

The Influence of Brand Awareness, Brand Image, and Digital Marketing on Customer Loyalty of BCA Syariah Bank: A Study of Banking Service Users in West Jakarta

Muhammad Azhar Nugraha¹, Cut Edwina Safia Oebit²

^{1,2}Faculty of Economic and Business, Mercu Buana University, Indonesia

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ABSTRACT

This research investigates how brand awareness, brand image, and digital marketing contribute to shaping customer loyalty among users of BCA Syariah Bank in the West Jakarta area. Despite being affiliated with one of the largest banking conglomerates in Indonesia, BCA Syariah's customer penetration remains considerably below that of conventional banking counterparts. This study adopts a quantitative approach with a causal research design aimed at identifying directional relationships among the constructs under investigation. The target population encompassed individuals who had utilised BCA Syariah's banking facilities in West Jakarta. Data collection involved a survey instrument administered to 137 participants selected through non-probability sampling. The Partial Least Square (PLS-SEM) method was applied to analyse the structural relationships between variables. The empirical findings confirm that brand awareness exerts a positive and statistically significant influence on customer loyalty. Likewise, brand image demonstrates a positive and significant effect on loyalty outcomes. Furthermore, digital marketing activities are found to positively and significantly enhance customer loyalty. These findings collectively affirm the strategic centrality of brand management and digital engagement in cultivating sustained loyalty within the Islamic banking context.

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Corresponding Author:

Cut Edwina Safia Oebit,
Faculty of Economic and Business,
Mercu Buana University,
Meruya Selatan Street, Kembangan, West Jakarta, Indonesia.
Email: cutedwina@mercubuana.ac.id

1. INTRODUCTION

Indonesia stands as one of the most populous nations in the world, presenting vast untapped opportunities for financial services expansion, including banking. Data from the Central Statistics Agency (BPS, 2024) estimated the national population at approximately 281 million in 2024, representing an increase from roughly 278 million the previous year. This demographic trajectory simultaneously opens new market frontiers for banking institutions and intensifies competition, compelling banks to continually innovate in products, elevate service quality, and harness the potential of digital technologies (Tarigan et al., 2023). The surge in population has correspondingly generated growing demand for a broad spectrum of financial services, ranging from deposit products and credit facilities to investment and digital payment solutions (BPS, 2024).

The country simultaneously offers extraordinary growth potential for Islamic banking, underpinned by its substantial Muslim-majority demographic. According to the Ministry of Religious

Affairs of the Republic of Indonesia (2024), the Muslim population totalled approximately 245.97 million people, accounting for roughly 87% of the overall population. This demographic reality implies significant latent demand for Sharia-compliant financial products. Nevertheless, this potential has yet to be fully capitalised upon, as the actual uptake of Islamic banking services remains disproportionately low relative to the population size. This discrepancy underscores the urgency for Islamic banks to develop targeted marketing strategies that simultaneously attract new customers and retain existing ones through sustained loyalty (OJK, 2025).

West Jakarta represents a particularly compelling geography for Islamic banking development, given its dense Muslim population. BPS Jakarta, (2024) recorded the West Jakarta population at around 2,470,054 residents in 2023, with BPS-Statistics of West Jakarta Municipality (2024) documenting approximately 1,936,675 Muslim residents in the area. This concentration of Muslim consumers creates fertile ground for Islamic financial services.

Table 1. Population of West Jakarta by Religion in 2024

Religion	Population
Islam	1.936.675
Christianity	271.014
Catholicism	148.387
Hinduism	2.673
Budhism	196.775
Confucianism	1.037

Source: BPS-Statistics of West Jakarta Municipality (2025).

PT Bank BCA Syariah is one of the key institutional players in the Islamic banking landscape of the region. Established as a subsidiary of PT Bank Central Asia Tbk, BCA Syariah formally commenced operations as an Islamic commercial bank on 5 April 2010, with a strategic commitment to delivering banking solutions grounded in Islamic principles, supported by service excellence, continuous innovation, and the utilisation of digital technology (BCA, 2024).

The BCA Syariah Annual Report 2024 revealed that total assets had surpassed IDR 16 trillion. However, its operational scale remains markedly smaller when benchmarked against both its parent company BCA and the dominant Islamic bank, Bank Syariah Indonesia (BSI). This gap highlights the imperative for BCA Syariah to strengthen its competitive positioning to retain customers and expand its market footprint (BCA Syariah & BSI, 2024).

