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Strategies To Enhance BNI Taplus Bisnis Customer Loyalty Through Digital Marketing, Brand Awareness, And Service Quality

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Abstract

This study aims to examine the influence of digital marketing, brand awareness, and service quality on the customer loyalty of BNI Taplus Bisnis at PT Bank Negara Indonesia (Persero) Tbk, Baradatu Sub-Branch Office. The study is motivated by the rapid digital transformation in the banking sector, which requires financial institutions to maintain customer loyalty through effective digital marketing strategies, enhanced brand awareness, and continuous improvement in service quality. This research employed a quantitative approach using an explanatory research design. The study population consisted of 30 BNI Taplus Bisnis customers, all of whom were included as respondents using a saturated sampling (census) technique. Data were collected through questionnaires and analyzed using multiple linear regression with the assistance of SPSS software. The findings reveal that digital marketing, brand awareness, and service quality each have a positive and significant effect on customer loyalty. Simultaneously, these three independent variables also have a significant influence on customer loyalty, with service quality emerging as the most dominant contributing factor. These results indicate that improving service quality, supported by effective digital marketing strategies and strengthened brand awareness, plays a crucial role in developing and sustaining customer loyalty toward BNI Taplus Bisnis. Therefore, BNI Baradatu Sub-Branch Office is encouraged to continuously innovate its digital marketing initiatives, strengthen its brand image, and enhance service quality in order to establish long-term customer relationships and improve its competitive advantage.

Keywords: Digital Marketing, Brand Awareness, Service Quality, Customer Loyalty.

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INTRODUCTION

The rapid advancement of information and communication technology has fundamentally transformed the banking industry, particularly in the way financial institutions deliver services and interact with customers (Nurdin, 2021). The acceleration of digital transformation has encouraged banks to adopt technology-driven innovations that enable faster, more convenient, secure, and efficient financial services. As customers increasingly rely on digital platforms to conduct financial transactions, banks are required to continuously enhance their digital capabilities while maintaining long-term relationships with customers in an increasingly competitive banking environment. This shift highlights customer loyalty as a strategic asset for sustaining organizational competitiveness and long-term business performance (Neely & Mosley, 2018).

As one of Indonesia's leading commercial banks, PT Bank Negara Indonesia (Persero) Tbk has continuously expanded its digital banking ecosystem through BNI Taplus Bisnis, a banking product specifically designed to support the financial management and transaction needs of business customers. Beyond offering comprehensive banking features, the long-term success of this product depends on the bank's ability to cultivate strong customer relationships. Loyal customers are more likely to continue using banking services, increase transaction frequency, and recommend the product to other potential users. Consequently, understanding the determinants of customer loyalty has become a crucial concern for banking institutions seeking sustainable growth.

Among the factors that potentially influence customer loyalty, digital marketing has emerged as an essential strategic instrument in the digital era (Bu et al., 2020). Digital marketing enables banks to disseminate product information effectively through online channels, facilitating broader customer engagement and interactive communication. Simultaneously, brand awareness plays a vital role in shaping customers' perceptions and trust toward banking products (Shpak et al., 2020). Customers tend to prefer brands that are familiar, credible, and easily recognizable, making brand awareness an important determinant of purchasing and usage decisions. In addition, service quality remains a fundamental aspect of banking services, as superior service characterized by responsiveness, reliability, security, and customer orientation contributes significantly to customer satisfaction and long-term loyalty (Boufim & Barka, 2021). Collectively, these three dimensions are expected to strengthen customer relationships and improve customer retention.

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Table 1. Preliminary Survey Results

No	Statement	Yes	%	No	%
1	I learned about the BNI Taplus Bisnis product through BNI's digital media.	22	73,3%	8	26,7%
2	BNI Taplus Bisnis digital media helps me easily access information about services.	21	70,0%	9	30,0%
3	I can easily recognize BNI Taplus Bisnis compared to other business banking services.	24	80,0%	6	20,0%
4	I feel the quality of service at the Baradatu Sub-branch Office is satisfactory.	20	66,7%	10	33,3%
5	I intend to continue using the BNI Taplus Bisnis service in the long term.	23	76,7%	7	23,3%
6	I am willing to recommend BNI Taplus Bisnis to business associates or family.	19	63,3%	11	36,7%

