https://journal.ypidathu.or.id/index.php/ijen/
P - ISSN: 2988-1579
E - ISSN: 2988-0092

The Influence of Islamic Bank Customer Experience and Perception on Brand Equity and Customer Satisfactionn Customer Satisfaction

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ABSTRACT

Background. This paper offers novelty in addressing the digitization trend and competitive challenges faced by banking service providers in achieving customer satisfaction in the digital economy ecosystem. It specifically focuses on customers of Bank Sya-riah Indonesia the leading Islamic banking company in Indonesia. The value of this paper lies in its insights for banking professionals, researchers, and policy makers in navigating the digital landscape and enhancing customer-centric digital banking services.

Purpose. The population of this study consists of customers aged 18 years and over who use mobile banking services provided by Bank Syariah Indonesia, one of the largest Islamic banking companies in Indonesia in terms of market capitalization. Purposive sampling was used to obtain a sample of 160 respondents who met the research criteria.

Method. This study uses quantitative methods with the type of experimental research that aims to examine the effect of using the Kinemaster application on the learning outcomes of Natural Science students in class VII UPT SMP Negeri 3 Pitu Riase.

Results. The results of this study indicate that offline experience has no positive effect on brand image, other results online experience has a positive effect on brand im-age, and brand experience affects customer satisfaction, In addition, online experience is found to have a significant positive effect on offline experience.

Conclusion. The findings of this study can provide valuable insights into the influence of offline and online experiences on brand equity and customer satisfaction with e-services in the Indonesian banking industry. This provides banks with a deeper understanding of consumer behavior and the important satisfaction factors that drive long-term decision-making in banking services.

KEYWORDS

Brand Equity, Offline Experience, Online Experience

Citation: Harisandi, P., Hurriyati, R., Dirgantari, P., Jalaludin, E. (2023 The Influence of Islamic Bank Customer Experience and Perception on Brand Equity and Customer Satisfactionn Customer Satisfaction. *International Journal of Educational Narrative*, *1*(6), 376–388. https://doi.org/10.55849/ijen.v1i6.608

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Received: December 12, 2023

Accepted: December 15, 2023

Published: December 30, 2023

INTRODUCTION

Transactions are activities that are carried out daily, because transactions are activities that must be done daily. Technological advances bring significant changes and progress in various fields of human life (Gursoy dkk., 2019). The utilization of technology plays an important role in the business world, it is important for the business world to remain competitive (Becker & Jaakkola, 2020). Another reason is that online trading has become a habit in Indonesia, especially in the context of the Covid-19 pandemic (Harisandi & Wiyarno, 2023) The banking industry is one of the business entities that benefit from technological advances. Over time, the Indonesian banking landscape has changed (Matarazzo dkk., 2021). One of the factors driving these changes is the emergence of challenges due to the transition of Indonesia's business ecosystem from traditional to digital (Zhao dkk., 2019). No stopping at the transformation to a digital business ecosystem, a number of businesses in various industries are also finding opportunities to work together and create an integrated business ecosystem using application programming interface (API) technology (Kumar dkk., 2019). The banking industry must respond quickly to the changes and challenges of the digital era. In 2021, the Financial Services Authority (OJK) issued new regulations related to digital banking (Hu dkk., 2019). These provisions are contained in POJK Number 12/POJK.03/2021 Chapter IV Articles 23 to 31, including the definition of digital banking, capital provisions, administrative expertise required, and specific guidelines for the implementation of digital banking and safe banking. sustainable services (Financial Services Authority of the Republic of Indonesia, 2021) (Baabdullah dkk., 2019).

