



Digital Marketing and Brand Image as Drivers of Customer Loyalty at PT Bank OCBC NISP Tbk Pettarani Makassar Branch

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Abstrak: Perkembangan teknologi digital membawa perubahan signifikan dalam berbagai sektor, termasuk industri perbankan. Perubahan ini mendorong lembaga keuangan, termasuk PT Bank OCBC NISP Tbk KC Pettarani Makassar untuk lebih mengembangkan strategi - strategi pemasaran yang lebih relevan dan efektif, salah satunya contohnya yaitu melalui penerapan *digital marketing*. *Digital marketing* memiliki peran penting dalam membentuk citra merek (brand image). Namun, dalam praktiknya, tidak semua lembaga keuangan mampu mengimplementasikan strategi ini secara optimal. Di Bank OCBC, strategi *digital marketing* dinilai belum mampu menarik perhatian serta membangun loyalitas nasabah secara maksimal. Kondisi ini berdampak langsung terhadap citra merek yang terbentuk di benak nasabah, yang pada akhirnya memengaruhi loyalitas mereka. Penelitian ini memiliki tujuan untuk mengidentifikasi berbagai faktor yang berpengaruh terhadap penurunan loyalitas nasabah serta merumuskan strategi *digital marketing* yang tepat untuk meningkatkan loyalitas tersebut. Metode penelitian yang digunakan yang digunakan dalam penelitian ini yaitu *Structural Equation Modeling - Partial Least Squares* atau SEM-PLS. Hasil penelitian ini memberikan wawasan bahwa *digital marketing* tidak berpengaruh langsung terhadap loyalitas nasabah. Loyalitas nasabah lebih banyak dipengaruhi oleh *brand image* dari Bank OCBC. Hal ini dibuktikan melalui nilai koefisien jalur *brand image* terhadap loyalitas yang lebih tinggi dibandingkan koefisien jalur *digital marketing* terhadap loyalitas nasabah.

Kata kunci: Pemasaran Digital, Citra Merek, Loyalitas Nasabah, SEM-PLS, Industri Perbankan

Abstract: The development of digital technology has brought significant changes in various sectors, including the banking industry. These changes encourage financial institutions, including PT Bank OCBC NISP Tbk KC Pettarani Makassar, to further develop more relevant and effective marketing strategies, one example of which is through the implementation of digital marketing. Digital marketing plays an important role in shaping brand image. However, in practice, not all financial institutions are able to implement this strategy optimally. At OCBC Bank, the digital marketing strategy is considered not yet capable of attracting attention and building customer loyalty to the maximum. This condition directly impacts the brand image formed in the minds of customers, which ultimately affects their loyalty. This research aims to identify various factors influencing the decline of customer loyalty and to formulate appropriate digital marketing strategies to enhance that loyalty. The research method used in this study is *Structural Equation Modeling - Partial Least Squares* or SEM-PLS. The results of this study provide insights that digital marketing does not have a direct impact on customer loyalty. Customer loyalty is more influenced by the brand image of Bank OCBC. This is evidenced by the path coefficient value of brand image towards loyalty being higher than the path coefficient value of digital marketing towards customer loyalty.

Keywords: Digital Marketing, Brand Image, Customer Loyalty, SEM-PLS, Banking Industry

INTRODUCTION

The rapid advancement of digital technologies has fundamentally reshaped the business landscape across industries, including the banking sector. In today's highly competitive environment, customers expect seamless, efficient, and technology-driven services rather than relying solely on traditional branch-based interactions. This shift has compelled banks to adopt innovative marketing strategies, with digital marketing emerging as a crucial approach to enhance customer engagement and strengthen market presence. Digital marketing leverages platforms such as social media, websites, and mobile applications to deliver personalized experiences, communicate value propositions, and foster closer relationships with customers.

Beyond its promotional function, digital marketing plays an important role in shaping a company's brand image. In the banking industry, where trust and credibility are paramount, brand image influences how customers perceive service quality, professionalism, and reliability. A strong and favorable brand image can translate into higher customer satisfaction, increased loyalty, and reduced switching intentions. Conversely, ineffective digital marketing strategies may weaken brand perception and limit the ability of financial institutions to retain customers in the long term.