Table 2. Comparison of Total Assets in 2024

Bank	Total Assets
BCA	± Rp. 1.408 triliun
BSI	± Rp. 409 triliun
BCA Syariah	± Rp. 16 triliun

Source: Annual Report BCA 2024, BSI 2024, and BCA Syariah 2024

The disparity in institutional scale is also visible in the breadth of office networks. By the close of 2024, BCA operated in excess of 1,200 branch and service offices nationwide, while BSI maintained over 1,000 network points. BCA Syariah, by contrast, had approximately 75 offices, with only two to three locations serving the West Jakarta area—specifically KCP Green Garden and KCP Asemka. This limited physical reach reinforces the strategic importance of digital service development as a mechanism to broaden customer accessibility (BCA, 2024).

Table 3. Comparison of Office Networks in 2024

Bank	National Offices Networks	Offices in West Jakarta
BCA	> 1.260	Very Many
BSI	± 1.100	Many
BCA Syariah	± 75	2 – 3 Offices

Source: Annual Report BCA 2024, BSI 2024, and BCA Syariah 2024

Beyond physical infrastructure, the volume of digital transactions has emerged as a critical barometer of banking competitiveness. In 2024, BCA recorded an extraordinary 31.6 billion digital transactions, while BSI processed approximately 546 million. BCA Syariah, in contrast, recorded around 14.2 million digital transactions. This pronounced differential underscores that digitalisation has become a core strategic imperative for enhancing customer service delivery and transactional convenience (PT Bank Central Asia Tbk., 2024; PT Bank BCA Syariah, 2024; PT Bank Syariah Indonesia Tbk., 2024).

Table 4. Comparison of Digital Transactions in 2024

Bank	Digital Transactions in 2024
BCA Syariah	31.6 Billion
BSI	546 Million
BCA	14.2 Million

Source: Annual Report BCA 2024, BSI 2024, and BCA Syariah 2024

In an environment of intense competition, sustaining customer loyalty becomes a strategic priority. Loyal customers characteristically engage in recurring transactions, adopt multiple products, refer others to the institution, and demonstrate resistance to competitors' overtures. Consequently, marketing efforts must be deliberately directed toward cultivating brand awareness, reinforcing brand image, and optimising digital marketing effectiveness (Yusuf et al., 2023). Brand awareness captures consumers' capacity to recognise and recall a specific brand; elevated awareness increases the likelihood of that brand being considered during purchase decisions. This holds particular relevance in banking, where product homogeneity across institutions makes familiarity and perceived trustworthiness decisive (Arnoldus et al., 2025). Brand image, on the other hand, encapsulates the aggregate perceptions and associations that consumers form about a brand. A well-regarded brand image can amplify customer trust and foster enduring loyalty (Ricadonna et al., 2021).

The ascendancy of digital technology has further elevated digital marketing to a pivotal role in banking strategy. Through digital channels including social media platforms, dedicated websites, mobile banking applications, and email communications banks are able to disseminate information rapidly and cultivate more interactive relationships with their clientele. Firmanda and Lukiastuti, (2021) demonstrated that digital marketing positively affects customer loyalty by elevating satisfaction levels.

Previous studies on Brand Awareness, such as Anasthasia Juni, (2025), found that Brand Awareness has a significant effect on customer loyalty. Meanwhile, Dabur, (2023) found that Brand Image does not have a significant effect on customer loyalty, while Qashmal et al., (2024) reported that Digital Marketing does not have a significant effect on customer loyalty. Although Brand Awareness has consistently shown a significant effect, studies examining the simultaneous effects of these three variables, particularly among BCA Syariah customers in West Jakarta, remain limited. Therefore, the inconsistent findings regarding Brand Image and Digital Marketing, along with the limited research context and geographical scope, constitute the research gap underlying this study.

Against this backdrop, the present study examines the combined and individual contributions of brand awareness, brand image, and digital marketing to customer loyalty at BCA Syariah. The geographic focus on West Jakarta is deliberate, given the area's substantial Islamic banking market potential and the competitive challenges that BCA Syariah continues to navigate.

Literature Review

Marketing Management

Marketing management encompasses the systematic process of designing, executing, and supervising marketing activities with the objective of generating value and cultivating meaningful relationships with customers. Kotler et al., (2022) define the discipline as encompassing the acquisition, retention, and development of customers. In the context of this research, marketing management principles are operationalised through the deployment of brand awareness strategies, brand image cultivation, and digital marketing initiatives to enhance customer loyalty outcomes.

Consumer Behaviour

Consumer behaviour pertains to the processes through which individuals or collectives identify, assess, and utilise products or services. Firmansyah., (2025) characterises it as the decision-making continuum consumers navigate when choosing and engaging with offerings in the marketplace. Within the banking sector, understanding consumer behaviour is critical because customers constantly evaluate whether to remain with their current bank or transition to an alternative, based on their evolving needs and accumulated service experiences.

