



Online Brand Experience: Drivers and Consequences

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Abstract

The purpose of this study is to determine the influence of brand involvement, customer-brand engagement, online brand experience to brand satisfaction and brand loyalty of mobile banking applications users in BCA, Bank Mandiri, BRI, and BNI as the big four most valuable brands in Indonesia. This study used primary data sources obtained directly by distributing questionnaires to 260 respondents. The sampling method used is non-probability sampling with purposive sampling technique, and the criteria of respondents used in this study are consumers who own and use mobile banking applications at least once a month. The research method used is SEM, analysis of data quality using a validity test and reliability test. The findings of this study are Brand Involvement has a positive effect toward Customer Brand Engagement, Customer Brand Engagement has a positive effect toward Online Brand Experience, Online Brand Experience has a positive effect toward Brand Satisfaction and Brand Loyalty. Brand Satisfaction has a positive effect toward Brand Loyalty.

Faktor Pendorong dan Konsekuensi dari *Online Brand Experience*

Abstrak

Tujuan penelitian ini untuk mengetahui pengaruh brand involvement, customer-brand engagement, online brand experience terhadap brand satisfaction dan brand loyalty pengguna aplikasi mobile banking di BCA, Bank Mandiri, BRI, dan BNI sebagai empat merek yang paling berharga di Indonesia. Penelitian ini menggunakan sumber data primer yang diperoleh secara langsung dengan menyebarkan kuesioner kepada 260 responden. Metode pengambilan sampel adalah non-probability sampling dengan teknik purposive sampling. Kriteria responden adalah konsumen yang memiliki dan menggunakan aplikasi mobile banking minimal sebulan sekali. Metode penelitian menggunakan analisis SEM. Temuan dari penelitian ini adalah brand involvement memiliki pengaruh positif terhadap customer-brand engagement, customer-brand engagement memiliki pengaruh positif terhadap online brand experience, online brand experience memiliki efek positif terhadap brand satisfaction dan brand loyalty. Brand satisfaction memiliki efek positif terhadap brand loyalty.

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INTRODUCTION

Online banking is the latest technology-based banking services as efficient in cost, convenient and time saving compared to traditional banking services through branch offices (Kalliarasi & Srividya, 2011). Most of Indonesian Bank already have this kind of services, especially BCA, Bank Mandiri, BNI and BRI as the big four most valuable brand in Indonesia (Baramuli, 2018). One of online banking facility that the bank served is the mobile banking application, which is a service system of a Bank to conduct some financial transactions that can be accessed directly by customers through mobile devices such as cellular phones. The mobile banking facility is a facility of the bank in this modern era that follows the development of technology and communication (<http://www.bi.go.id>). Banks need more than mobile banking to engage the customers; they have to provide excellent online experience while the customers using online bank facilities.

The online brand experience is an internal subjective response of individuals to online contact with a brand or company (Morgan-Thomas & Veloutsou, 2013). Several previous studies (Swapana & Padmavathy, 2017; Cleff et al., 2018) explained that some dimensions consists of motivation, convenience, service quality, website accessibility, sensory, affective, cognitive, behavioral, relational and usability as antecedents of online brand experiences. Interestingly, Khan et al. (2016b) found that brand engagement as the antecedents of online brand experience, despite the technological aspect of the online brand experience.

A bank has to create a positive online banking experience by encourage customer brand engagement through consumer involvement of the bank's brand (France et al., 2016). When customers have active involvement with the bank's brand, they will pose high engagement with the bank's brand (France et al., 2016). Hollebeek et al. (2014) states that Customer-Brand Engagement is the consumer's relationship to the brand as a manifestation of cognitive, affec-

tive and behavioral responses conducted outside of the purchasing activity. Customer-brand engagement as an effort to engage consumers with the brand in an emotional interaction with the company (Bowden, 2009; Evan, 2010). Customer brand engagement is considered to be essential due to the fact that loyal customers are less likely to shift to other brands and are able to present suggestions to the company resulting in a continuous competitive advantage (Gong, 2018). Through the existing emotional ties, customer-brand engagement is not just a process of communication between foster long-term relationships between consumers and the brand.