Although a growing body of research has examined the effects of digital marketing and brand image on customer loyalty, most existing studies are concentrated in developed markets or focus on specific digital channels. Limited empirical evidence is available from emerging markets, particularly in Indonesia, where the adoption of digital banking is still evolving. Moreover, prior studies often emphasize direct relationships between digital marketing, brand image, and loyalty, while overlooking the possibility of more complex mechanisms, such as the mediating roles of customer satisfaction or trust. This highlights the need for further research that not only investigates direct effects but also contextualizes findings within the dynamics of local banking industries.

Against this backdrop, this study investigates the influence of digital marketing and brand image on customer loyalty at PT Bank OCBC NISP Tbk, Pettarani Makassar Branch. The bank has faced challenges in retaining premier customers, with indications of declining loyalty despite the introduction of digital service

initiatives. By applying the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach, this study aims to provide empirical insights into the extent to which digital marketing and brand image drive customer loyalty in the Indonesian banking sector. The findings are expected to contribute both theoretically, by addressing gaps in the literature on customer loyalty in emerging markets, and practically, by offering managerial implications for improving digital service strategies and strengthening brand positioning.

LITERATURE REVIEW

Digital Marketing

Digital marketing is generally understood as the utilization of digital technologies to promote goods and services through targeted, measurable, and interactive strategies (J. Halik et al., 2021; J. B. Halik, Parawansa, et al., 2023). In practice, it represents marketing efforts delivered via digital platforms, with internet marketing being one of the most prominent examples (J. B. Halik et al., 2024; J. B. Halik & Halik, 2024; Sagita & Wijaya, 2022).

Brand Image

Brand image represents the way consumers perceive a brand, which develops through ongoing communication and interaction with the company (Fasha, 2022). A favorable brand image has the potential to influence consumer purchase decisions, strengthen purchase intentions, facilitate product innovation, and function as a strategic source of competitive advantage as well as future profitability (J. B. Halik, Nurlia, et al., 2023). Elements that commonly shape brand image include the perceived quality of products, their reliability, and the overall reputation of the brand (Mahiri, 2020).

Customer Loyalty

Customer loyalty refers to the extent of commitment customers demonstrate toward a specific product, service, or brand. Loyal customers consistently purchase or use the offering over time and are often willing to recommend it to others (ANASTASIA et al., 2023). Within the banking sector, customer loyalty is considered a critical measure of success, as satisfied clients tend to share positive experiences that enhance the bank's reputation. For financial institutions seeking long-term sustainability and recognition, cultivating

customer loyalty remains essential (Ahmadi, 2023).

Digital Marketing and Customer Loyalty

Digital marketing is increasingly recognized as a strategic tool for building long-term relationships with customers rather than merely serving as a promotional channel. It creates multiple touchpoints through social media, mobile applications, and websites that enable firms to deliver personalized interactions and gather behavioral insights. Such activities foster stronger customer engagement, which ultimately enhances loyalty (Dwivedi et al., 2021; Alalwan, 2020).

Several mechanisms explain how digital marketing influences customer loyalty. First, personalized and interactive content can increase perceived value and convenience, leading to higher customer satisfaction—an established predictor of loyalty (Rather, 2021). Second, transparency and responsiveness in digital communication enhance trust, reducing customers' tendency to switch to competitors (Sharma & Saha, 2018). Third, digital experiences—such as ease of use, reliability, and informativeness—shape customer perceptions of service quality, which positively affect repeat purchase intentions and word-of-mouth recommendations (Ismail et al., 2022; Al-dweeri et al., 2019).

Empirical studies in the banking and service sectors reinforce this relationship. Research shows that effective digital marketing efforts, including social media engagement and digital service quality, significantly contribute to customer loyalty when customers perceive them as relevant and credible (Alalwan et al., 2021; Rather, 2021). However, the extent of the effect often depends on mediating variables such as satisfaction and trust, suggesting that digital marketing's impact on loyalty may not always be direct (Dwivedi et al., 2021).