The trend of using mobile banking services is increasing along with the increasing public awareness of the ease and convenience of conducting financial activities in the digital era (Zhao & Bacao, 2020). Based on data from Bank Indonesia (BI), until April 2023, the value of digital banking transactions in the country reached IDR 4,264.8 trillion or nearly IDR 4.3 million (Fernandes & Oliveira, 2021). This value includes various digital banking transactions classified by the Financial Services Authority (OJK), namely internet bank-ing, SMS banking/mobile banking, and phone banking. Looking back five years, by April 2023, the value of digital banking transactions nationwi de will increase by 158% compared to April 2018. One of the largest Islamic banks in Indonesia is Bank BSI (Hu dkk., 2019). BSI is a bank established from the merger between PT Bank Brisyariah Tbk, PT Bank Sya-riah Mandiri and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially issued a merger permit for three Islamic banking companies on January 27, 2021 through letter number SR-3/PB.1/2021. Furthermore (Boone, 2019), on February 1, 2021, President Joko Widodo officially announced the presence of BSI. To date, the number of BSI Mobile users has reached 5.18 million users, an increase of 37% compared to the same period last year (Pantelic dkk., 2019). Overall, BSI has implemented a system to move its transactions to various channels, particularly BSI Mobile, Cash Management (Makarenko dkk., 2022), and Digital transactions (Anshari dkk., 2019). "The number of transactions in electronic channels in March 2023 reached 143.59 million transactions or accounted for 97% of the total number of transactions. While the remaining 3% still use cashier services, he said in the presentation of BSI Performance (Syazali dkk., 2019), Thursday (April 27, 2023) (Kaasinen dkk., 2020). With the increase in the number of mobile banking users, the cumulative number of transactions through BSI mobile in March 2023 reached 86.4 million or grew 57% compared to the same period last year (Zhao & Bacao, 2020). "This also boosted mobile fee-based income which increased by 5 percent YoY to reach 64 billion in March 2023,"

The marketing world is undergoing a digital revolution driven by rapid change Product innovation is equally important in internet technology and social media. Products issued by business owners must be innovative (Andriyandi dkk., 2020). Product individuality as a result of temporary innovation brings more competition So that technological advances bring significant changes and progress in various sectors of human life (Muslimin dkk., 2020). The utilization of technology plays an important role in the business world, becoming a necessity for companies to remain competitive (Kim dkk., 2019). One of the business entities that utilize technological advances is the retail industry sector. Over time, the banking business landscape in Indonesia has changed. One of the factors driving this change is the emergence of challenges due to the transformation of Indonesia's business ecosystem from conventional to digital. Not stopping at the transition to a digital business ecosystem, several business actors from various sectors have also found opportunities to collaborate and create an integrated business ecosystem using Application Programming Interface (API) technology (Choudhury dkk., 2019). Changes in consumption patterns of Indonesians driven by digital transformation accelerated by the COVID-19 pandemic encourage digital banks to provide the best digi-tal retail customer experience without direct physical contact in making purchases. The growing global trend towards increased digitization of retail businesses, which was already underway before the pandemic, is driven by rapid technological advancements and changing customer preferences that seek a convenient and efficient banking experience. Customer experience is an important aspect that organizations need to prioritize (Mansoor, 2020).

The platform for purchasing goods has shifted to the Internet, mobile devices, and the metaverse (Heine & Berghaus, 2014). Technological advances have brought changes to the consumer experience (K. H. Kim, Ko, Kim, & Jiang, 2021). Consumer experience in this new environment is an important variable in predicting consumer behavior (Bartsch et al., 2019; Akdim et al., 2022; Jeong et al., 2023) in (García, Galindo, & Suárez, 2018). Understanding how customer experience influences acceptance is critical to the decision-making process of consumers adopting new technological innovations (Ferdiansyah dkk., 2022). In addition, the relationship between shopping experience and consumer emotions towards luxury brands is important (Ko, Phau, & Aiello, 2016). As the demographics of luxury brand consumers become younger, it becomes important for them to create an engaging virtual space through effective content (Guerra-Bustamante dkk., 2019). Therefore, it is important to identify and measure metaverse experiences to effectively utilize the metaverse environment and manage consumer experiences.

Since the 1960s, the concept of experience has been the object of much marketing research. In a pioneering study on experiential consumption (Jaoua dkk., 2022), beliefs about experiential development based on consumption through pleasure were put forward, a notion that contrasts with traditional conceptions of consumption rooted in cognitive information processing. According to the authors, this type of consumption seeks entertainment, amusement (Wani dkk., 2020), fantasy, interest and sensory stimulation (Holbrook & Hirschman, 1982) Thus, one of the elements behind the growing academic interest in the subject is the recognition that experiential offerings are based on consumers' intrinsic and personal memories.