Unique and impressive brand experience is believed to increase brand satisfaction in various fields, such as retailing (Thakur, 2016) and services (Nysveen et al., 2013). Brand Satisfaction plays a vital role in making consumers continue to use the services of a company (Khan et al., 2016b; Veloutsou, 2015).

The online brand experience will provide value to consumers and increase customer satisfaction (Brakus et al., 2009; Chinomona, 2013). Gentile et al. (2007) explained that consumers who experience a good brand can encourage the creation of an emotional bond between the brand and the consumer, which will then increase brand loyalty. Moreover, previous studies also find that good brand experience has a very significant influence on brand loyalty (Kusuma, 2014; Kruger, 2018; Cleff et al., 2018).

Brand loyalty has the power to make it easier for consumers to make decisions, buy the same product or brand, and lower the shift to brand competitors (Yoo et al., 2000; Yoo & Donthu, 2001; Kuncoro & Sutomo, 2018). The importance of establishing consumer brand relationships through a good brand experience that will lead to brand loyalty (Kruger, 2018).

Alhemoud (2010) states that maintaining existing banking customers is more important than finding new customers. Therefore it is crucial for the bank to increase customer satisfaction and loyalty by implementing mobile banking applications (Thye Goh et al., 2014). It

is very challenging especially with the fact that even though online banking applications have been launched, the usage in international level are still low (Souranta & Mattila, 2004), especially in developing countries (Donner & Tellez, 2008). The growth of mobile users in Indonesia are particularly high, however mobile banking utilization is still low (Koo & Wati, 2010). With the small percentage of mobile banking user and significant benefit either for banking institutions and its customer, the usage of mobile banking application must be able to provide a positive experience for the customer.

This study will investigate more about brand engagement as the antecedents of brand online experience and also discuss more the role of online brand experience to achieve brand satisfaction and loyalty. This recent study also has several novelties which are observing online brand experience and this research is conducted in four top banks in Indonesia.

Hypothesis Development

The Influence of Brand Involvement towards Customer Brand Engagement

France et al. (2016) proposed the concept of customer-centered that consists of brand self-congruity and brand involvement as antecedents of brand engagement. Their research proved that brand involvement has a positive influence on brand engagement. Bowden (2009) and Vivek (2012) proposed that customer involvement will influence their engagement with the brand. When the customers have high involvement with the brand, it will increase their focus on engagement. Bowden (2009) and Hollebeek et al. (2014) explained that engagement would be formed when there are consumer interest and personal relevance, where involvement triggers a psychological commitment to engage with the brand. The consumers involved have high interest and see the personal connection with the brand, which encourages consumers to build a passion for the brand and engage themselves in the brand experience as an engaged customer (France et al., 2016).

Through the existing emotional ties, customer-brand engagement is not just a process of interaction between consumers with the brand but also able to foster long-term relationships between consumers with the brand. Brodie et al. (2013) explained that there are four stages of Customer-Brand Engagement process. (1) Consumption is the stage of consumer engagement to start activities such as reading, downloading and viewing digital content on social media; (2) curation is the stage customers choose, filter, respond or describe the content; (3) creation is the stage of content creation by consumers; (4) collaboration is the stage of the cooperation of previous processes that create new activities that can build a collection of content (traffic).

According to Hapsari et al. (2017) in their research on the impact of consumer involvement on Airline passenger loyalty, the result showed that customer involvement (customer engagement) has a powerful influence on customer loyalty. Therefore, airline management must take advantage of the positive impact consumers experience when they feel involved with the company (Customer-brand engagement).