Source: Processed data, 2026

A preliminary survey involving 30 BNI Taplus Bisnis customers at BNI KCP Baradatu revealed that most respondents obtained product information through BNI's digital platforms and demonstrated a relatively high level of brand recognition. Nevertheless, several respondents expressed dissatisfaction with certain aspects of service quality, particularly regarding service responsiveness, complaint handling, and administrative procedures. Although the majority of respondents indicated their intention to continue using BNI Taplus Bisnis, a comparatively smaller proportion expressed willingness to recommend the service to others. These findings suggest that, despite the generally positive perception of the product, opportunities remain to further strengthen customer loyalty through improvements in digital marketing initiatives, brand awareness, and service quality.

Previous empirical studies have consistently reported positive relationships between digital marketing, brand awareness, service quality, and customer loyalty within the banking

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sector. However, research simultaneously examining these three variables in the context of BNI Taplus Bisnis customers at BNI KCP Baradatu remains limited. This research gap provides a strong rationale for investigating the combined influence of digital marketing, brand awareness, and service quality on customer loyalty within this specific banking context.

Accordingly, this study aims to examine the effects of digital marketing, brand awareness, and service quality on the customer loyalty of BNI Taplus Bisnis users at PT Bank Negara Indonesia (Persero) Tbk KCP Baradatu. The findings are expected to enrich the marketing management literature, particularly in the banking industry, while providing practical insights for bank management in developing effective marketing strategies and service improvement initiatives to foster sustainable customer loyalty.

LITERATUR REVIEW

Digital Marketing

Digital marketing is a marketing strategy that utilizes digital technology, the internet, and various electronic platforms to introduce, promote, and distribute products or services to consumers effectively. According to Martynenko et al., (2023) digital marketing enables companies to establish faster, more interactive, and customer-oriented communication compared to conventional marketing. Along with the increasing use of the internet and digital devices, digital marketing has become one of the primary strategies used by companies to reach broader markets, enhance customer engagement, and build long-term relationships with consumers. In the context of this study, digital marketing serves as a medium for BNI to promote its BNI Taplus Bisnis product through its website, social media, mobile banking application, email marketing, and other digital platforms.

The primary objectives of digital marketing are to expand market reach, increase brand awareness, establish two-way communication with customers, and improve sales and customer loyalty (Otero & Rolán, 2020. Through digital media, companies can deliver product information quickly, accurately, and personally according to customer characteristics. In addition, digital marketing offers various benefits, including cost-efficient promotional activities, the ability to measure marketing campaign effectiveness through analytical data, and the capability to target consumers more specifically than traditional marketing methods. For companies, effective digital marketing implementation can improve customer satisfaction, strengthen relationships with

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customers, and create a competitive advantage in an increasingly dynamic business environment (Bala & Deepak Verma, 2018).

According to Martynenko et al., (2023) digital marketing can be measured using five indicators: accessibility, interactivity, informativeness, personalization, and trendiness. In the banking industry, digital marketing functions not only as a promotional tool but also as a means of building long-term relationships with customers through the provision of product information, digital service education, interactive communication, and technology-based services. For BNI Taplus Bisnis, digital marketing is implemented through digital applications, the official website, social media, and various electronic communication channels to improve service accessibility, strengthen customer trust, and encourage customer loyalty toward the bank's products and services.

Brands Awerness

Brand awareness refers to consumers' ability to recognize and recall a brand as part of a particular product category. Godey et al., (2016) brand awareness reflects the extent to which a brand is present in consumers' minds when they need a product or service. The higher the level of brand awareness, the greater the likelihood that the brand will become consumers' preferred choice over competing brands. In the banking industry, brand awareness is considered an important asset because it can increase customers' trust in the products and services offered.

Brand awareness is not limited to consumers' ability to recognize a brand's name or logo, but also includes their understanding of the brand's characteristics, benefits, and image. Zia et al., (2021) explain that brand awareness is the initial stage in the consumer decision-making process, as consumers tend to consider brands they already know before making a purchase. In the digital era, brand awareness can be enhanced through various marketing communication channels, such as social media, websites, digital applications, and other online marketing platforms that enable companies to reach consumers more broadly and effectively (Alfian et al., 2024).