When measuring customer experience outcomes, it is necessary to take into account that brand equity is essential for evaluating the effectiveness of marketing efforts (Aaker, 1996). To achieve brand equity, a feature must be positively rated by consumers. Therefore, the strength of a brand is the result of what consumers see, learn, feel and hear over a period of time (Keller, 2003). Thus, consumer experience has an influence on brand equity (Xu & Chan, 2010). In addition, to build brand equity, it is recommended that consumer/brand emotional relationships should be built (Cai, Hobson, & Hobson, 2004; W. G. Kim, Jin-Sun, & Kim, 2008).

Research conducted by (García et al., 2018) in Spain aims to measure the relationship between online experiential marketing (during the purchase process involving information search and booking) and offline experiential marketing (during the stay) with hotel brand equity. The variables used by researchers include online experience, offline experience, and brand equity. The research findings show that the experience during the hotel stay, in contrast to the online purchase process, has an influence on hotel brand equity. However, the online experience has a significant impact on the hotel stay experience ...

Research conducted by (Bravo, Martinez, & Pina, 2019) in Spain aims to analyze the customer experience at a hotel and its impact on customer attitudes for both individual hotels and hotel chains. In particular, this study focuses on the impact of service perception on emotions, satisfaction, attitudes towards the hotel chain, intention to return, skepticism towards negative information and Word of Mouth (WOM). . This paper tests the service hypotheses of perceived emotion, satisfaction, attitude towards the hotel chain, intention to return, skepticism towards negative information and Word of Mouth (WOM). The results of the research findings found that the service perceptions and emotions evoked by each hotel influenced customer responses towards the ho-tel chain. Among all the results considered, the strongest impact was found on WOM.

Another study by (Šeric & Ozretic-Došen, 2018) aimed to examine the effect of communication consistency through online and offline media on two important hospitality marketing variables, perceived service quality and brand loyalty, by adopting the partial least squares (PLS) method in South Korea. The researchers used indicators of online and offline communication consistency, perceived service quality and brand loyalty. Specifically, our findings show that consistent messages and images through different online and offline media channels strongly influence perceived service quality. In addition, this study shows that the integration of Communication marketing communities through online and offline media can drive consumer loyalty to relationship brands in both hotels and restaurants. However, although the impact of perceived community of communication consistency on brand loyalty is found to be direct in hospitality firms, it appears to be mediated by perceived quality in fast food restaurants. In addition, perceived quality was found to have strong impact on brand loyalty in both empirical settings.

Therefore, this study aims to address the research gaps identified in the three journals. The current study is a modification of the study (García et al., 2018). The main difference is that the previous study examined the variables and added the studied customer satisfaction variable. In this study, the sector was changed to the retail sector.

Literature Review and Hypotheses

Brand equity: definition and relevance in the banking sector The concept of brand equity introduced by Aaker is defined as: The set of brand assets and liabilities associated with a brand - its name and symbol - that add value to, or subtract value from, a product or service (Aaker, 1991). This author distinguishes four aspects: brand loyalty, brand association, brand awareness and perceived quality. Brand equity is an important intangible asset. Being a multidimensional concept, marketing researchers and practitioners have not agreed on how brand equity should be conceptualized and measured (Chowudhury, 2012). Brand equity has been examined from two different perspectives - financial and customer-based. The first perspective on brand equity that is not discussed in this article is the value of the financial assets it creates for the franchised business. This method measures the results of customer-based brand equity. (Lassar, Mittal, & Sharma, 1995)