Based on the discussion above, brand involvement influences customer brand engagement (Bowden, 2009; Vivek et al., 2012; Hollebeek et al., 2014; De Vries & Carlson, 2014; Hepola et al., 2017). Therefore the hypothesis can be formulated as follows:

H1: Brand Involvement has a positive effect on Customer Brand Engagement.

Customer-brand engagement has a positive effect on the online brand experience (Khan et al., 2016b). If the consumer has a good relationship with the company, then the consumer will get a good brand experience from the company. Customers who have good relationship with the corporate tend to have brand loyalty, perform good behavior by providing advices for the brand and spreading positive word of mouth of the corporate's brand (Yi & Gong, 2013).

Behavior of providing advices, helping workers and other customers may result in val-

ue creation (van Doorn et al., 2010). Customers who are engaged to the corporate's brand is defined as the existence of customer's emotional, cognitive and physical interaction to the brand (Hollebeek, 2011a). Realizing the positive impacts of customer brand engagement, therefore, it is critical for the company to increase customer-brand engagement in creating a unique online brand experience. Respectable customer brand engagement will increase brand satisfaction and grow brand loyalty more effectively to help bank managers improve business performance. Therefore, this research develops the following hypothesis:

H2: Customer Brand Engagement has a positive effect on Online Brand Experience.

Online Brand Experience towards Brand Satisfaction

Brand experience does not merely reveal the usefulness of the attributes of a product or service, but reveal the familiarities gained from a brand (Brakus et al., 2009). When consumers buy or consume a brand, they will not only focus on the usefulness of the attributes of a product. Consumers will also perceive the physical, visual or communication forms associated with the brand such as design and brand identity (name, logo) product display, co-branding (marketing events). They also evaluate the marketing communications (brochures, advertisements, websites), human resources (customer service, sales, call center) and the environment of the brand. These are the primary sources of brand experience (Brakus et al., 2009).

Brand experience is defined as the consumer perception when interacting with a brand, either in the brand image projected in advertising or the level of quality of service received by consumers (Alloza, 2008). When brand experience goes to online brand experience (Cleff et al., 2018) explain that it combines cognitive and affective responses. Cognitive responses consist of the usability and functionality of a website or social media, and affective responses is a hedonistic experience that brings customer fun and pleasure.

Good brand experience brings the emotional customer bond with the company and finally it will lead to brand satisfaction (Gentile et al., 2007; Chinomona, 2013; Kusuma, 2014).

Experience has a positive influence on brand trust, brand satisfaction, and brand loyalty (Khan & Rahman, 2016; Khan et al., 2016a). Therefore, companies must strive visually to increase the merging elements in an online context to enhance brand satisfaction and loyalty brand. The effects of visual aesthetics such as corporate brand logos, colors, names and corporate slogans can affect the response of consumers.

Brand Satisfaction according to Kotler and Keller (2016) can be divided into two, namely: (1) Transaction-specific satisfaction that represents the evaluation and reactions emotionally after the consumer made a purchase transaction; (2) accumulative satisfaction is an overall evaluation of the experience of purchasing and consumption of products and services. Therefore, this research develop the following hypothesis:

H3: Online Brand Experience has a positive effect on Brand Satisfaction.

Online Brand Experience towards Brand Loyalty

Brand loyalty is a measure of consumer relationship to a brand (Aaker, 2009). Brand loyalty is a consistent consumer preference for buying on the same brand on a specific product or service category (Schiffman & Kanuk, 2009). Brand loyalty is a strong commitment to subscribing or purchasing a brand consistently in the future (Emari et al., 2012; Brodie et al., 2013).