In the banking sector, brand awareness plays a strategic role in building customer loyalty. Customers generally prefer banks that have a good reputation, are easily recognized, and can provide a sense of security in every transaction. Therefore, companies need to consistently build brand awareness through high-quality services, effective marketing communications, and positive customer experiences. Strong brand awareness strengthens a brand's position in

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consumers' minds, enhances customer trust, and encourages long-term customer loyalty toward banking products such as BNI Taplus Bisnis.

Service Quality

Service quality refers to an organization's ability to deliver services that meet or exceed customer expectations. According to Giovanis et al., (2018) service quality is the expected level of excellence and the organization's capability to consistently provide services that satisfy customer needs. Kotler and Keller (2018) define service quality as the overall characteristics of a service that create customer satisfaction through prompt, accurate, courteous, and reliable service delivery. In service industries, particularly banking, service quality plays a crucial role because services are intangible, making customers' service experiences the primary basis for evaluating organizational performance. High-quality service enhances customer satisfaction, strengthens trust, and fosters long-term relationships between the bank and its customers (Barusman & Rulian, 2019).

Service quality possesses characteristics that distinguish it from product quality because services are intangible, produced and consumed simultaneously, variable depending on the service provider, and cannot be stored for future use. Therefore, organizations are required to maintain consistent service delivery to ensure customers receive a similar experience each time they use the service. One of the most widely applied models for measuring service quality is the SERVQUAL model developed by Barusman & Ferdinan, (2019), This model evaluates service quality through five key dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. These dimensions enable organizations to assess how well their services meet customer expectations and provide a foundation for continuous service improvement.

In the banking industry, service quality is one of the key determinants of customer loyalty (Shafwan et al., 2019). Increasing competition requires banks not only to offer competitive financial products but also to provide professional, prompt, secure, and easily accessible services through both physical branches and digital banking platforms. In this study, service quality is measured using the five SERVQUAL dimensions: Tangibles, Reliability, Responsiveness, Assurance, and Empathy (Salim et al., 2023). These indicators reflect BNI's ability to provide adequate facilities, accurate and responsive services, transaction security, and personalized attention to customer needs. The better the service quality perceived by customers, the higher their satisfaction and loyalty toward BNI Taplus Bisnis.

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Customer Loyalty

Customer loyalty refers to a customer's commitment to consistently use a company's products or services over the long term despite the availability of competing alternatives. Prakoso et al., (2017) customer loyalty is reflected in the intention to make repeat purchases or continue using a service, recommend it to others, and resist switching to competing products or services. In the banking industry, customer loyalty is considered a valuable asset because it contributes to business sustainability, increased profitability, and the development of long-term mutually beneficial relationships between banks and their customers. In the context of BNI Taplus Bisnis, customer loyalty is demonstrated through the consistent use of banking products, frequent transaction activities, and customers' willingness to continue entrusting their financial transaction needs to BNI.

The characteristics of customer loyalty are reflected in repeated product usage, a commitment to maintaining long-term relationships with the company, and a willingness to recommend the product or service to others. Thakur, (2018) explains that loyal customers not only make repeat purchases but also demonstrate resistance to competitors' offerings and develop an emotional attachment to the brand they use. Customer loyalty is influenced by several factors, including service quality, customer satisfaction, trust, brand image, digital marketing, and brand awareness. These factors interact to create positive customer experiences that encourage long-term relationships between companies and customers. The stronger the relationship established by the company with its customers, the higher the level of customer loyalty that can be achieved (Zuhron et al., 2024).

(Barusman & Cahyani, (2024) customer loyalty develops through four stages: cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. The first stage, cognitive loyalty, is based on customers' knowledge and beliefs regarding the superiority of a product or service. The second stage, affective loyalty, emerges when customers develop emotional attachment after experiencing satisfaction with the service provided. The third stage, conative loyalty, reflects a strong intention to continue using the product or service. Finally, action loyalty occurs when customers consistently demonstrate loyal behavior by repeatedly using the product, conducting recurring transactions, and recommending it to others.