Regarding the definition, brand loyalty is the relationship that consumers develop with a brand, which leads to attitude or behavioral resistance to change. On the other hand, perceived quality is the perception among clients regarding the total quality or superiority of a product or service. Moreover, brand association is defined as any element connected to memory (Aaker, 1991). Brand association is "a set of indicators of a brand's ability to achieve differentiation" (Aaker, 1996). Contains various meanings of a brand for consumers and forms a brand image (P. K. Kotler, 2013). Oliver (Oliver, 1999) defines brand loyalty as "a deeply held commitment to repurchase or re-subscribe to a preferred product or service consistently in the future". Its associations are physical appearance, logo, number of stars, brand history and reputation, relative price, country of origin, location and image (Ford, Smith, & Swasy, 1990). Finally, brand awareness refers to the consumer's ability to identify a brand from memory, thus increasing the likelihood that the brand can be recalled with or without external assistance (Keller, 2003). The concept of brand equity is then associated with consumers, as defined by (Keller, 2003) as: "the differential effect that brand knowledge has on consumer responses to brand marketing." Furthermore, brand equity should be understood as the favorable or unfavorable attitudes and perceptions that form in the consumer's mind and influence his or her behavior (Hess, 1995).Thus, positive brand equity occurs when consumers respond positively to the marketing activities of a brand, compared to where the brand is located.The same activities are carried out for the same product or service without a brand name. Therefore, positive brand equity for consumers leads to increased revenue and profits (Keller, 2003) because it will affect consumer preferences, purchase intentions and brand choice (Lassar et al., 1995). the relevance of evaluating marketing effectiveness based on experience. The importance of brand equity in services is related to its inherent characteristics as intangible. Thus, services with strong brand equity, in addition to offering the promise of future satisfaction, increase customers' confidence in purchasing products they cannot see (Parasuraman, Zeithaml, & Berry, 1998). In the case of the tourism sector, it is worth noting that hotels see brands as a quick way for customers to identify and differentiate them (Ahmed, Zaidi, Alam, Streimikiene, & Parmar, 2023). This identification results in hotels associated with chains with positive brand equity having higher occupancy rates and revenues (Christodoulides, De Chernatony, Furrer, Shiu, & Abimbola, 2006), resulting in a positive relationship between brand equity and financial returns (Jiang, Kim, Ko, & Kim, 2023). Thus, higher financial returns are behind the greater preference and purchase intention generated by banks with greater brand equity (Manansala, Arasanmi, & Ojo, 2022) regarding brand equity development, H1. Consumer experience during transactions has a positive effect on Brand Equity in the banking sector.

The positive effect of customer online experience on Brand Equity in the banking sectorExperiential marketing consists of offering original activities related to the senses that are conducive to experimentation and action.

conducive to experimentation and action. This includes the environment and design fostering interaction with employees and other reference groups, and the development of quality/price/promotional attributes in the product or service (Flavián, 2005). Once the concept of experience is defined, it is necessary to identify its contribution to the service and the marketing action itself. In addition, services are attribute-based and evaluated by different agents such as the business itself customers or suppliers. In contrast, experiences are more holistic and evaluated internally by each client (Otto & Ritchie, 1995). For the economic rationality of services, experiential marketing serves as a value enhancer for hedonic and sensory Experiential marketing (Davis, 2014). On the other hand, marketing requires identifying and meeting the demands of people and society in a cost-effective manner (P. and K. L. K. Kotler, 2016) To achieve this goal, experiential marketing augments the creation of sensory, emotional, cognitive and relational value among consumers (Williams, 2006).

Regarding the impact of experiential marketing actions, businesses become competitively advantage in the market when they focus on developing memorable experiences (Pine & Gilmore, n.d.; Rivera, Semrad, & Croes, 2015) that foster consumer loyalty. Consumers in fact tend to be loyal to a brand that provokes hedonic emotions (Holbrook & Hirschman, 1982). Thus, following the idea that consumer experiences are 85 percent emotional (Shaw & Ivens, 2002), businesses that offer such experiences will generate greater loyalty. Experience not only influences the dimensions of loyalty but also has a positive association effect. (Chang & Chieng, 2006). Thus, experiential marketing can enhance brand associations by changing consumer perceptions (Smilansky, 2009).