The motivation shown to be faithful to the brand is reflected when consumers choose a brand as their first choice (Yoo & Donthu, 2001). In addition, brand that perform innovation has correlation to consumer-brand loyalty (Pappu & Quester, 2016). In addition, brand awareness is considered as an essential factor when customer makes decision and a predecessor to the brand loyalty (Pappu & Quester, 2016). It concludes that brand loyalty is a con-

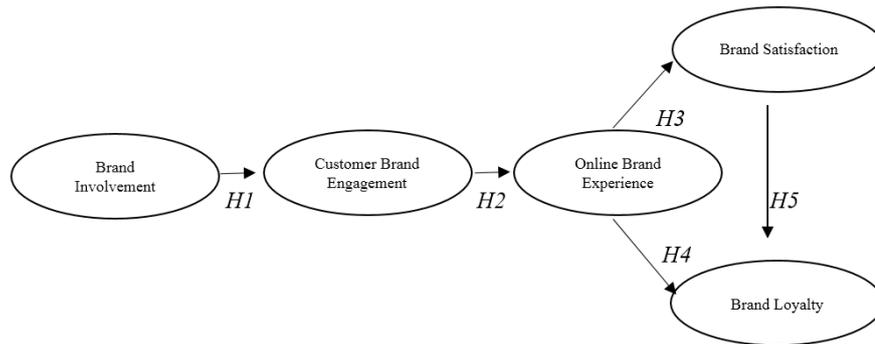


Figure 1. Conceptual Framework

cept or term used to make consumers re-purchase products or services in the future and give motivation to consumers to choose a brand as the first choice that makes it difficult for consumers to move to other brands despite the many attempts made by competitors.

Brand engagement has dimensions consisting of sensor, intellectual, affective, behavioral, and relational influence in building brand satisfaction, brand personality, and brand loyalty to construct related to the brand. The more a consumer feels a good brand experience, the more likely the consumer will re-purchase, which will trigger loyalty. Moreover, previous studies support that online brand experience positively influences brand satisfaction, therefore the company must attempt visually to improve the merging element in the online context to increase brand loyalty (Nysveen et al., 2013; Khan et al., 2016a). Therefore, based on the above theories, the hypothesis can be developed as follows :

H4: Online Brand Experience has a positive effect on Brand Loyalty.

The result of existing research that examines the satisfaction of customers in Harley Davidson company in Surabaya found out that brand satisfaction has a significant influence on brand loyalty (Kusuma, 2014). The better the brand satisfaction that consumer gets, the better the brand loyalty in the eyes of consumers. Consumer engagement with a brand can evoke a positive brand experience, and as a result, the resulting brand experience affects brand satis-

faction and brand loyalty. Brand satisfaction is considered to play an essential role in obtaining customer loyalty (Liang & Zhang, 2012). When customers satisfy with the brand, they tend to conduct word of mouth (Brown et al., 2006) and become loyal costumers (Shukla, 2004).

In addition, customer satisfaction and loyalty have correlation to the marketing strategy that will impact the strength of the brand in long-term (Ainisimova, 2016). Consumer satisfaction and loyalty has implications to other marketing strategy elements (price, media selection, channel decisions, distribution and advertising strategy) and how those aspects of branding strategy need to be geared towards long-term brand strength.

Brand equity, brand value, brand trust Stated that brand satisfaction is the most significant factor for brand loyalty (Kuikka & Laukkanen, 2012). Thus, this study proposes that consumer engagement with a brand turns into a brand experience, which then affects brand satisfaction and brand loyalty. Therefore, this study offers the following hypothesis:

H5: Brand Satisfaction has a positive influence on Brand Loyalty.

Conceptual framework of this study can be shown in Figure 1.

METHOD

This research is hypothesis testing which is generally useful to explain the characteristic of relationship in a situation. This study uses ques-

tionnaires as a tool to measure variables. Brand Involvement variables were measured using five indicators referring to France et al. (2016). Customer brand engagement is measured using ten indicators that relate to Khan et al., (2016).

Online Brand Experience is measured using five indicators developed by Khan et al. (2016) while Brand Satisfaction is measured using three indicators that relate to Khan et al. (2016) and Brand Loyalty is measured using three indicators which developed by Khan et al. (2016).