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Framework

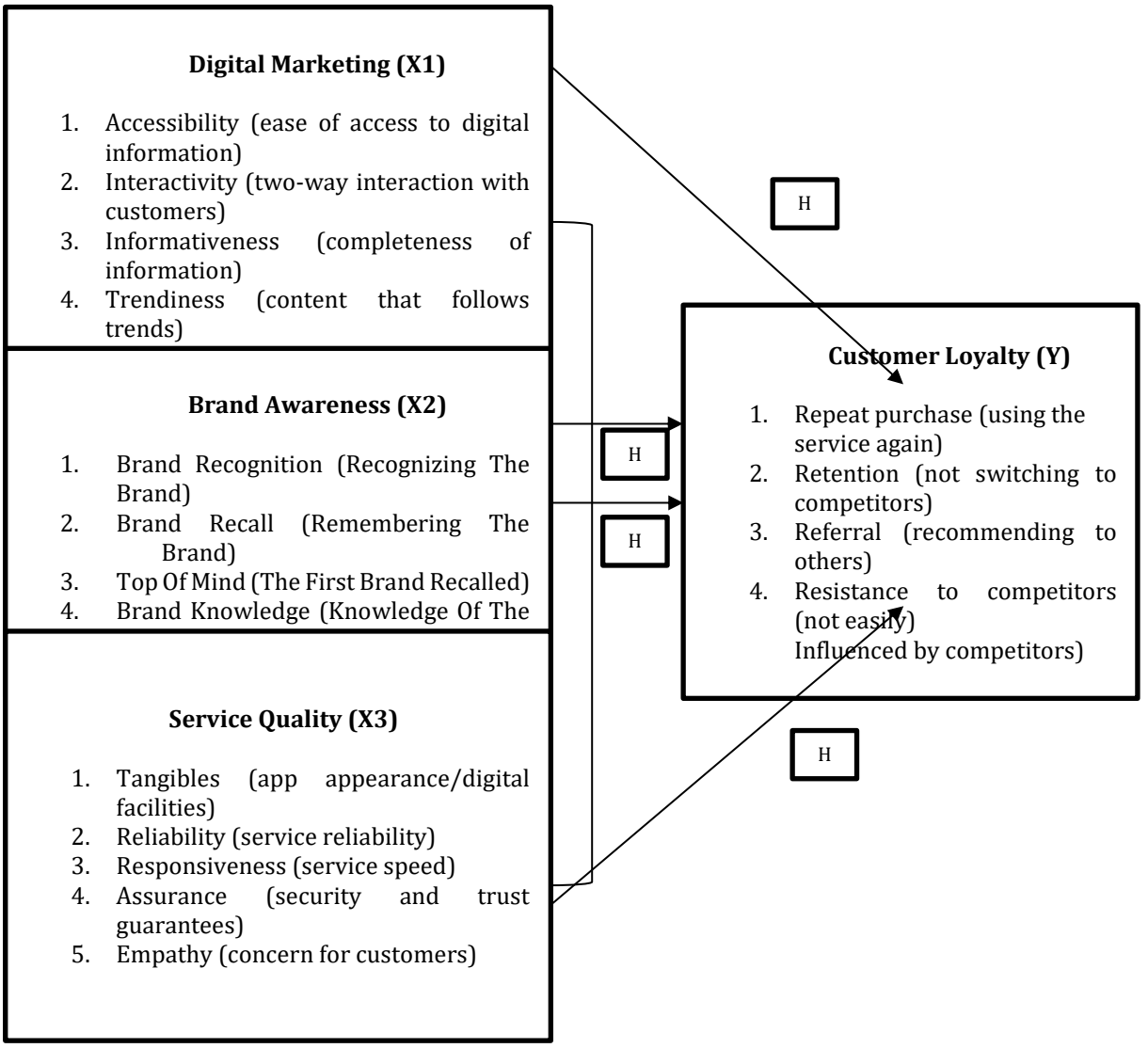


Figure 1. Framework

Hypothesis

H1: Digital marketing influences the loyalty of BNI Taplus Bisnis customers at BNI KCP Baradatu.