While studies from developed countries consistently highlight the positive association between digital marketing and loyalty, evidence from emerging markets remains relatively limited. In Indonesia's banking industry, where digital adoption is still evolving, examining the direct effect of digital marketing on loyalty provides valuable insights into how customers respond to digital service strategies. Based on this

theoretical and empirical foundation, the following hypothesis is proposed:

H1: Digital marketing has a positive effect on customer loyalty at PT Bank OCBC NISP Tbk Pettarani Makassar Branch.

Brand image and customer loyalty

Brand image is generally understood as the set of associations and perceptions that consumers attach to a brand, shaped through communication, interaction, and accumulated experiences (Tahir, Adnan, & Saeed, 2024). A favorable brand image reduces perceived purchase risk and strengthens customers' willingness to engage in repeat patronage. Prior studies indicate that positive brand associations significantly increase satisfaction and enhance loyalty intentions, as customers who hold favorable brand perceptions are more likely to continue using the brand and recommend it to others (Anastasia et al., 2023; Tahir et al., 2024).

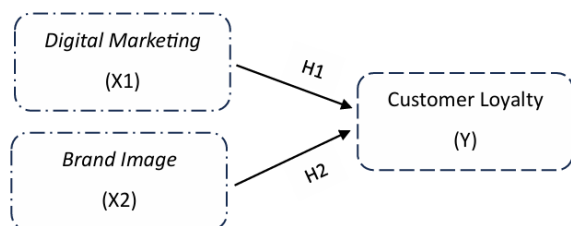
The relationship between brand image and loyalty operates through both rational and emotional mechanisms (J. Halik et al., 2021). On the cognitive side, brand image signals product or service quality, reliability, and value-for-money, thereby raising satisfaction and lowering switching intentions. On the affective side, a strong brand image creates attachment and identification, which reinforce long-term loyalty even when objective differences among competitors are minimal (García-Salirrosas et al., 2024). Research in emerging markets confirms that perceived value and brand reputation play a critical role in shaping positive brand image, which subsequently drives customer loyalty (García-Salirrosas et al., 2024).

Evidence from the banking industry also underscores the strategic importance of brand image. Els and Bisschoff (2023) demonstrated that even in a post-pandemic context, brand image remained a significant determinant of loyalty among banking clients, alongside service quality and reputation. Their findings suggest that in financial services—where trust and credibility are central—brand image functions as a competitive advantage that fosters advocacy, repeat usage, and resistance to competitors' offers. This highlights the need for banks to manage brand-related cues, including visual identity, communication consistency, and corporate reputation, to strengthen loyalty outcomes (Els & Bisschoff, 2023).

Based on these theoretical perspectives and empirical findings, this study formulates the following hypothesis:

H2: Brand image has a positive effect on customer loyalty at PT Bank OCBC NISP Tbk Pettarani Makassar Branch.

This conceptual framework is built based on relevant theories and the results of previous research, to explain how digital marketing and brand image affect customer loyalty.



Source: Author personal conception, 2025

Figure 1. Conceptual Framework

METHODS

This study employed a **quantitative research design** with an explanatory approach, aiming to test the causal relationship between digital marketing, brand image, and customer loyalty in the banking industry. Quantitative methods are appropriate when the objective is to examine hypothesized relationships among latent variables and to provide empirical generalizations based on numerical data (Creswell & Creswell, 2018). The explanatory design further enables the identification of direct and indirect influences among constructs, which aligns with the objectives of this research.

The **research population** consisted of premier customers of PT Bank OCBC NISP Tbk Pettarani Makassar Branch, totaling 307 individuals at the time of the study. This population was chosen because premier customers represent a segment with relatively high interaction with digital banking services and are therefore more likely to provide relevant assessments of the bank's marketing strategies and brand positioning. Data collection was carried out between **June and August 2025** at the Pettarani Makassar branch through the distribution of structured questionnaires. Conducting the study in this specific period and location allowed the researchers to capture customers' most recent experiences with the

bank's digital initiatives, which is crucial in a fast-changing technological environment.

The **sample size** was determined using the Slovin formula with a 10% margin of error, resulting in 75 respondents. However, to enhance data quality and ensure representativeness, a second-stage adjustment was conducted, yielding a final sample of 43 respondents. The use of Slovin's formula is a common practice in social science research when the population is known but relatively limited in size, as it provides an efficient balance between feasibility and statistical reliability (Etikan & Bala, 2017). Respondents were selected using a **simple random sampling technique**, ensuring that each member of the population had an equal chance of being included in the study and minimizing potential sampling bias.

