepted. This means that the company's image (X2) has a positive and significant effect on customer loyalty. The significance value of digital marketing (X3) on customer loyalty (Y) is  $0.009 < 0.05$  and the tcount value is  $2.662 > t_1$  table 1.985, then  $H_0$  is rejected and  $H_3$  is accepted. This means that digital marketing (X3) has a positive and significant effect on customer loyalty.

**Test Coefficient of Determination (R Square)**

The coefficient of determination test is a statistical method that measures the percentage of variation in the dependent variable that can be explained by the independent variables in a regression model.

**Table 5. R Square Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.481 <sup>a</sup>	.231	.207	257.878
a. Predictors: (Constant), Digital_Marketing, Customer_Experience, Citra_Perusahaan				
b. Dependent Variable: Loyalitas				

Based on table 5. shows that the Adjusted R Square value is 0.207 so it can be concluded that the contribution of the independent variable customer experience, company image, and digital marketing is 20.7% to customer loyalty. Then the remaining 79.3% is influenced by other variables outside this study.

**Multiple Linera Regression Analysis**

In this study, multiple linear regression analysis was used to determine the effect between the independent variable and the dependent variable. The



following are the results of multiple linear regression analysis tests of customer experience variables (X1), company image (X2), and digital marketing (X3) on customer loyalty (Y).

The regression equation model obtained is:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

After analysis, the following equation is obtained

$$Y = 6.595 + 0.331 X_1 + 0.264 X_2 + 0.375 X_3 + e$$

With the results of the multiple linear regression equation above, it can be explained that:

1. The constant value ( $\alpha$ ) in the results of this test is 6.595, which is positive if the variable customer experience (X1), company image (X2), and digital marketing (X3) is 0, there will be an increase in the number of customer loyalty variables (Y) of 6.595.
2. The coefficient (Customer Experience) X1 of 0.331 means that every time there is an increase in variable X1 by 1%, customer loyalty increases to 0.331 or vice versa, every time there is a decrease in variable X1 by 1%, customer loyalty decreases by 0.331.
3. The coefficient (Company Image) X2 of 0.264 means that every time there is an increase in the X1 variable by 1%, customer loyalty increases to 0.264 or vice versa, every time there is a decrease in the X2 variable by 1%, customer loyalty decreases by 0.264.
4. The coefficient (Digital Marketing) X3 of 0.375 means that every time there is an increase in variable X1 by 1%, customer loyalty increases by 0.375 or vice versa, every time there is a decrease in variable X3 by 1%, customer loyalty decreases by 0.375.

### **Effect of Customer experience on Customer Loyalty**

Based on the first hypothesis in this study, it states that customer experience has a positive and significant effect on customer loyalty. This is



evidenced by the results of the T test (partial test) which obtained a significance value  $<0.05$ , which is 0.002. In addition to the significant value  $<0.05$ , there is a tcount value of  $3.153 > t$  table 1.985. From these results it can be concluded that H1 is accepted and H0 is rejected. This means that if the customer experience variable rises, the customer loyalty variable also rises. Conversely, if the customer experience variable goes down, the customer loyalty variable also goes down.

In the theory of planned behaviour, the customer experience variable is included in the behavioural belief factor. According to Azjen, there are 3 factors that can influence customers in their loyalty, namely behavioural beliefs, normative beliefs, and control beliefs. In this case, customer experience falls into the behavioural belief category. (Ni Nyoman Anggar Seni and Ni Made Dwi Ratnadi, 2017) When customers have a positive experience with a bank or agency, it will form behavioural beliefs that can strengthen customer intentions to remain loyal. This means that the better and more positive the customer's experience with an agency, the higher the likelihood of the customer remaining loyal. Based on the results of the research that has been done, customer experience can affect customer loyalty at BPRS Dana Amanah Surakarta.

In line with the results of researchers, research conducted by Fadilla et al. states that customer experience has a positive and significant effect on customer loyalty BSI Medan Pulo Brayan Branch. (Fadilla et al., 2024) The results of his research explain that customer loyalty to the bank is strongly influenced by good and positive customer experience. This means that the more optimal the service, product and understanding the needs and desires of the customer, it will strengthen and increase customer loyalty. Therefore, every bank must have high standards or SOPs for customers so that these customers have a bond with the bank and will always be loyal.