H2: Brand awareness influences the loyalty of BNI Taplus Bisnis customers at BNI KCP Baradatu.

H3: Service quality influences the loyalty of BNI Taplus Bisnis customers at BNI KCP Baradatu.

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H4: Digital marketing, brand awareness, and service quality simultaneously influence the loyalty of BNI Taplus Bisnis customers at BNI KCP Baradatu.

RESEARCH METHODS

This study employed a quantitative approach with an explanatory research design to examine the effects of digital marketing, brand awareness, and service quality on the customer loyalty of BNI Taplus Bisnis customers at PT Bank Negara Indonesia (Persero) Tbk, Baradatu Sub-Branch Office (KCP Baradatu). The research was conducted in 2026, with all active BNI Taplus Bisnis customers serving as the research subjects. The study population consisted of 30 customers; therefore, a saturated sampling (census) technique was applied, in which all members of the population were included as research respondents.

Table 2. Operational Definitions of Research Variables

Variable	Operational Definition	Indicator	Scale
Digital Marketing (X_1)	Digital marketing is a marketing activity that utilizes digital media to introduce, promote, and provide information about products or services to consumers effectively and efficiently. (Chaffey & Ellis-Chadwick, 2019)	1. Ease of obtaining product information via digital media. 2. Completeness of the information provided. 3. Intensity of promotion via digital media. 4. Appeal of digital content. 5. Ease of interaction via digital media.	Likert
Brand Awareness	Brand awareness is the	1. Recognizing the BNI	Likert

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Variable	Operational Definition	Indicator	Scale
(X_2)	ability of consumers to recognize and recall a brand as part of a specific product category. (Aaker, 2018)	Taplus Bisnis brand. 2. Recalling the BNI Taplus Bisnis brand. 3. Ease of distinguishing it from competitors' products. 4. The brand comes to mind when banking services are needed. 5. Familiarity with the BNI Taplus Bisnis brand.	
Service Quality (X_3)	Service quality is the level of service excellence capable of meeting customer expectations and needs. (Tjiptono & Chandra, 2019)	1. Tangibles. 2. Reliability. 3. Responsiveness. 4. Assurance. 5. Empathy.	Likert
Customer Loyalty (Y)	Customer loyalty is a customer's commitment to consistently continue using a product or service over the long term (Kotler & Keller, 2016).	1. Willingness to reuse the product. 2. Reluctance to switch to another bank. 3. Willingness to recommend to others. 4. Willingness to engage in repeat transactions. 5. Commitment to maintaining the relationship with the bank.	Likert

Source: Processed data, 2026

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The research data were collected through a questionnaire using a five-point Likert scale to measure four research variables: digital marketing, brand awareness, service quality, and customer loyalty (Dhall, 2019). The indicators for each variable were developed based on established theoretical concepts and adapted to the characteristics of the BNI Taplus Bisnis service. In addition to primary data obtained from respondents, secondary data were collected from books, scientific journals, company documents, and other relevant literature to support the research discussion.

Data analysis was conducted using the Statistical Package for the Social Sciences (SPSS). Prior to hypothesis testing, the research instrument was evaluated using validity and reliability tests to ensure its adequacy. A normality test was subsequently performed as part of the assumption testing procedure. The hypotheses were tested using multiple linear regression analysis to determine the partial and simultaneous effects of digital marketing, brand awareness, and service quality on customer loyalty. Statistical significance was assessed using the t-test and F-test at a 5% significance level, while the coefficient of determination (R^2) was used to determine the proportion of variance in customer loyalty explained by the independent variables.

RESULT AND DISCUSSION

Validity Test

Table 3. Validity Test Results for the Digital Marketing Variable (X_1)

Item	r count	r Table	Description
X1.1	0,681	0,361	Valid
X1.2	0,724	0,361	Valid
X1.3	0,758	0,361	Valid
X1.4	0,697	0,361	Valid
X1.5	0,773	0,361	Valid
X1.6	0,702	0,361	Valid
X1.7	0,791	0,361	Valid
X1.8	0,734	0,361	Valid
X1.9	0,768	0,361	Valid
X1.10	0,718	0,361	Valid

Source: Processed data, 2026

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Table shows that all statement items for the Digital Marketing (X_1) variable have calculated correlation coefficients (r-count) greater than the critical r-table value (0.361), indicating that all items are valid.

