

THE EFFECT OF MARKETING COMMUNICATION STRATEGY ON BRAND LOYALTY: THE MODERATING ROLE OF CUSTOMER BRAND ENGAGEMENT ON CUSTOMERS OF BANK PEREKONOMIAN RAKYAT?

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Abstract

The microbanking sector, particularly Rural Banks (*Bank Perekonomian Rakyat – BPR*) in Indonesia, is currently facing increasing challenges, including regulatory pressures and declining customer trust. These conditions have created a competitive environment where maintaining brand loyalty becomes essential for sustainability. This study aims to analyze the influence of marketing communication strategies, namely Advertising, Public Relations, Direct Marketing, and Sales Promotion, on Brand Loyalty, with Customer Brand Engagement acting as a moderating variable. A quantitative approach was employed using a survey method, with data collected from 210 respondents through convenience sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that Advertising does not have a direct significant effect on Brand Loyalty, but it significantly influences Customer Brand Engagement. Customer Brand Engagement has a strong and significant effect on Brand Loyalty and mediates the relationship between Advertising and Brand Loyalty. Meanwhile, Direct Marketing shows a marginal effect, while Public Relations and Sales Promotion do not significantly influence Brand Loyalty. These findings highlight the importance of engagement-based marketing strategies in enhancing brand loyalty. Rural Banks should prioritize customer engagement initiatives to strengthen emotional connections and improve long-term customer relationships.

Keywords: Advertising, Direct Marketing, Public Relations, Sales Promotion, Customer Brand Engagement, Brand Loyalty, Rural Banks

INTRODUCTION

The current business environment is highly competitive, particularly in the banking sector, especially Rural Banks (*Bank Perekonomian Rakyat – BPR*) in Indonesia. Industry players increasingly recognize that brand strength plays a crucial role in maintaining competitiveness, service quality, and institutional sustainability. During the period of 2024–2025, the Indonesia Deposit Insurance Corporation reported that 21 BPR institutions were liquidated. These failures were mainly caused by weak capital capacity, inadequate consolidation, and poor governance practices (Affum, 2020).

Regulatory frameworks such as POJK No. 28 of 2023, POJK No. 01 of 2024, and POJK No. 9 of 2024 have further intensified the operational environment of BPRs. According to prior studies, such regulatory changes signal customers to be more cautious when selecting financial institutions. As a result, trust becomes a critical factor, and the role of branding becomes increasingly important (Azizan & Yusr, 2019).

The revocation of licenses among several BPRs has triggered a crisis of trust and created psychological concerns among customers, especially those without prior positive experiences. In this context, Brand Loyalty remains a key objective that can be developed through effective marketing communication strategies. Brand Loyalty reflects a long-term commitment influenced by satisfaction, trust, and perceived value (Batra & Keller, 2016).

Previous studies emphasize that marketing communication plays a vital role in informing, persuading, and influencing customer perceptions. However, the effectiveness of these strategies depends not only on message delivery but also on customer engagement. Therefore, this study examines the role of marketing communication strategies and the moderating effect of Customer Brand Engagement in influencing Brand Loyalty within the BPR sector (Quayson et al., 2024).

Referring to previous studies, bank management is required to employ strategic capabilities to achieve competitive advantage in a highly challenging environment through innovative marketing communication efforts. (Salfiana & Masnita, 2025) also argue that firms can design marketing strategies that emphasize brand alignment with consumer preferences through attractive design, strong brand image, and product credibility. In an increasingly competitive market environment (Fadila & Meria, 2024). Although perceived brand interactivity may have negative effects for certain customers, this should not discourage efforts to enhance interactivity, as it generally provides positive outcomes for the majority of customers (Gligor et al., 2019). The consequences of Brand Loyalty demonstrate tangible benefits for the brand itself and contribute positively to improving overall brand performance (France et al., 2016) (France et al., 2016).

Considering the importance of marketing communication in building Brand Loyalty, this study examines marketing communication strategies, including Advertising, Public Relations, Direct Marketing, and Sales Promotion. In this model, Advertising is moderated by Customer Brand Engagement to analyze its effect on Brand Loyalty, with a focus on the microbanking sector, specifically Rural Banks (*Bank Perekonomian Rakyat – BPR*).