Thus, the experience generated by service has a significant influence on brand equity (Chaudhuri, 1995; Shamim & Muhammad, 2013) resulting in the following hypothesis:

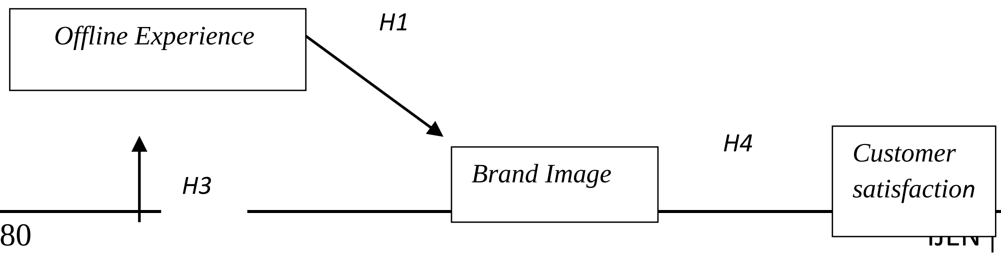
H2. Customer Online Experience has a positive effect on Brand Equity in the field of banking. Experience appears in different ways, both indirectly and directly. Indirect experience occurs when consumers are exposed to intangible aspects of marketing, while direct experience occurs when consumers buy or consume a product or service (Brakus et al., 2009). Both types of experience must be taken into account if businesses are to gain an edge over the competition. Thus, Wu et al. (2004) showed that brand experiences through online channels lead to similar experiential responses to those made offline. When consumers interact with brand-related stimuli in online channels, these experiences will contribute to the overall brand experience (Shim, 2012). Therefore, consumers' experiences in different channels (e.g. online) are expected to influence related (offline) experiences and relationships with the brand (Huang et al., 2015). This leads to the proposal of the following hypothesis:

H3. Nasabar's experience during the online transaction process affects the offline transaction experience at the Bank.

The Effect of Brand Equity on Customer Satisfaction

Recent research on the impact of hospitality technology and onsite service quality on brand equity, particularly in the banking industry, has been limited. Although research has been conducted on the impact of technology and service quality, most previous studies have focused on the impact of these precedents on dependent variables, such as customer satisfaction (Raheman, 2017) and customer loyalty (Miguel-Dávila, J. Á., Valdunciel, & Flórez, 2010) which are indirectly related to brand equity. In addition, it is often studied outside the banking industry (ArulPrasad, 2021). Previous research results often corroborate the positive effects of self-service technology and on-site service quality on these dependent variables, suggesting that these precedents may have a brand equity impact in the banking sector. More about this source text required source text to get additional translation information send input, Side panel, History, Saved, Contribute. Previous research conducted by (Vajrapatkul & Rojniruttikul, 2023) found that improving the quality of self-service technology and on-site services can increase brand equity. The results of further findings conducted by (Clarisa, Ellitan, & Kristiyanto, 2023) found that physical quality and brand identification had no significant effect on customer satisfaction. While trust and environment have a significant effect on customer satisfaction. Finally, customer satisfaction has a significant influence on brand loyalty. The findings further suggest that customers' experience of global brands can increase their authenticity and brand equity in the marketplace as well as an understanding of what consumers do. and brand equity in the market as well as an understanding of what consumers do and don't feel about products/services in order to increase their satisfaction (Tran, 2011). feelings towards products/services to increase their satisfaction (Tran & Nguyen, 2022). From the results of previous research, the authors propose the following hypothesis:

H4. Brand Equity affects customer satisfaction.



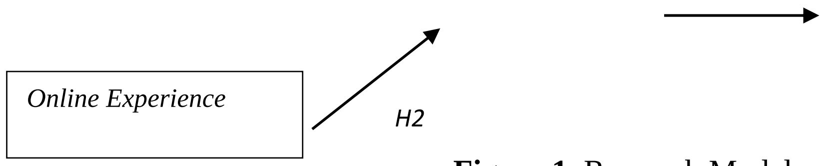


Figure 1. Research Model

RESEARCH METHODS

This research is classified as quantitative research because it involves measured data through surveys. The population used in this study consists of individuals who are users of BSI mobile banking services and have actively used the service more than once in the past month. According to (Hair, Black, Babin, & Anderson, 2018), the minimum sample size that can be used is at least five to ten times the number of indicators or questions in the questionnaire. In this study, there are a total of 16 indicator questions, so the required sample size is 160 respondents. The final number of individuals who participated in this study and filled out the questionnaire completely was 210 respondents. The data in this study were collected through a survey conducted by distributing online questionnaires using Google Forms to find out how respondents' experiences while using mobile banking services regarding service quality, satisfaction and loyalty.