Table 4. Validity Test Results for the Brand Awareness Variable (X_2)

Item	r count	r Table	Description
X2.1	0,664	0,361	Valid
X2.2	0,718	0,361	Valid
X2.3	0,752	0,361	Valid
X2.4	0,687	0,361	Valid
X2.5	0,779	0,361	Valid
X2.6	0,731	0,361	Valid
X2.7	0,806	0,361	Valid
X2.8	0,741	0,361	Valid
X2.9	0,693	0,361	Valid
X2.10	0,762	0,361	Valid

Source: Processed data, 2026

All statement items for the Brand Awareness (X_2) variable had calculated correlation coefficients (r-count) greater than the r-table value (0.361); therefore, all items were declared valid and considered appropriate for measuring the Brand Awareness variable.

Table 5. Validity Test Results for the Service Quality Variable (X_3)

Item	r count	r Table	Description
X3.1	0,711	0,361	Valid
X3.2	0,758	0,361	Valid
X3.3	0,786	0,361	Valid
X3.4	0,728	0,361	Valid

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Item	r count	r Table	Description
X3.5	0,809	0,361	Valid
X3.6	0,775	0,361	Valid
X3.7	0,834	0,361	Valid
X3.8	0,743	0,361	Valid
X3.9	0,788	0,361	Valid
X3.10	0,761	0,361	Valid

Source: Processed data, 2026

All statement items for the Service Quality (X_3) variable had calculated correlation coefficients (r-count) exceeding the r-table value (0.361); therefore, all items were declared valid and suitable for use in this study.

Table 6. Validity Test Results for the Customer Loyalty Variable (Y)

Item	r count	r Table	Description
Y1	0,689	0,361	Valid
Y2	0,734	0,361	Valid
Y3	0,772	0,361	Valid
Y4	0,708	0,361	Valid
Y5	0,791	0,361	Valid
Y6	0,739	0,361	Valid
Y7	0,812	0,361	Valid
Y8	0,755	0,361	Valid
Y9	0,783	0,361	Valid
Y10	0,724	0,361	Valid

Source: Processed data, 2026

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All items measuring the Customer Loyalty (Y) variable had calculated correlation coefficients (r-count) exceeding the r-table value (0.361); therefore, all indicators were considered valid and suitable for use as research instruments.

Reliability Test

Table 7. Reliability Test Results

Variabel	Item Total	Cronbach's Alpha	Reliability Standards	Description
Digital Marketing (X_1)	10	0,873	0,60	Reliabel
Brand Awareness (X_2)	10	0,846	0,60	Reliabel
Service Quality (X_3)	10	0,901	0,60	Reliabel
Customer Loyalty (Y)	10	0,887	0,60	Reliabel

Source: Processed data, 2026

a. The Digital Marketing (X_1) variable obtained a Cronbach's Alpha value of 0.873, indicating that it was highly reliable and consistently measured respondents' perceptions.
b. The Brand Awareness (X_2) variable obtained a Cronbach's Alpha value of 0.846, indicating that the research instrument had excellent reliability.
c. The Service Quality (X_3) variable obtained the highest Cronbach's Alpha value of 0.901, indicating a very high level of reliability and measurement consistency.
d. The Customer Loyalty (Y) variable obtained a Cronbach's Alpha value of 0.887, indicating that the instrument was highly reliable and produced consistent data.
e. Overall, all research variables achieved Cronbach's Alpha values above 0.80, indicating that the research instrument was highly reliable and suitable for further data analysis.

Normality Test

Table 8. Normality Test Results

Description	Total
N	30
Kolmogorov-Smirnov Z	0,102

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Description	Total
Asymp. Sig. (2-tailed)	0,200
Level of Significance	0,05
Conclusion	Normally distributed

Source: Processed data, 2026

The Asymp. Sig. (2-tailed) value of 0.200 (> 0.05) indicates that the data were normally distributed. The normal probability plot also showed that the data points followed the diagonal line, confirming that the normality assumption was satisfied.