Customer Loyalty

Customer loyalty is conceptualised as a customer's sustained disposition to continue patronising a brand or service provider over an extended period. Loyal banking customers typically demonstrate repeat transactional behaviour, actively advocate for the institution among their social networks, and maintain their allegiance even when confronted with competitive offers (Tjiptono, 2020; Daryanto, 2020). In this research, customer loyalty is operationalised through three observable dimensions: repurchase intention, recommendation intention, and affective commitment (Mufayidah, 2025).

Brand Awareness

Brand awareness refers to the extent to which consumers are able to identify and recall a brand within a given product category. Higher levels of brand recognition increase the probability that the brand will be included in consumer consideration sets, ultimately influencing purchase behaviour (Kotler et al., 2022). In Islamic banking, where product offerings across institutions are broadly comparable, brand familiarity serves as a critical differentiator. The conceptualisation of brand awareness employed in this study encompasses brand recognition, brand recall, and top-of-mind status (Tjiptono & Diana, 2023).

Brand Image

Brand image denotes the constellation of perceptions and mental associations that consumers hold regarding a brand. A favourable brand image has been shown to strengthen consumer confidence and enhance preference for that particular brand (Kotler et al., 2022; Wardhana, 2024). Within the Islamic banking domain, brand image is understood to incorporate three core dimensions: emotional resonance, functional performance, and alignment with Islamic values (Laili, 2025).

Digital Marketing

Digital marketing encompasses marketing communications and promotional activities conducted through digital channels and internet-enabled platforms to engage target audiences and facilitate transactions. It empowers organisations to connect with customers through multiple digital touchpoints, enabling rapid information dissemination and the cultivation of real-time interaction (Wijoyo et al., 2020; Kotler et al., 2022). In this study, digital marketing is operationalised through three dimensions: content informativeness, interactivity, and the usability of digital channels (Nadilah & Fasa, 2024). marketing refers to marketing activities that use digital technology and the internet to promote products and communicate with consumers. It allows companies to reach customers through digital channels and increase interaction with them (Wijoyo et al., 2020; Kotler et al., 2022). In this study, digital marketing includes content informativeness, interactivity, and channel usability (Nadilah & Fasa, 2024).

Hypothesis Development

H1: Brand Awareness has a positive and significant effect on customer loyalty

Sitohang et al. (2021) established empirically that brand awareness significantly drives customer loyalty in a banking context, with customers who exhibit stronger brand recognition and recall demonstrating higher propensity to remain loyal to their preferred institution.

H2: Brand Image has a positive and significant effect on customer loyalty

Mukminin and Latifah (2020) and Neselia and Loisa (2022) collectively documented that brand image exerts a positive and significant influence on loyalty outcomes. Institutions perceived more favourably

tend to retain their customer base more effectively. Mukminin and Latifah (2020) and Neselia and Loisa (2022) showed that brand image has a positive and significant effect on customer loyalty. The better the image of a brand, the greater the tendency of customers to maintain their loyalty.

H3: Digital Marketing has a positive and significant effect on customer loyalty

Research by Hafidh Yudha Pratama confirmed that digital marketing implementation positively and significantly affects customer loyalty by facilitating easier access to information and enhancing the quality of company-customer interaction, which in turn reinforces loyalty behaviours.

2. RESEARCH METHOD

This investigation employs a quantitative methodology underpinned by a causal research design to examine the directional and magnitude relationships among the study variables. The independent constructs are Brand Awareness (X1), Brand Image (X2), and Digital Marketing (X3), while Customer Loyalty (Y) serves as the dependent construct.

Brand Awareness is operationally defined as consumers' capacity to identify and recall the brand. Brand Image captures the subjective evaluations and associative perceptions held by customers toward the institution. Digital Marketing is defined as the marketing activities conducted via digital media platforms. Customer Loyalty reflects the willingness of customers to continue utilising services and to advocate on behalf of the institution.

Each construct is assessed through multiple measurement dimensions and corresponding indicators. Brand Awareness is measured by primary brand preference, brand recognition, and brand recall. Brand Image is captured through emotional associations, functional performance perception, and Islamic value alignment. Digital Marketing is assessed via content informativeness, customer interaction quality, and ease of navigating digital channels. Customer Loyalty encompasses continued service usage, recommendation behaviour, and emotional attachment.

A five-point Likert scale anchored at Strongly Disagree (1) and Strongly Agree (5) was employed to quantify respondents' perceptions. The accessible population comprised customers and prospective customers who had engaged with BCA Syariah's banking services in West Jakarta. Non-probability sampling techniques were applied to select participants, with a minimum sample threshold of 120 respondents determined by multiplying the number of indicators (24) by five. Ultimately, 137 respondents completed the survey.