The variables used in this study totaled six and each was measured using three items developed by (Ul Haq & Awan, 2020) and (García et al., 2018) with modifications. The items used are shown in Table 1.

Variabel	Dimention	Source
Offline Experience	Sensory Affective Intellectual	(García et al., 2018)
Online Experience	Pragmatic Hedonic Sociability Usability	(García et al., 2018)
Brand equity	Loyalty Awareness Quality Associations	(García et al., 2018)
Customer satisfaction	*Tangibles* *Reliability* *Responsiveness* *Assurance*	(Ul Haq & Awan, 2020)

Empathy

RESULTS AND DISCUSSION

Respondent Characteristics

In the study, questionnaires were distributed to respondents online. Of the 210 respondents collected, classification was carried out to facilitate the examination of respondent characteristics. It was found that 60 respondents were not users of the BSI mobile banking application so that a total of 160 respondents met the criteria.

Table 2. Respondent Characteristics

User of BSI mobile banking application services (mobile banking)	Amount	Percentage
Yes	160	76%
No	50	24%
Total	210	100%

Source: Primary data processed, 2023

Of these, 55.64% or 133 respondents were between 18 to 30 years old, 16.52% or 29 respondents were between 31 to 45 years old, and 27.85% or 32 respondents were between 46 to 60 years old. So it can be concluded that the majority of BCA mobile banking respondents are in the age range of 18 to 30 years.

Table 3. Respondent Characteristics

Age	Amount	Percentage
18 - 30	57	36%
31 - 45	53	33%
46 - 60	50	31%
Total	160	100%

Source: Primary data processed, 2023

Theoretical Implication and Managerial Implication

In table 2. shows the results of testing the outer model where this test aims to specify the relationship between latent variables with all indicators, social media, entrepreneurship education, innovation and business interest. Measurement of this model is measured by reliability and validity testing. Measurement of reliability can be seen from the results of crombach alpha where the results of testing indicators on each variable are valid with outer loading> 0.7. From the test it is found that the results of all variables are reliable because the results have met the cut off for social media variables of 0.973; entrepreneurship education of 0.982 and innovation of 0.977 and business interest of 0.991 which are more than 0.7 and can be said to be ideal results, while for the results of composite reliability social media of 0.978; entrepreneurship education of 0.984 and innovation of 0.982 and business interest of 0.992 is greater than 0.8, this shows that the value of each indicator has consistency in measuring its construct.

Table 4. Research Indicator Validity and Reliability Test Results

Variabel/Indikator	**Outer Loading**	**Crombach Alpha**	**Composite Reliability**	**Kesimpulan**
Offline Experience		0,844	0,909	Reliabel
- Sensory	0,967			Valid
- Affective	0,712			Valid
- Intellectual	0,935			Valid
Online Experience		0,915	0,938	Reliabel
- Pragmatic	0,869			Valid
- Hedonic	0,880			Valid
- Sociability	0,921			Valid
- Usability	0,889			Valid
Brand Equity		0,848	0,896	Reliabel
- Loyalty	0,844			Valid
- Awareness	0,819			Valid
- Quality	0,819			Valid
- Associations	0,824			Valid
Customer Satisfaction		0,818	0,873	Reliabel
- *Tangibles*	0,764			Valid
- *Reliability*	0,703			Valid
- *Responsiveness*	0,794			Valid
- *Assurance*	0,802			Valid
- *Empathy*	0,737			Valid

Source: Primary data processed, 2023

Almost all indicators on each variable are valid because they are greater than 0.7 All variables have also been reliable because they have met the cut off used in this study so that it can be concluded that all variables and items used in this study meet the validity and reliability in variable measurement.