REVIEW OF LITERATURE

Relation Marketing Theory

Relationship marketing emphasizes the importance of building long-term, mutually beneficial relationships between companies and customers. Strong relationships enhance customer loyalty, reduce price sensitivity, and encourage positive word-of-mouth communication. Menurut (Lewin & Johnston, 1997), Trust, commitment, and two-way communication are key components in maintaining sustainable customer relationships. Relationship marketing is particularly relevant for small and medium enterprises, including Rural Banks, where customer relationships are essential for long-term success. (Muhanji & Boaz Ngari, 2014) This theory explains that loyalty is not formed instantly but develops through continuous interaction, relationship building, and customer engagement strategies.

RESEARCH METHOD

This study adopts a quantitative approach, which involves the use of numerical data obtained from respondents to measure, analyze, and interpret findings in an objective and systematic manner. Considering that collecting data from bank customers can be relatively challenging, (Etikan, 2016) recommends the use of a practical sampling technique, namely convenience sampling. Therefore, this study employs convenience sampling to recruit respondents from customers of a Rural Bank (*Bank Perekonomian Rakyat – BPR*) in Indonesia. Based on the sample size determination table proposed by (Krejcie & Morgan, 1970). a total of 210 respondents was selected from a population of 460 customers at one branch of a Rural Bank. Furthermore, the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique is used to evaluate the measurement model and test the proposed hypotheses. This analytical method is considered appropriate, as it enables researchers to assess the reliability and validity of constructs, as well as the relationships among these constructs (Quayson et al., 2024).

The data collection procedure in this study was conducted using a structured questionnaire developed based on the indicators of each research variable, namely Advertising, Public Relations, Direct Marketing, Sales Promotion, Customer Brand Engagement, and Brand Loyalty. The questionnaire was designed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), allowing respondents to express their level of agreement with each statement.

The questionnaire was distributed directly to respondents who were either active customers or had prior experience as customers of several Rural Banks (*Bank Perekonomian Rakyat – BPR*) in Indonesia. The researcher provided a brief explanation regarding the purpose of the study, assured the confidentiality of respondents' identities, and explained the instructions for completing the questionnaire before distribution. To enhance the validity of responses, respondents were encouraged to answer based on their personal experiences and perceptions.

Data collection was conducted over a predetermined period, with the target of obtaining 210 respondents as specified in the sample size calculation. After the data were collected, the questionnaires were carefully reviewed to ensure completeness and consistency of responses before proceeding to data processing and statistical analysis using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method.

Tabel 1.
Operational Definition

Variabel	Operational Definition	Indicators	Scale
Advertising (ADV)	A form of paid marketing communication aimed at delivering information about products or services to the public.	Frequency of exposure, message attractiveness, clarity of message, relevance to customer needs	Likert 1–5
Public Relation (PR)	Strategic efforts to build and maintain a positive relationship between the company and the public through two-way communication.	Public trust, transparency of information, social programs, reputation	Likert 1–5
Direct Marketing (DM)	Direct and personalized communication from the company to consumers aimed at generating a specific response.	Personalization of message, clarity, ease of response, communication closeness	Likert 1–5
Sales Promotion (SP)	Short-term incentives designed to encourage the purchase or use of products or services.	Discounts, bonuses or rewards, loyalty programs, limited-time offers	Likert 1–5
Brand Loyalty (BL)	The tendency of consumers to consistently choose and use a particular brand over time.	Brand preference, repeat purchase, recommendation to others	Likert 1–5
Customer Brand Engagement (CBE)	The emotional, cognitive, and behavioral involvement of consumers with a brand.	Active attention, participation in promotions or events, involvement in brand communities	Likert 1–5

Research Hypothesis

This study aims to analyze the influence of responsiveness, empathy, and interpersonal communication on customer satisfaction in telecommunication services.

Based on the review of the literature and previous research, the hypothesis proposed in this study is as follows:

- H1: *Advertising* berpengaruh positif terhadap *Brand Loyalty*.
- H2: *Public Relation* berpengaruh positif terhadap *Brand Loyalty*.
- H3: *Direct Marketing* berpengaruh positif terhadap *Brand Loyalty*.
- H4: *Sales Promotion* berpengaruh positif terhadap *Brand Loyalty*.
- H5: *Customer Brand Engagement* memoderasi hubungan antara *Advertising* dan *Brand Loyalty*.