The primary instrument used for data collection was a **structured questionnaire**. Each construct—digital marketing, brand image, and customer loyalty—was measured using multi-item indicators adopted and adapted from prior studies to ensure content validity. Respondents assessed each statement on a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). Likert-type scales are widely applied in marketing and behavioral research because they capture the intensity of attitudes and perceptions while providing data suitable for multivariate analysis (Joshi et al., 2015).

For **data analysis**, the study applied **Structural Equation Modeling with the Partial Least Squares (SEM-PLS)** approach using SmartPLS 4. SEM-PLS was selected because it is particularly suitable for predictive and exploratory research, especially when the model involves multiple constructs and smaller sample sizes (Hair et al., 2019). The analysis was conducted in two stages: first, measurement model evaluation to assess validity and reliability of the constructs, and second, structural model evaluation to test the hypothesized relationships. Convergent validity was evaluated using outer loadings and Average Variance Extracted (AVE), while discriminant validity was tested using the Fornell-Larcker criterion. Internal consistency reliability was assessed through Cronbach's alpha and composite reliability values. Hypothesis testing relied on the significance of path coefficients, with bootstrapping employed to estimate standard errors and confidence intervals.

This methodological approach not only ensured the robustness of the findings but also

allowed for a nuanced understanding of how digital marketing and brand image shape customer loyalty in the context of Indonesian banking. By applying SEM-PLS, the study contributes both empirical evidence and methodological rigor to the growing literature on customer relationship management in emerging markets.

Measurement Indicators

Table 2. Measurement Indicators

Construct	Indicators (Observed Variables)	References
Digital Marketing	1. Accessibility: Ease of obtaining banking information and services via digital platforms.	Fadillah & Hadithya (2024); Alalwan (2020); Dwivedi et al. (2021)
	2. Interactivity: Two-way communication and responsiveness through digital channels.	
	3. Credibility: Trust in information provided by the bank’s digital media.	
	4. Informativeness: Relevance and accuracy of digital marketing content.	
	5. Irritation: Absence of annoyance from excessive or misleading online promotions.	
Brand Image	1. Strength: Distinctive features and advantages of the bank compared to competitors.	Tahir et al. (2024); García-Salirrosas et al. (2024); Huda Prayolanda (2022)
	2. Uniqueness: Differentiation in products, services, and communication design.	
	3. Favorability: Customers’ positive evaluation of the bank’s overall image.	
	4. Corporate Image: Reputation of the bank as a trusted financial institution.	
	5. Product Image: Perceived quality and reliability of banking services.	
Customer Loyalty	1. Repeat Purchase: Willingness to continue using OCBC banking services.	Els & Bisschoff (2023); Al-dweeri et al. (2019); Ahmadi (2023)
	2. Word of Mouth: Willingness to recommend OCBC to others.	
	3. Cross-buying: Intention to use other	

Construct	Indicators (Observed Variables)	References
	OCBC financial products or services.	
	4. Resistance to Switching: Commitment to remain with OCBC despite competitor offers.	

Source: Adapted from previous Research (2025)

RESULTS AND DISCUSSION

Population and Sample Calculation

To determine the number of samples used in this study, the Slovin formula was used with a 10% margin of error. In this study, researchers conducted an iterative sampling process to determine the number of samples to be used. The following is the calculation process:

$$n = \frac{n}{1 + N \times e^2}$$

$$n = \frac{307}{1 + 307 \times (0.10)^2}$$

$$n = \frac{307}{1 + 3}$$

$$n = \frac{307}{4} = 75$$

In the first sample calculation process, it is known that the population is 300 people. Then for sampling, the slovin formula is used with a margin of error of 10% so that a value of 75 is obtained.