The data used in this research is primary data by distributing questionnaires containing written statements to 260 respondents. The sampling method is non-probability with purposive technique. Criteria of respondents in this study are consumers who own and use mobile banking applications at least once a month. Characteristics of respondents based on the general description of respondents include gender, age, income, education last.

Reliability and validity tests were run to confirm the appropriateness of the adapted scales. All statements of each variable are valid and reliable. Based on loading factor 0.45 (Hair et al., 2010) all the instruments of the five variables have a higher value than 0.45 and it concludes that all instruments are valid. The reliability test for the five variables are reliable with Cronbach's alpha > 0.70. Tests on all hypotheses in this study were conducted using statistical analysis tools Structural Equation Model (SEM) with the help of the program Analysis of Moment Structure (AMOS) 22.

RESULT AND DISCUSSION

Respondent Characteristics

Based on the data, overall 260 respondents meet the criteria of research. The majority are BCA customers (49.6%), followed by Bank Mandiri (22.3%), then BNI (20%) and the last one is BRI (8.1%). This result is in line with the data based on Top Brand Award in 2016. BCA with their mobile banking awarded as the highest market share in Indonesia (48.4%). Major-

ity of the respondents done transaction more than four every month (41.5%) and 34.2% done one transaction every month.

Based on the data, it seems that women complete more mobile banking transaction (52.7%) compare to men (47.3%). Grounded on age, 80% of respondents are 17-25 years old and only 1.9% is more than 60 years old. It proves that young people like working with new technology than old people.

Table 1. The Goodness of Fit Model

Goodness of Fit index	Criteria (cut-off value)	Indicator Value	Conclusion
Chi-Square (X ²)	Close to 0	827.491	Poor Fit
Probabilita	≥ .05	.000	Poor Fit
NFI	≥ .90	.813	Marginal Fit
IFI	≥ .90	.871	Marginal Fit
TLI	≥ .90	.856	Marginal Fit
CFI	≥ .90	.870	Marginal Fit
RMR	≤ .10	.053	Goodness of Fit
RMSEA	≤ .10	.084	Goodness of Fit

Based on the result of Goodness of Fit test showed in Table 1, it can be concluded that probability value 0.000 (Poor), RMSEA 0.084 (Goodness of Fit), NFI 0.813 (Marginal Fit), TLI 0.856 (Marginal Fit), CFI 0.870 (Marginal fit), IFI 0.871 (Marginal fit) and Chi-square 827.491 (Poor) then this model is feasible to be used in research so that the hypothesis testing theory continued.

Hypothesis Testing

It can be shown that brand involvement has a significant impact on customer-brand engagement (H1) with p-value 0.000 < 0.05 and coefficient estimate 0.820, which means that brand involvement has a positive effect on customer brand engagement. It indicated that the higher brand involvement would lead to stronger customer brand engagement. The re-

sults of this study support the results of research conducted by France et al. (2016) which states that brand involvement affects customer brand experience. Brand involvement has a direct influence on customer brand experience. The consumers who involved with the brand have a high level of attention and perceive personal relevance with the brand, which encourages consumers to build a passion for the brand and engage themselves in the brand experience as an engaged customer (France et al., 2016; Thakur, 2016). Hypothesis testing result shown in Table 2.

Table 2. Hypotheses Testing Result

Hypotheses	Estimate	P-Value	Decision
Brand Involvement has a positive influence on Customer Brand Engagement	.820	.000	H ₁ supported
Customer Brand Engagement has a positive influence on Online Brand Experience	.831	.000	H ₂ supported
Online Brand Experience has a positive influence on Brand Satisfaction.	.789	.000	H ₃ supported
Online Brand Experience has a positive influence on Brand Loyalty	.453	.000	H ₄ supported
Brand Satisfaction has a positive influence on Brand Loyalty	.458	.000	H ₅ supported

Customer-brand engagement has a significant impact on online brand experience (H2) with p-value $0.000 < 0.05$ and coefficient estimate 0.881, which means that customer brand engagement has a positive effect on online

brand experience. It can be concluded that the greater customer brand engagement will lead to a stronger online brand experience. The results of this study support the results of research conducted by Khan et al. (2016). The research finds that customer brand engagement has a positive influence on online brand experience in the banking industry. Therefore it is essential for companies to increase brand engagement in creating a unique online brand experience. Customer brand engagement in the banking industry can enable customers to interact directly with banking companies through the use of mobile banking applications and can improve the online brand experience to customers while using mobile banking.