Research Model

This research model describes the relationship between independent variables (responsiveness, empathy, and interpersonal communication) to dependent variables (customer satisfaction). This model can be illustrated as follows:

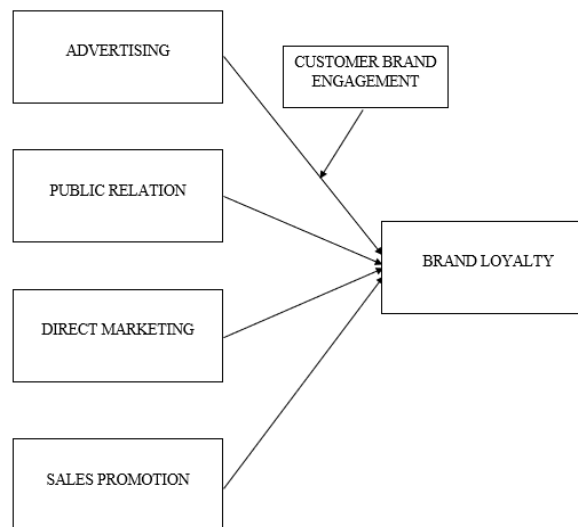


Figure 1
Conceptual Framework

The image of the model of this study shows that the three independent variables have a direct relationship to customer satisfaction, which will be tested through multiple linear regression analysis. This study uses a quantitative approach with a survey method, where data is collected through a questionnaire with a Likert scale. The data analysis technique used is a linear regression test to test the influence of each variable on customer satisfaction. The results of this study are expected to provide deeper insights for telecommunications companies in improving the quality of their services by focusing on responsiveness, empathy, and personal communication to improve customer satisfaction.

RESULTS AND DISCUSSION

The following are the research results obtained from the analysis using SPSS, namely:

Table 1.
Regression Analysis

<i>Relationship</i>	Original Sample (O)	T Statistics	P Values	Result
<i>Advertising → Brand Loyalty</i>	-0.001	0.007	0.995	Not Significant
<i>Advertising → Customer Brand Engagement</i>	0.703	5.409	0.000	Significant
<i>Customer Brand Engagement → Brand Loyalty</i>	0.862	6.500	0.000	Significant
<i>Direct Marketing → Brand Loyalty</i>	0.271	1.933	0.054	Marginal
<i>Public Relations → Brand Loyalty</i>	-0.118	1.164	0.245	Not Significant
<i>Sales Promotion → Brand Loyalty</i>	-0.098	0.807	0.420	Not Significant

Source: Data processed (2025)

Table 2.
Coefficientsa

	Type	Unstandardised Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,374	4,074		1,565	,120
	Total_X1	1,229	,101	,713	12,187	,000
	Total_X2	-,100	,141	-,041	-,707	,480
	Total_X3	,052	,074	,040	,696	,488

a. Dependent Variable: Total_Y

Source: Data processed (2025)

Table 3.
Correlation Coefficient and Determination Coefficient Test Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,706a	,499	,489	3,244

a. Predictors: (Constant), Total_X3, Total_X1, Total_X2

Source: Data processed (2025)

Bootstrapping Result

The analysis shows that Advertising does not have a direct and significant effect on Brand Loyalty in the context of Rural Banks (BPR). Based on the bootstrapping results, the path coefficient between Advertising and Brand Loyalty is -0.001 with a t-statistic of 0.007 and a p-value of 0.995. Since the p-value is greater than 0.05, the first hypothesis (H1) is rejected. This result indicates that increasing advertising activities alone does not directly enhance customer loyalty toward the brand. However, Advertising has a significant positive effect on Customer Brand Engagement, with a coefficient of 0.703, a t-statistic of 5.409, and a p-value of 0.000. This means that Advertising plays an important role in building customer engagement, even though it does not directly influence Brand Loyalty.

Furthermore, Customer Brand Engagement has a strong and significant effect on Brand Loyalty, with a coefficient of 0.862, a t-statistic of 6.500, and a p-value of 0.000. Since the significance value is below 0.05, this finding supports the role of Customer Brand Engagement as a key determinant of Brand Loyalty. In addition, the indirect effect test shows that Advertising significantly influences Brand Loyalty through Customer Brand Engagement, indicating a mediating relationship.

Direct Marketing shows a positive but marginally significant effect on Brand Loyalty. The path coefficient is 0.271 with a t-statistic of 1.933 and a p-value of 0.054. Although the effect is close to the threshold of significance, it cannot be fully accepted at the 5% level. Meanwhile, Public Relations does not have a significant effect on Brand Loyalty, with a coefficient of -0.118, a t-statistic of 1.164, and a p-value of 0.245. Similarly, Sales Promotion also does not significantly affect Brand Loyalty, with a coefficient of -0.098, a t-statistic of 0.807, and a p-value of 0.420.

