

# Experience, Customer Satisfaction and Word of Mouth Intention on BCA Bank Customer Loyalty

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## ABSTRACT

This study aimed to examine the influence of customer experience, customer satisfaction, and word of mouth intention on customer loyalty in the banking sector, specifically among customers of Bank BCA. A quantitative method was used, and data were collected through a questionnaire distributed to 105 respondents using purposive sampling. Descriptive statistical analysis and hypothesis testing were conducted using SPSS and AMOS. The results showed that customer experience and word of mouth intention had a significant positive influence on customer loyalty, while customer satisfaction did not show a significant effect. This indicates that a positive customer experience such as responsive service and effective problem-solving can increase emotional bonds and loyalty. Furthermore, customers who intend to recommend the bank tend to be more loyal. However, satisfaction alone was not sufficient to foster loyalty without strong customer engagement or emotional connection.

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## 1. INTRODUCTION

The relationship between Customer Satisfaction and loyalty has been recognised as important in the banking sector (Manyanga et al., 2022). That satisfaction has an influence on loyalty. And Word of Mouth Intention has also been shown to positively influence loyalty and directly impact loyalty behaviour. Therefore, companies, especially those engaged in services, need to pay attention to the communication that occurs both from the company and between customers (Abedi, Ehsan; Jahed, 2020).

Bank loyalty and bank trust are related. Customer Loyalty can be defined as the willingness of a customer to make personal investments or sacrifices to strengthen the relationship (Kavitha & Haritha, 2018). Customers will be more loyal to banks they trust than banks they do not trust. Bank loyalty can be attitudinal or behavioural (Hidayat & Idrus, 2023). Attitudinal loyalty is based on favourable evaluations and preferences towards a bank (van Esterik-Plasmeijer & van Raaij, 2017). Therefore, BCA Bank understands the importance of factors that influence customer loyalty..

For example, the case of BANK XYZ damaged customer confidence in the banking industry with the loss of a balance of IDR 22 billion (CNN Indonesia / Aria Ananda Wednesday, 11 Nov 2020 13:01 WIB). The customer asked OJK and the National Police Headquarters to immediately handle further investigations into the case to speed up the investigation process. So that the problem is clear so that BANK XYZ is responsible for its customers. This incident shows that OJK's supervision of the financial industry is weak. So the government needs to conduct a major evaluation of the OJK. And massive reform is needed to restore the integrity of the OJK itself.

With the above case, of course, it will make Customer Experience have a disappointing experience and of course Customer Satisfaction will also decrease dramatically due to loss of trust in the bank. And there is a negative Word of Mouth Intention where many customers will not recommend the bank to others because the bank's track record can be considered bad or can harm customers (Iqbal & Hassan, 2019).

The existence of this case also makes BANK BCA a bank that focuses on Customer Experience, Customer Satisfaction, and Word of Mouth Intention to maintain customer trust, improve the quality of Bank BCA services and become a better bank in the banking competition in Indonesia.

## 2. RESEARCH METHOD

In this study, the type of research used is to use hypothesis testing. And hypothesis testing in this study was conducted to determine whether there is an influence of customer experience, customer satisfaction and intention word of mouth on customer loyalty of a customer in the banking sector. In this study, there are five variables to be studied, namely Customer Online Review, Customer Online Rating, Sales Promotion, Brand Loyalty and Purchase Intention in E-commerce in Indonesia. The data collected in this study were obtained through a questionnaire, in this case active researchers collect data directly from respondents or what is often called primary data. In this study, the sample was 150 respondents. In this study researchers used SPSS, Multivariate, SEM and AMOS in analysing the data.

## 3. RESULTS AND DISCUSSIONS

### Description of Research Data

In this study using primary data, where the data is obtained from the results of distributing questionnaires. The description of the data is carried out by giving a value score to the respondent with raw data obtained from distributing questionnaires online via google form. The questionnaire distribution was carried out for 2 weeks, namely on 27 November 2024 to 10 December 2024. By using non-probability sampling method with purposive sampling technique, a research sample of 105 respondents was obtained.

### Descriptive Statistics

Descriptive statistical analysis is statistics used in analysing data by describing or describing the data that has been collected. According to Ghozali (2009) this analysis aims to provide an overview or describe the data in the variables seen from the average value (mean), minimum, maximum and standard deviation. Descriptive statistics are statistics used in describing data into clearer and easier-to-understand information that provides an overview of the research in the form of the relationship of the independent variables. The results of descriptive statistical analysis research can be seen in table 4.1 below:

**Table 1 Descriptive Statistics of Customer Experience**

No	Indicators		Mean	Standard Deviation
1	Bank can handle customer issues well	CE1	4,51	0,590
2	Bank can offer fast customer service	CE2	4,47	0,605
3	Bank can always meet service needs and requirements	CE3	4,46	0,572
	Average Customer Experience		4,48	0,589

Source: Data processed using SPSS 25 (Attached)

Based on table 1, it can be seen that Customer Experience has a mean value of 4.48, which means that on average respondents have a fairly high level of credibility towards influencers. This can be an indication that the influencer is considered reliable and fulfils their credibility. The standard deviation value obtained is 0.589 which indicates that the responses from respondents are less varied.