Online brand experience has a significant impact on brand satisfaction (H3) with p-value $0.000 < 0.05$ and coefficient estimate 0.789, which means that online brand experience has positive impact to brand satisfaction. When a customer excellent online brand experience, it improved customer satisfaction with the brand. The findings of this study support the results of research conducted in Indian banking customers. Another research also found that the higher brand experience felt by the consumer, the higher the level of satisfaction, trust and a sense of bondage to a brand. The findings also in line with existing study which states that the better the brand experience of a specific company, the better the brand's satisfaction in the eyes of consumers (Chinomona, 2013; Kusuma, 2014; Khan et al., 2016a).

Online brand experience has a significant impact on brand loyalty (H4) with p-value $0.000 < 0.05$ and coefficient estimate 0.881, which means that online brand experience has positive impact to brand loyalty. It says that if the customer found that their online brand experience is outstanding, it increased customer loyalty towards the brand. The results of this study support the findings of research conducted by (Khan & Rahman, 2016; Khan et al., 2016a) about banking customers in Delhi, India; which states that brand experience has a positive influence on brand satisfaction and brand loyalty.

Consumers who experience a good brand can encourage the creation of an emotional bond between the brand and the consumer, which will then increase brand loyalty (Gentile et al., 2007). The better the consumer experience will attract them to repeat the same experience and generate loyalty to the brand. The discoveries are also in line with the explanation that if consumers with good brand experience will tend to repurchase the brand, recommend the brand to others and tend not to purchase alternative brands/ brand loyalty (Chaudhuri & Hoibrook, 2001).

Brand satisfaction has a significant impact on brand loyalty (H5) with p-value $0.000 < 0.05$ and coefficient estimate 0.4851, which means that online brand experience has a positive effect on branding loyalty. It concludes that higher brand satisfaction will surge to stronger brand loyalty. The findings of this study support the outcomes of research conducted in Delhi, India with banking customers as the target. This research finds that brand satisfaction influences the brand loyalty of the banking industry (Khan et al., 2016a). The other researches also support the existing studies that consumer satisfaction has led to brand loyalty and online satisfaction positively related to online loyalty (Laukkanen, 2012; Hepola et al., 2017; Asih & Pratomo, 2018).

CONCLUSION AND RECOMMENDATION

Brand involvement has a positive influence toward customer brand engagement, and customer brand engagement has a positive influence toward online brand experience. Another important conclusion is online brand experience has a positive impact toward brand satisfaction and loyalty, and finally, there is a positive influence between Brand Satisfaction to brand loyalty.

Based on conclusions above, a strong brand involvement will influence customer-brand engagement that able to create an intellectual and emotional bond with the brand or company. Through the existing emotional

ties, customer-brand engagement is a process to foster long-term relationships between consumers with the brand and will enhance brand satisfaction and brand loyalty. When customers use mobile banking applications and get a good brand online experience, it will increase customer satisfaction. If the customer is satisfied with this bank for fulfilling their expectations, it will surge loyalty to the bank and recommend this bank to others.

This research only examines brand involvement, customer brand engagement as drivers of online brand experience and brand satisfaction and brand loyalty as the consequences of online brand experience among consumers of mobile banking application in Jakarta. Further research can be done in several other big cities to find out whether there are differences or similarities of mobile banking application users in other cities. Subsequent research can also examine other online services such as internet banking. The future research may consider to add brand quality as an antecedent of customer brand engagement or considering brand value as consequences of customer brand engagement (France et al., 2016).

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