R-Square Analysis

The structural model evaluation shows that the R-Square value for Brand Loyalty is 0.855, which indicates that 85.5% of the variance in Brand Loyalty can be explained by Advertising, Direct Marketing, Public Relations, Sales Promotion, and Customer Brand Engagement. This reflects a strong explanatory power of the model. Meanwhile, the R-Square value for Customer Brand Engagement is 0.749, meaning that 74.9% of its variance is explained by the independent variables included in the model. These results indicate that although not all independent variables have a direct significant effect, the model as a whole has strong predictive relevance. The remaining variance is influenced by other factors not included in this study, such as service quality, trust, and perceived value.

The Effect of Advertising on Brand Loyalty

The results of this study indicate that Advertising does not have a direct and significant influence on Brand Loyalty; however, it has a strong and significant effect on Customer Brand Engagement. This finding implies that the primary role of advertising is not to immediately drive loyalty, but rather to foster emotional and cognitive connections between customers and the brand. In other words, advertising serves as an initial stimulus that shapes customer perceptions, attitudes, and involvement with the brand, which subsequently contributes to loyalty formation. This result is consistent with the *Hierarchy of Effects Model*, which explains that consumers typically progress through several stages, including awareness, interest, and desire, before ultimately reaching loyalty.

In the context of the banking sector, particularly in Rural Banks (*Bank Perekonomian Rakyat* – BPR), advertising functions more effectively as a tool for building

brand awareness and engagement rather than generating instant loyalty. Customers generally require repeated exposure to marketing messages, as well as meaningful and relevant interactions, before developing a strong emotional attachment to a brand. Therefore, the effectiveness of advertising is highly dependent on its ability to create engagement and involvement, rather than solely focusing on immediate behavioral responses such as repeat usage or long-term loyalty.

The Effect of Customer Brand Engagement on Brand Loyalty

Customer Brand Engagement has a strong and statistically significant influence on Brand Loyalty, indicating that higher levels of engagement are associated with stronger customer commitment to a brand. This finding supports *Engagement Theory*, which posits that emotional, cognitive, and behavioral involvement plays a crucial role in shaping long-term relationships between consumers and brands. When customers actively engage with a brand, they are more likely to develop trust, emotional attachment, and a sense of belonging, which ultimately leads to sustained loyalty over time. Engagement also encourages customers to participate in brand-related activities, share positive experiences, and recommend the brand to others.

In the context of Rural Banks (*Bank Perekonomian Rakyat – BPR*), Customer Brand Engagement can be effectively fostered through interactive communication, personalized services, and active participation in community-based initiatives. These strategies help create meaningful interactions that go beyond transactional relationships, transforming customers into loyal advocates. This finding is consistent with previous studies that highlight the critical role of engagement as a key determinant of Brand Loyalty, particularly in service industries where relationships and customer experiences are central to business success.

The Effect of Direct Marketing on Brand Loyalty

The results show that Direct Marketing has a positive but marginal effect on Brand Loyalty, indicating that its influence exists but is not sufficiently strong to reach conventional levels of statistical significance. This finding suggests that personalized communication strategies, such as direct messages, targeted promotions, and customized offers, have the potential to shape customer perceptions and attitudes toward the brand. However, the impact of these strategies may vary depending on how effectively they are implemented. In many cases, customers may perceive direct marketing efforts as informative and useful, but not necessarily compelling enough to drive long-term loyalty without the support of other factors such as trust, service quality, and brand experience.

In practice, Direct Marketing can play an important role in strengthening customer relationships by delivering relevant, timely, and personalized information that aligns with customer needs and preferences. When executed effectively, it can enhance customer engagement and create a sense of individual attention. However, its overall effectiveness is highly dependent on the quality of the message, the level of personalization, and the accuracy of customer data. Therefore, organizations need to ensure that their direct marketing strategies are carefully designed to provide value and avoid being perceived as intrusive or irrelevant.

The Effect of Public Relations on Brand Loyalty

Public Relations does not show a significant effect on Brand Loyalty in this study. This result suggests that Public Relations activities alone may not be sufficient to directly

influence customer loyalty in a measurable way. Although PR plays an important role in shaping corporate image, building reputation, and maintaining public trust, its impact on loyalty tends to be indirect rather than immediate. Customers may recognize and appreciate positive communication, corporate social responsibility programs, or media exposure generated by PR efforts, yet these factors alone are often not strong enough to drive repeated purchase behavior or long-term commitment.