**Table 2 Descriptive Statistics of Customer Satisfaction**

No	Indicator		Mean	Standard Deviation
1	Customers are satisfied with the products offered by the bank	CS1	4,45	0,588
2	The services offered by the bank exceed customer expectations	CS2	4,31	0,669
3	Customers are satisfied after making transactions at the bank	CS3	4,54	0,572
	Average Customer Satisfaction		4,43	0,609

Source: Data processed using SPSS 25 (Attached)

Based on table 2, it can be seen that Customer Satisfaction has a mean value of 4.43, which means that on average respondents have a fairly high level of credibility towards influencers. This could be an indication that the influencer is considered reliable and fulfils their credibility. The standard deviation value obtained is 0.609 which indicates that the responses from respondents are less varied.

**Source: Data processed using SPSS 25 (Attached)**

No	Indicators		Mean	Standard Deviation
1	Customers will recommend this bank to their friends, family, and neighbors	IWM1	4,42	0,617
2	Customers will speak positively about the bank to others	IWM2	4,51	0,539
3	Customers will recommend the bank to someone who asks for advice	IWM3	4,58	0,550
	Average value of Word Of Mouth Intention		4,50	0,568

Source: Data processed using SPSS 25 (Attached)

Based on table 3, it can be seen that Intention Word Of Mouth has a mean value of 4.50, which means that on average respondents have a fairly high level of credibility towards influencers. This could be an indication that the influencer is considered reliable and fulfils their credibility. The standard deviation value obtained is 0.568 which indicates that the responses from respondents are less varied..

**Tabel 4 Statistik Deskriptif Customer Loyalty**

No	Indicators		Mean	Standard Deviation
1	Customers are committed to staying with the bank	CL1	4,45	0,537
2	Customers consider the bank as the first choice among other banks in the area	CL2	4,42	0,617
3	Customers intend to continue using the bank's services in the future	CL3	4,48	0,590
	Average Customer Loyalty Value		4,45	0,581

Source: Data processed using SPSS 25 (Attached)

Based on table 4, it can be seen that the mean value of Customer Loyalty is 4.45, which means that on average respondents have a fairly high level of credibility towards influencers. This could be an indication that the influencer is considered reliable and fulfils their credibility. The standard deviation value obtained is 0.581 which indicates that the responses from respondents are less varied.

### Hypothesis Testing

Hypothesis testing is a statistical procedure used to make decisions about the value of a population parameter based on a sample of data taken from that population.

H0: Stating the absence of influence or difference

Ha: States that there is an influence, difference, or relationship between the variables under study.

Hypothesis testing aims to determine whether the evidence obtained from the data is sufficient to reject H0 and accept Ha. Hypothesis testing decisions are made based on the calculation of the p-value of the data, which indicates the probability of obtaining the observation results. If the p-value is less than the pre-determined significance level (generally 0.05), then H0 is rejected, indicating there is evidence in favour of Ha. The hypothesis testing process plays an important role in scientific research and data analysis, to make conclusions based on empirical data and reduce the possibility of errors in the interpretation of research results.

**Table 5 Hypothesis Test Results**

Hypothesis	Estimate	P-Value	Decision
Customer Experience has a positive effect on Customer Loyalty	0,449	0,000	H1 Supported
Customer Satisfaction is positively related to Customer Loyalty.	0,010	0,906	H2 Not Supported
Word of Mouth Intention, is positively related to Customer Loyalty.	0,656	0,000	H3 Supported

### H1: There is a positive influence of Customer Experience on Customer Loyalty

The first hypothesis tests the positive effect of Customer Experience on Customer Loyalty. The null hypothesis (H0) and alternative hypothesis (Ha) read as follows:

H01: Customer Experience has no positive influence on Customer Loyalty

Ha1: Customer Experience has a positive influence on Customer Loyalty

Based on the table of hypothesis test results above, hypothesis 1 has an estimate value of - 0.449 and a p-value  $\leq 0.05$ , which is 0.000, meaning that the first hypothesis is accepted (H01 is

rejected), it can be concluded that Customer Experience has a positive influence on Customer Loyalty.