### **The Effect of Company Image on Customer Loyalty**

Based on the second hypothesis in this study, it states that company image has a positive and significant effect on customer loyalty. This is evidenced by the results of the T test (partial test) which obtained a significance value  $<0.05$ , which is  $0.025$ . In addition to the significant value  $<0.05$ , there is a tcount value of  $2.278 > t \text{ table } 1.985$ . From these results it can be concluded that  $H_2$  is accepted and  $H_0$  is rejected. This means that if the company image variable rises, the customer loyalty variable also rises. Conversely, if the company image variable goes down, the customer loyalty variable also goes down.

In the theory of planned behaviour, the customer experience variable is included in the behavioural belief factor. According to Azjen, there are 3 factors that can influence customers in their loyalty, namely behavioural beliefs, normative beliefs, and control beliefs. In this case, the company image falls into the normative belief category. (Ni Nyoman Anggar Seni and Ni Made Dwi Ratnadi, 2017) When the company has a positive reputation, for example, commitment to sharia values, active in social activities, has a clean and fragrant office, customers will be more encouraged to be loyal. Conversely, if the company's image is bad, such as bad financial issues, not clean and fragrant and unsatisfactory service, there will be a loss of trust from customers. This means that the better and more positive the company's image is built, it will form trust and encourage customers to be loyal to the bank.

In line with the results of researchers, research conducted by Mangiri and Sasabone states that the company's image has a positive and significant effect on customer loyalty. In the results of his research, he explained that if the company's image is good, then customer trust can be formed and customers will feel comfortable and continue to make transactions with the company. Therefore, a good company image will also increase the company's reputation and positive impression so that customers will be proud to be part of the company. (Nungky Junior Saeman Mangiri and Luana Sasabone, 2023)



### **The Effect of Digital Marketing on Customer Loyalty**

Based on the third hypothesis in this study, it states that company image has a positive and significant effect on customer loyalty. This is evidenced by the results of the T test (partial test) which obtained a significance value  $<0.05$ , which is  $0.005$ . In addition to the significant value  $<0.05$ , there is a tcount value of  $2.662 > t \text{ table } 1.985$ . From these results it can be concluded that  $H_3$  is accepted and  $H_0$  is rejected. This means that if the digital marketing variable rises, the customer loyalty variable also rises. Conversely, if the digital marketing variable goes down, the customer loyalty variable also goes down.

In the theory of planned behaviour, the customer experience variable is included in the behavioural belief factor. There are 3 factors that can influence customers in their loyalty, namely behavioural beliefs, normative beliefs, and control beliefs. In this case, digital marketing falls into the control belief category. When a bank has digital services and can be accessed by customers where customers find it much easier to access bank services through a digital platform, it will help customers become loyal because it facilitates access or communication with the bank. Conversely, if the digital service does not support the customer in communication with the bank, the customer will look for other alternatives that can facilitate the customer. This means that the easier it is for customers to access digital services both for communication and transactions, the more loyalty will increase.

In line with the results of researchers, research conducted by Makom states that digital marketing has a positive and significant effect on customer loyalty. (Rona Makom, 2023) The results of his research explain that if digital marketing not only markets products but can form bonds with customers through relationships built by banks and their customers with a digital touch. Therefore, customers will have their needs met so that loyalty is created in the minds of customers.



## Conclusion

Based on the findings of research that has been conducted regarding the influence of customer experience, corporate image, and digital marketing on customer loyalty at BPRS Dana Amanah Surakarta, customer experience has a positive and significant influence on customer loyalty. This means that if the customer experience variable increases, the customer loyalty variable will also increase. Conversely, if the customer experience variable decreases, the customer loyalty variable will also decrease. Corporate image has a positive and significant influence on customer loyalty. This means that if the corporate image variable increases, the customer loyalty variable will also increase. Conversely, if the corporate image variable decreases, the customer loyalty variable will also decrease. Digital marketing has a positive and significant influence on customer loyalty. This means that if the digital marketing variable increases, the customer loyalty variable will also increase. Conversely, if the digital marketing variable decreases, the customer loyalty variable will also decrease. Based on the results of the analysis and conclusions, several recommendations can be made, including: BPRS Dana Amanah Surakarta should always pay attention to service excellence for customers as it will affect their transaction experience, maintain a trustworthy image, and always help MSMEs, orphans, and mosque caretakers for the good of the community. In the future, a team of content creators should be formed for digital marketing so that the HRD division does not have to handle multiple tasks. For future researchers, other variables or factors can be selected so that subsequent studies can identify other factors or variables that influence customer loyalty.

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