In practice, brand loyalty is more likely to be formed through a combination of consistent product quality, customer experience, and integrated marketing communication strategies. Therefore, PR effectiveness may depend on how well it is aligned with other promotional tools such as advertising, direct marketing, and sales promotion. The absence of a significant effect in this study may also indicate that customers prioritize tangible benefits and direct interactions with the brand over general corporate communication. As a result, PR should be positioned as a supporting strategy that reinforces other marketing activities rather than acting as a standalone driver of brand loyalty.

The Effect of Sales Promotion on Brand Loyalty

Sales Promotion also does not have a significant effect on Brand Loyalty. This finding indicates that short-term incentives, such as discounts, cashback offers, vouchers, or reward programs, are not strong enough to create long-term customer loyalty toward a brand. While these promotional tools are effective in stimulating immediate purchase behavior, their impact tends to be transactional rather than relational. Customers may be motivated to buy due to temporary financial benefits, but this does not necessarily translate into emotional attachment or commitment to the brand.

In a broader perspective, reliance on sales promotions alone may even reduce perceived brand value, as customers become more price-sensitive and wait for the next promotional offer instead of engaging with the brand consistently. This behavior suggests that loyalty built on promotions is fragile and easily influenced by competitors offering better deals. Therefore, brand loyalty requires more sustainable strategies such as consistent product quality, strong customer experience, and emotional branding.

Overall, the result highlights that while sales promotion can support short-term sales performance, it is insufficient as a primary driver of long-term loyalty formation in competitive markets.

Simultaneous Effect of Marketing Communication Variables on Brand Loyalty

The results show that Advertising, Direct Marketing, Public Relations, Sales Promotion, and Customer Brand Engagement simultaneously influence Brand Loyalty. This is reflected in the R-Square value of 0.855, which indicates that 85.5% of the variance in Brand Loyalty can be explained by the variables included in this research model.

This result demonstrates that the model has strong explanatory power in explaining customer loyalty in the context of Rural Banks (*Bank Perekonomian Rakyat – BPR*). Although not all independent variables show significant direct effects individually, the model collectively provides substantial explanatory contribution to Brand Loyalty.

Customer Brand Engagement plays a dominant role in strengthening Brand Loyalty, as indicated by its high path coefficient and significant effect. This suggests that engagement acts as a key mechanism through which marketing communication strategies influence customer behavior.

Meanwhile, Advertising contributes indirectly through Customer Brand Engagement, indicating that its effectiveness lies in building emotional and cognitive connections with customers rather than directly influencing loyalty. Direct Marketing shows a marginal contribution, suggesting that personalized communication strategies can support loyalty formation, although not as a primary determinant.

On the other hand, Public Relations and Sales Promotion do not show significant direct effects on Brand Loyalty. This implies that these strategies may function as supporting elements rather than core drivers of customer loyalty in the microbanking sector.

Overall, these findings confirm that marketing communication strategies, when integrated with customer engagement, can significantly enhance Brand Loyalty. However, the effectiveness of each strategy varies depending on its ability to create meaningful interaction and engagement with customers.

CONCLUSION

These findings emphasize the importance of customer engagement-based marketing strategies in enhancing brand loyalty, particularly in the microbanking sector such as Rural Banks (BPR). Based on the results of data analysis, it can be concluded that the measurement model has met the criteria of validity and reliability, both in terms of convergent and discriminant validity. The outer loading values above 0.70 and AVE values above 0.50 indicate that all indicators contribute strongly to their respective constructs.

The R-Square value of 0.855 for Brand Loyalty and 0.749 for Customer Brand Engagement indicates that the independent variables in this study have substantial explanatory power. The hypothesis testing results reveal that Advertising significantly affects Customer Brand Engagement but does not directly influence Brand Loyalty. Customer Brand Engagement plays a crucial mediating role and significantly influences Brand Loyalty.

Meanwhile, Direct Marketing shows a marginal effect, while Public Relations and Sales Promotion do not significantly affect Brand Loyalty. These findings reinforce previous studies that highlight the importance of customer engagement as a key factor in building brand loyalty, and demonstrate that the effectiveness of marketing communication strategies may vary depending on demographic characteristics and customer perceptions.

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