Validity and Reliability Test

Table 3. Validity and Reliability test results

Model	Croncranc's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Digital Marketing	0.898	0.901	0.925	0.712
Brand Image	0.843	0.909	0.886	0.613
Customer Loyalty	0.903	0.917	0.928	0.722

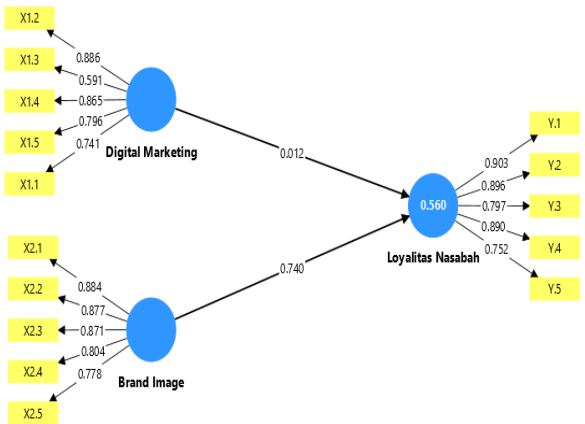
Source: The test results using SmartPLS4,2025

It can be seen in the table, the AVE (Average Variance Extracted) of validity test results value of each variable is more than the significance value of 0.5. This shows that the research instrument or questionnaire has passed the validity test. This means that this research instrument is able to represent the measured variables.

The table also displays the results of the reliability test using SmartPLS 4, that can be seen in that the

croncbranc's alpha value of each variable is more than the significance value of 0.7. This shows that the research instrument or questionnaire has passed the reliability test. This means that this research instrument has consistent results or does not change if the measurement is repeated.

Figure 2 illustrates the structural model (path diagram) that depicts the hypothesized relationships among the constructs, namely Digital Marketing, Brand Image, and Customer Loyalty. The arrows indicate the direction and strength of the proposed causal relationships tested using SEM-PLS.



Source: The Analysis results using SmartPLS4,2025
Figure 2. Path Diagram

Based on the path diagram image above, it can be seen that the Digital Marketing variable has a path coefficient value of 0.012 on Customer Loyalty, which indicates that the effect of digital marketing on customer loyalty is very small and insignificant. In contrast, the Brand Image variable has a path coefficient value of 0.740, which shows a very strong and significant influence on customer loyalty. This means that customers' positive perceptions of PT Bank OCBC NISP Tbk Pettarani Makassar Branch's brand image play a major role in shaping their loyalty.

Meanwhile, the R-square (R^2) value on the Customer Loyalty variable of 0.560 indicates that 56% of the variation in customer loyalty can be explained by the Digital Marketing and Brand Image variables in this model, while the remaining 44% is influenced by other factors outside the model.

Table 4. R-Square Values

Endogenous Construct	R-Square (R^2)	Interpretation
Customer Loyalty	0.560	Moderate explanatory power: 56% of the variance in Customer Loyalty is explained by Digital Marketing and Brand Image.

An R^2 value of 0.560 indicates that the model explains 56% of the variation in customer loyalty, while the remaining 44% is influenced by other factors outside the proposed model (Hair et al., 2019).

Discussion

The findings of this study reveal that brand image has a strong and significant influence on customer loyalty at PT Bank OCBC NISP Tbk Pettarani Makassar Branch, whereas the direct effect of digital marketing on loyalty is weak and statistically insignificant. This result suggests that while digital marketing initiatives are important in shaping customers' perceptions, they do not independently guarantee loyalty unless they are accompanied by a favorable brand image.

The insignificant relationship between digital marketing and loyalty can be explained by several factors. First, digital marketing in the banking sector often focuses on promotional campaigns and informational content, which may attract attention but do not necessarily build long-term emotional attachment or trust (Alalwan, 2020). Previous studies have shown mixed results: while digital marketing positively affects loyalty in some contexts (Khofifah, Sari, & Hilal, 2024), other research has indicated that its impact is mediated through satisfaction and trust rather than operating directly (Dwivedi et al., 2021). In the case of OCBC Pettarani, customers may perceive digital marketing activities as insufficiently personalized or lacking in value-added services, thereby reducing their influence on loyalty outcomes.

By contrast, brand image emerged as the dominant predictor of customer loyalty. This aligns with prior studies demonstrating that a favorable brand image fosters trust, strengthens emotional bonds, and encourages repeat patronage (Tahir, Adnan, & Saeed, 2024; García-Salirrosas et al., 2024). In financial services, where risk perception is high, customers rely heavily on brand reputation and corporate credibility when making long-term relational commitments (Els & Bisschoff, 2023). The strong effect of brand image in this study underscores

that loyalty is not solely a function of promotional activities but is deeply rooted in how customers perceive the bank's reliability, credibility, and professional identity.