Multicollinearity Test

Table 9. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Digital Marketing (X_1)	0,712	1,404	No Multicollinearity
Brand Awareness (X_2)	0,665	1,503	No Multicollinearity
Service Quality (X_3)	0,689	1,451	No Multicollinearity

Source: Processed data, 2026

The multicollinearity test results showed that all independent variables had tolerance values above 0.10 and Variance Inflation Factor (VIF) values below 10. These findings indicate the absence of multicollinearity, confirming that Digital Marketing, Brand Awareness, and Service Quality can be simultaneously included in the regression model.

Heteroskedasticity Test

Table 10. Heteroskedasticity Test Results (Glejser Test)

Variable	Sig.	α (0,05)	Description
Digital Marketing (X_1)	0,418	0,05	No Heteroskedasticity
Brand Awareness (X_2)	0,527	0,05	No Heteroskedasticity
Service Quality (X_3)	0,361	0,05	No Heteroskedasticity

Source: Processed data, 2026

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All independent variables had significance values greater than 0.05, indicating the absence of heteroscedasticity in the regression model. Therefore, the homoscedasticity assumption was satisfied, confirming that the regression model was appropriate for further analysis.

Coefficient of Determination

Table 11. Coefficient of Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0,823	0,677	0,654	1,492

Source: Processed data, 2026

An Adjusted R Square value of 0.654 indicates that Digital Marketing, Brand Awareness, and Service Quality explained 65.4% of the variation in Customer Loyalty, while the remaining 34.6% was influenced by factors outside the research model. This result suggests that the model has strong explanatory power in predicting customer loyalty.

Multiple Linear Regression Analysis

$$\mathbf{Y = 2,315 + 0,285X_1 + 0,247X_2 + 0,396X_3 + e}$$

Table 12. Multiple Linear Regression Analysis Results

Variable	Unstandardized Coefficients (B)	Std. Error	t Count	Sig.
Constant	2,315	1,287	1,799	0,009
Digital Marketing (X_1)	0,285	0,099	2,867	0,006
Brand Awareness (X_2)	0,247	0,100	2,481	0,017
Service Quality (X_3)	0,396	0,092	4,326	0,000

Source: Processed data, 2026

a. The regression constant of 2.315 indicates that when Digital Marketing, Brand Awareness, and Service Quality are assumed to be zero, Customer Loyalty is predicted to have a value of 2.315.

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b. The Digital Marketing coefficient of 0.285 indicates that a one-unit increase in Digital Marketing is associated with a 0.285-unit increase in Customer Loyalty.
c. The Brand Awareness coefficient of 0.247 suggests that each one-unit increase in Brand Awareness is expected to increase Customer Loyalty by 0.247 units.
d. The Service Quality coefficient of 0.396 indicates that a one-unit improvement in Service Quality increases Customer Loyalty by 0.396 units.
e. Among the independent variables, Service Quality (X_3) had the largest regression coefficient (0.396), exceeding those of Digital Marketing (0.285) and Brand Awareness (0.247). This finding indicates that Service Quality was the most influential factor affecting the loyalty of BNI Taplus Bisnis customers at PT Bank Negara Indonesia (Persero) Tbk, Baradatu Sub-Branch Office (KCP Baradatu).

t-test (Partial)

Table 13. t-test (Partial) Results

Variable	t Count	t Table	Sig.	Descriptiom
Digital Marketing (X_1)	2,867	2,056	0,006	H_1 accepted
Brand Awareness (X_2)	2,481	2,056	0,017	H_2 accepted
Service Quality (X_3)	4,326	2,056	0,000	H_3 accepted

Source: Processed data, 2026

1. Effect of Digital Marketing on Customer Loyalty
   Digital Marketing had a positive and significant effect on Customer Loyalty (t = 2.867; p = 0.006 < 0.05). This finding indicates that more effective digital marketing strategies lead to higher customer loyalty.
2. Effect of Brand Awareness on Customer Loyalty
   Brand Awareness had a positive and significant effect on Customer Loyalty (t = 2.481; p = 0.017 < 0.05). This suggests that greater brand awareness contributes to increased customer loyalty.
3. Effect of Service Quality on Customer Loyalty
   Service Quality had a positive and significant effect on Customer Loyalty (t = 4.326; p < 0.001) and showed the strongest influence among all independent variables. Therefore, all research hypotheses (H_1, H_2, and H_3) were supported.