### **H2: There is a positive influence of Customer Satisfaction on Customer Loyalty**

The first hypothesis tests the positive effect of Customer Satisfaction on Customer Loyalty. The null hypothesis (H0) and alternative hypothesis (Ha) read as follows:

H01: Customer Satisfaction has no positive influence on Customer Loyalty

Ha1: Customer Satisfaction has a positive influence on Customer Loyalty

Based on the table of hypothesis test results above, hypothesis 1 has an estimate value of -0.010 and a p-value  $\leq 0.05$ , which is 0.906, meaning that the first hypothesis is rejected (H02 is supported), because the p-value of more than 5% has a value of 0.010. So it can be concluded that Customer Satisfaction does not have a positive influence on Customer Loyalty.

### **H3: There is a positive influence of Word of Mouth Intention on Customer Loyalty**

The first hypothesis tests the positive effect of Customer Satisfaction on Customer Loyalty. The null hypothesis (H0) and alternative hypothesis (Ha) read as follows:

H01: Customer Satisfaction has no positive influence on Customer Loyalty

Ha1: Customer Satisfaction has a positive influence on Customer Loyalty

Based on the table of hypothesis test results above, hypothesis 1 has an estimate value of -0.656 and a p-value  $\leq 0.05$ , which is 0.000, meaning that the hypothesis is supported (H0 3 is rejected), because the estimate has a value of 0.010. So it can be concluded that Intention Word of Mouth does not have a positive influence on Customer Loyalty.

## **Discussion**

### **Customer Experience**

The results showed that Customer Experience has a significant positive effect on Customer Loyalty with a p-value of 0.000. This indicates that customers who have positive experiences, such as responsive, error-free service, and are able to fulfil their needs, tend to be more loyal to the bank. A positive customer experience strengthens the emotional connection between the bank and the customer, thereby encouraging loyal behaviour, such as repeat purchases and long-term service use. Therefore, managing customer experience is an important element to increase customer loyalty (Cho et al., 2023).

### **Customer Satisfaction**

Unlike the previous variables, Customer Satisfaction does not have a significant positive effect on Customer Loyalty, with a p-value of 0.906. This result shows that the level of customer satisfaction does not directly affect their loyalty to the bank. This can happen because satisfaction alone is not enough to build loyalty without other factors, such as experience or a strong emotional connection. Banks need to evaluate more deeply the aspects that influence satisfaction and how satisfaction can be translated into stronger loyalty (Indah Handaruwati, 2021).

### **Word of Mouth Intention**

This study found that Word of Mouth Intention has a significant positive effect on Customer Loyalty, with a p-value of 0.000. Customers who have the intention to recommend the bank to others, speak positively, or spread information about the bank, are more likely to become loyal customers. Positive word-of-mouth communication helps banks strengthen their positive image in the community and attract new customers (Jyothi Chepur & Rajashekhar Bellamkonda, 2019). This result shows the importance of building good relationships with customers so that they are encouraged to become active promoters of the bank (Kavitha & Haritha, 2018).

## **4. Conclusion**

This study reveals that Customer Experience and Word of Mouth Intention have a significant positive effect on Customer Loyalty for BCA Bank customers. Positive customer experience, such as responsive and error-free service, can encourage customer loyalty. Similarly, the intention to recommend the bank to others (Word of Mouth Intention) proved to be an important factor in

strengthening customer loyalty. However, the results show that Customer Satisfaction does not have a significant influence on loyalty. This indicates that although customers are satisfied with the bank's services, it is not enough to guarantee loyalty without being supported by strong customer experience and positive communication between customers. The results of this study provide several practical implications for BCA Bank management. First, the bank needs to increase its focus on managing customer experience through responsive service, personalised service, and providing quick solutions to customer problems. Second, Bank BCA needs to optimise loyalty programs that encourage customers to speak positively about the bank, such as rewards for customers who provide recommendations. Third, to maximise the impact of Word of Mouth Intention, the bank must ensure consistency in service quality to create a positive perception in the community, which in turn will attract new customers and retain existing ones. This study has several limitations that need to be considered. First, the research was only conducted on BCA Bank customers so the results may not be generalisable to other banks. Second, this study uses a cross-sectional approach that only captures data at one point in time, so it cannot reflect dynamic changes in customer behaviour. Third, this study has not included other variables such as trust or perceived value, which may also affect customer loyalty. Based on the research results and limitations, there are several suggestions for future research and practitioners. Future research is recommended to expand the research subject by involving other banks so that the research results are more generalised. In addition, adding variables such as trust and perceived value can provide a more comprehensive picture of the factors that influence customer loyalty. For BCA Bank, it is recommended to continue improving customer experience by investing in responsive service technology, launching attractive loyalty programmes, and utilising customer feedback as a strategic tool for continuous service improvement. With these measures, Bank BCA is expected to maintain its competitive advantage in the banking sector.

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