The novelty of this study lies in its empirical evidence from an emerging market context. While much of the existing literature on digital marketing and loyalty comes from developed economies or e-commerce settings (Ismail, Nguyen, & Melewar, 2022), this research highlights that in Indonesian banking, loyalty is more strongly shaped by intangible assets such as brand image than by digital marketing alone. This finding expands current knowledge by suggesting that in markets where digital adoption is still developing, brand perceptions remain the cornerstone of loyalty formation, even amid ongoing digital transformation.

From a **practical perspective**, the results imply that managers at PT Bank OCBC NISP should prioritize initiatives that enhance the bank's brand image alongside digital marketing efforts. Investments in consistent corporate communication, service quality improvements, and professional digital branding strategies can reinforce trust and credibility, thereby strengthening loyalty. Simply increasing the intensity of digital promotions without addressing brand-related perceptions is unlikely to yield sustainable loyalty outcomes. Additionally, digital marketing should be reoriented from being primarily transactional to becoming more relational, focusing on personalized experiences and trust-building interactions.

From a **theoretical perspective**, this study contributes to the literature on relationship marketing and brand management in the digital era. It demonstrates that the direct impact of digital marketing on loyalty is limited in certain contexts and should be examined alongside mediating variables such as satisfaction, trust, and perceived value. Furthermore, the results provide support for brand image as a central construct in loyalty models within high-trust industries like banking. By situating these findings within the Indonesian market, this research adds contextual depth to global theories of digital marketing and loyalty, highlighting the role of cultural and market maturity factors in shaping outcomes.

CONCLUSION

This study set out to examine the influence of digital marketing and brand image on customer

loyalty in the context of PT Bank OCBC NISP Tbk Pettarani Makassar Branch. The findings confirm that brand image exerts a strong and significant effect on customer loyalty, while digital marketing has only a minimal and insignificant direct impact. These results highlight that loyalty among banking customers is driven primarily by perceptions of credibility, trustworthiness, and corporate reputation rather than by promotional efforts alone.

The first hypothesis (H1), which proposed a positive relationship between digital marketing and customer loyalty, was not supported. In contrast, the second hypothesis (H2), suggesting that brand image positively affects customer loyalty, was accepted. This outcome aligns with prior studies emphasizing the importance of brand perception in high-trust industries such as banking, but it also underscores the limited role of digital marketing when not integrated with broader brand-building strategies.

From a practical perspective, the findings suggest that banks, particularly in emerging markets, should focus on strengthening their brand image to secure long-term customer loyalty. This can be achieved by ensuring consistent communication, delivering high-quality services, and building a reputation for professionalism and reliability. Digital marketing initiatives should be reoriented to complement these efforts, serving as a channel to reinforce trust and enhance the overall customer experience rather than functioning solely as promotional tools.

From a theoretical standpoint, the study contributes to the literature on relationship marketing and customer loyalty by demonstrating the contextual dynamics of digital marketing and brand image in Indonesia's banking sector. It extends existing knowledge by showing that, in environments where digital adoption is still developing, brand image remains the dominant driver of loyalty, while digital marketing requires mediating mechanisms such as satisfaction or trust to produce meaningful effects.

Taken together, the findings emphasize the need for a more nuanced understanding of loyalty formation in emerging markets. While digital marketing is a necessary element of modern banking strategies, it is not sufficient on its own; instead, customer loyalty is secured when digital initiatives are integrated into a broader framework of brand management and trust-building.

Limitations and Suggestions for Future Research

This study is limited by its relatively small sample size and the use of a single branch of one bank, which restricts the generalizability of the findings. In addition, the study examined only direct relationships and did not incorporate potential mediating or moderating variables such as satisfaction, trust, or customer engagement. Future research should expand the scope by including larger and more diverse samples across multiple branches or banks, employing longitudinal designs to capture changes over time, and testing more complex models that include mediating and moderating effects. Such efforts would provide deeper insights into the mechanisms by which digital marketing and brand image shape loyalty in the banking industry.

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