Tabel 5. Indeks Pengujian Model

Endogenous Variabel	Cut of Value	Hasil Analisis	Evaluasi model

R 2			
Offline Experience	≥ 0,20	0,072	NOT FIT
Brand Equity	≥ 0,20	0,069	NOT FIT
Customer Satisfaction	≥ 0,20	0,254	FIT

Sumber: Data Primer yang diolah, 2023

Test results in table 3. In the reliability indicator, the results show that the Offline Experience variable has an R square value of 0.072 and Brand Equity has an R square value of 0.069. The model can be categorized as not strong because the endogenous variables have an R-squared value smaller than 0.2, but different results for Customer Satisfaction have an R square of 0.254 in the strong enough category because the R square is more than 0.2 and significant indicator signs are in accordance with the hypothesis.

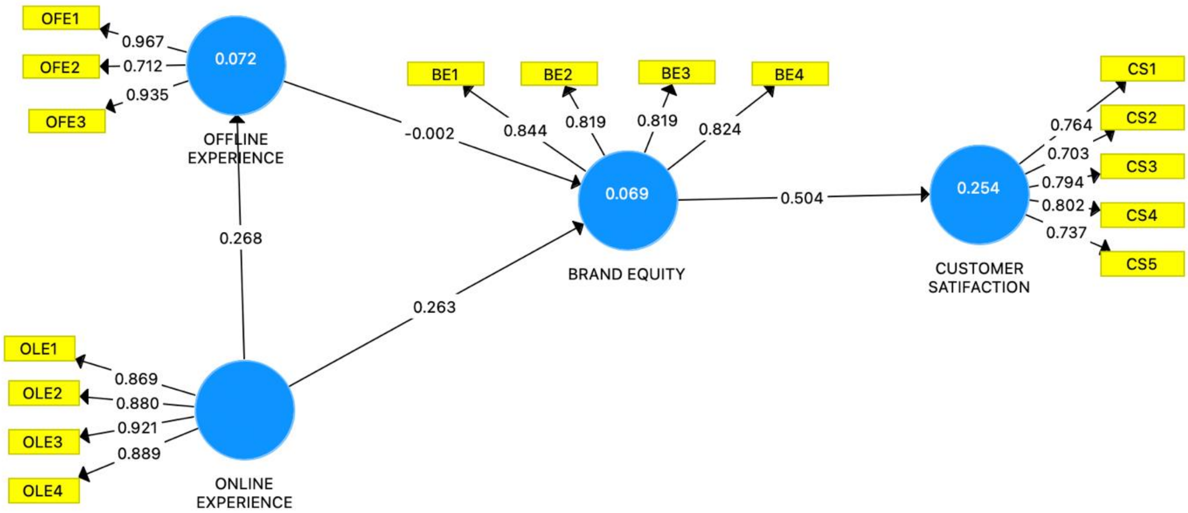


Figure 1. Source Analysis Results: Research data processed, 2023

Figure 2. shows the results of estimation testing from indicators to variables and the relationship between variables. All indicators have contributed to forming their respective variables. OFE1 - OFE3 indicators are the main indicators forming Offline Experience while OLE1 - OLE4 indicators are the main indicators for Online Experience then BE1- IN4 indicators are the main indicators for Brand Equity and CS1 and CS5 indicators are the main indicators for Customer Satifaction.

Table 6. Estimation of

Alur	Jenis	Std. Estimasi	P-Value	Kesimpulan
Offline Experience – Brand Equity	Langsung	-0,002	0,000	Not Significant
Online Experience – Brand Equity	Langsung	0,263	0,000	Significant
Brand Equity – Customer Satifaction	Langsung	0,504	0,000	Significant
Online Experience – Offline	Langsung	0,268	0,000	Significant

Experience

Sumber: Data penelitian yang diolah, 2023

Table 4. shows the results of the standard estimation results obtained Offline experience has no direct effect on Brand Equity, but Online Experience has a direct effect on Brand Equity and Brand Equity has a direct effect on customer Sacti-faction and Online Experience has a direct effect on offline Experience.