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F-test (Simultaneous)

Table 14. F-test Results (Simultaneous)

Model	F Count	F Table	Sig.	Description
Regression	31,482	2,98	0,000	H_4 Accepted

Source: Processed data, 2026

The calculated F-value (31.482) exceeded the F-table value (2.98), with a significance value of 0.000 (< 0.05), indicating that H_4 was accepted. These results demonstrate that Digital Marketing, Brand Awareness, and Service Quality simultaneously have a positive and significant effect on the customer loyalty of BNI Taplus Bisnis customers at BNI KCP Baradatu.

DISCUSSION

The Effect of Digital Marketing on Customer Loyalty

The findings indicate that Digital Marketing has a positive and significant effect on customer loyalty. More effective digital marketing strategies lead to higher levels of loyalty among BNI Taplus Bisnis customers. This result is consistent with the Relationship Marketing theory and the study by Boufim & Barka, (2021) which found that digital marketing enhances customer loyalty.

The Effect of Brand Awareness on Customer Loyalty

The results demonstrate that Brand Awareness has a positive and significant effect on customer loyalty. A higher level of awareness of the BNI Taplus Bisnis brand strengthens customer trust and encourages continued use of the product. This finding Cheung et al., (2019) theory, which identifies brand awareness as a fundamental element in building customer loyalty.

The Effect of Service Quality on Customer Loyalty

The findings show that Service Quality has a positive and significant effect on customer loyalty and is the most influential variable. Reliable, responsive, and customer-oriented services enhance customer satisfaction and strengthen loyalty toward BNI Taplus Bisnis. Therefore, improving service quality should remain a key priority for the company.

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The Combined Effect of Digital Marketing, Brand Awareness, and Service Quality on Customer Loyalty

The simultaneous test indicates that Digital Marketing, Brand Awareness, and Service Quality jointly have a positive and significant effect on customer loyalty. These variables explain 65.4% of the variation in customer loyalty, while the remaining 34.6% is attributable to factors outside the research model. The findings suggest that strengthening customer loyalty requires an integrated strategy, with Service Quality serving as the most influential factor.

CONCLUSION

1. Digital Marketing had a positive and significant effect on customer loyalty (β = 0.285; p = 0.006), indicating that more effective digital marketing contributes to higher customer loyalty.
2. Brand Awareness had a positive and significant effect on customer loyalty (β = 0.247; p = 0.017), suggesting that greater brand awareness leads to stronger customer loyalty.
3. Service Quality had a positive and significant effect on customer loyalty (β = 0.396; p < 0.001) and exhibited the strongest influence among the independent variables.
4. Service Quality was identified as the most dominant factor in enhancing the loyalty of BNI Taplus Bisnis customers.
5. Digital Marketing, Brand Awareness, and Service Quality jointly had a positive and significant effect on customer loyalty, indicating that improving customer loyalty requires an integrated strategy encompassing all three factors.

IMPLICATION

1. Digital marketing was found to enhance the loyalty of BNI Taplus Bisnis customers. Therefore, BNI KCP Baradatu should optimize digital media to promote products, deliver information, and strengthen communication with customers.
2. Brand awareness had a positive effect on customer loyalty. Therefore, BNI KCP Baradatu should strengthen product promotion and customer education to increase public recognition and recall of BNI Taplus Bisnis.
3. Service quality was identified as the most influential factor in improving customer loyalty. Therefore, BNI KCP Baradatu should continue to enhance the speed, accuracy, and responsiveness of its services to better meet customer needs.

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SUGGESTION

1. BNI KCP Baradatu should optimize its digital marketing through social media, the official website, email, and mobile banking to improve the effectiveness of product and service communication with customers.
2. BNI KCP Baradatu is encouraged to strengthen brand awareness through continuous promotional activities, product education, and reinforcing BNI's image as a trusted banking partner for business customers.
3. BNI KCP Baradatu should prioritize improving service quality by enhancing employee competencies through service excellence training to strengthen customer loyalty.

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