Discussion

In table 4. explains the research hypothesis that Online Experience has a positive effect on Brand Equity and Brand Equity has a positive effect on Customer Satisfaction and Online Experience has a positive effect on Offline Experience but Offline Expe-rience has no positive effect on Brand Equity, with the following discussion:

a. Hypothesis Test 1 (H1):

This study has produced findings that Offline Experience has no effect on brand equity of -0.002 so that accept H1 is rejected or which means that there is no direct effect of offline experience on brand equity fans are not meaningful or statistically insignificant. The hypothesis is different from the results of research conducted by (Vajrapatkul & Rojniruttikul, 2023) which states that where on-site service can be done to increase brand equity this research is also not in line with research (García et al., 2018) which shows that offline experience has an influence on hotel brand equity.

b. Hypothesis Test 2 (H2):

This study has produced findings that online experience has an effect on brand equity of 0.263, which means that if online experience increases by one unit, brand equity can increase by 26.3%. This influence is positive. With a P value of 0.000. is 0.001 <0.05 so accept H2 or which means that the direct effect of online expe-rience on brand equity is meaningful or statistically significant. This hypothesis is supported by previous research by (White, Joseph□mathews, & Voorhees, 2013). In the analysis conducted, that consumer perceptions of offline and online service quality have a positive influence on brand equity. The results of this study also support the theory (Kumar, Dash, & Purwar, 2013) which states that in general, the more positive experiences (memorable, unique, and sustainable) caused by the brand, the more consumer satisfaction and the stronger the development of brand equity.

c. Hypothesis Test 3 (H3):

This study has produced findings that the brand equity variable affects the customer satifaction variable by 0.504, which means that if brand equity increases by one unit, customer satisfaction can increase by 50.4%. This influence is positive. With a P value of 0.000. is 0.001 <0.05 so accept H3 or which means that the direct effect of brand equity on customer satisfaction is meaningful or statistically significant. This research is supported by research conducted by (Supriatna, Tanjung, & Juwaini, 2022) where there is a significant influence between customer satisfaction and brand equity on purchasing decisions. Other results were obtained from research conducted by (Biedenbach, Bengtsson, & Marell, 2015) where the significant impact of satisfaction and switching costs on brand equity in a B2B setting. other research found that the relationship between brand identification and satisfaction (Pratama, Siregar, & Sihombing, 2019) Thus interpreted that customer satisfaction is closely related to brand equity because satisfaction is often considered an important precursor to perceived quality, but few studies have investigated the relationship between customer satisfaction and all core dimensions of brand equity. Customer satisfaction is one of the most researched topics in marketing with satisfaction defined and conceptualized in several ways (Oliver, 1999)

d. Hypothesis Test 4 (H4):

This study has produced findings that the parameter coefficient for the effect of online experience variables on offline experience is 0.268, which means that if the online experience increases by one unit, the offline experience can increase by 26.8%. This influence is positive. With a P value of 0.000. is 0.001 <0.05 so accept H4 or which means that the direct effect of brand equity on customer satisfaction is meaningful or statistically significant. This hypothesis is supported by previous research by (García et al., 2018) where the online experience has a significant influence on the offlien experience in staying at the hotel. The results of this study also support the theory (Wu, Gautam, Geng, & Whinston, 2004) showing that brand experiences through online channels generate experiential responses similar to those made offline. As consumers interact with brand-related stimuli in online channels, these experiences will contribute to the total brand experience (Shim, 2012).

CONCLUSION

The purpose of this study is to determine the relationship between offline experience, online experience, brand equity and customer satisfaction in users of Islamic banking services in Indonesia. However, there are several limitations in this study that can be addressed by future researchers. First, the sample size was limited to 160 respondents who were mostly from West Java, Indonesia. Future researchers are encouraged to use a larger sample size and include participants from diverse industry contexts. Second, this study focused on four variables to measure: offline experience, online experience and brand equity and customer satisfaction. Future researchers can explore more specific variables to assess service quality in the banking sector, such as ease of application use, transaction speed, and quality of application features. In addition, future research may consider including additional variables that may affect customer satisfaction and loyalty, such as brand reputation and price. Furthermore, research can be extended to other banking or financial sectors to compare the impact of service quality brand equity variables on customer satisfaction and loyalty.

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