Primary data were obtained through self-administered online questionnaires distributed via Google Forms. Secondary data were drawn from academic literature, peer-reviewed journals, prior empirical studies, and relevant institutional reports. Analytical procedures incorporated descriptive statistical analysis alongside Partial Least Square-Structural Equation Modeling (PLS-SEM) executed through SmartPLS 4 software. The outer model was evaluated for construct validity and reliability, while the inner model was assessed to examine the hypothesised relationships.

3. RESULTS AND DISCUSSIONS

The study engaged 137 respondents, all of whom had prior experience with BCA Syariah banking services and resided in the West Jakarta municipality. The sample was predominantly female (74 respondents, 54%), concentrated in the 21–30 age cohort (65 respondents, 47.4%), characterised by senior secondary education as the predominant educational attainment (86 respondents, 62.8%), engaged primarily as students (53 respondents, 38.7%), and earning monthly incomes within the IDR 3,500,000–6,000,000 range (48 respondents, 35%). Detailed respondent characteristics are presented in Table 5.

Table 5. Respondent Characteristics

Gender	N	Percentage
Male	63	46%
Female	74	54%
Age		
< 20 Years	10	7.3%
21-30 Years	65	47.4%
31-40 Years	39	28.5%

Gender	N	Percentage
> 40 Years	23	16.8%
Educational Background		
Junior High School	3	2.2%
Senior High School	86	62.8%
Diploma/Bachelor's Degree	43	31.4%
Master's/Doctoral Degree	5	3.6%
Occupation		
Student	53	38.7
Government Employee	10	7.3
Entrepreneur	23	16.8
Private Employee	48	35.0
Others		
Monthly Income	3	2.2
< Rp1.500.000	18	13.1
Rp1.500.000 – Rp3.500.000	35	25.5
Rp3.500.000 – Rp6.000.000	48	35.0
> Rp6.000.000	36	26.3

Measurement Model Evaluation

All measurement indicators associated with Brand Awareness, Brand Image, Digital Marketing, and Customer Loyalty satisfied the established criteria for construct validity and reliability. As presented in Table 6, all outer loading values exceeded the recommended threshold of 0.70, indicating that each indicator adequately represents its respective construct. Furthermore, the Cronbach's Alpha and Composite Reliability values for all constructs were above 0.70, while the Average Variance Extracted (AVE) values exceeded 0.50. These findings confirm that the measurement model demonstrates satisfactory convergent validity and internal consistency reliability. Therefore, all constructs were considered appropriate for subsequent structural model assessment and hypothesis testing.

Table 6. Measurement Items and Validity Assessment

Construct	Items	Outer Loading	Cronbach Alpha	Composite Reliability	AVE
Brand Awareness	BA.1	0.798	0.888	0.890	0.640
	BA.2	0.796			
	BA.3	0.806			
	BA.4	0.765			
	BA.5	0.820			
	BA.6	0.814			
Brand Image	BI.1	0.802	0.882	0.887	0.629
	BI.2	0.781			
	BI.3	0.807			
	BI.4	0.754			
	BI.5	0.790			
	BI.6	0.822			
Digital Marketing	DM.1	0.822	0.885	0.888	0.634
	DM.2	0.745			
	DM.3	0.791			
	DM.4	0.789			
	DM.5	0.815			
	DM.6	0.814			
Customer Loyalty	LN.1	0.739	0.868	0.874	0.603
	LN.2	0.779			
	LN.3	0.819			
	LN.4	0.725			
	LN.5	0.814			
	LN.6	0.780			

Testing The Hypothesis

The hypothesis testing results indicate that all proposed hypotheses were supported, as Brand Awareness, Brand Image, and Digital Marketing each demonstrated a positive and statistically significant effect on Customer Loyalty. Specifically, Brand Awareness exhibited a path coefficient of 0.458, a t-statistic of 11.110, and a p-value of 0.000. Brand Image showed the strongest effect, with a path coefficient of 0.460, a t-statistic of 9.820, and a p-value of 0.000. Meanwhile, Digital Marketing demonstrated a positive and significant effect, with a path coefficient of 0.383, a t-statistic of 8.526, and a p-value of 0.000. These findings suggest that improvements in brand awareness, brand image, and digital marketing are associated with higher levels of customer loyalty. Among the three determinants, Brand Image exerted the strongest influence on Customer Loyalty, followed by Brand Awareness and Digital Marketing.

Table 7. Result Of Hypotheses Test

Hypotheses	Original Sample	T statistics (O/STDEV)	P values	Result
Brand Awareness - > Customer Loyalty	0.458	11.110	0.000	Positive and significant
Brand Image -> Customer Loyalty	0.460	9.820	0.000	Positive and significant
Digital Marketing - > Customer Loyalty	0.383	8.526	0.000	Positive and significant

4. CONCLUSION

The findings of this investigation collectively establish that brand awareness, brand image, and digital marketing each exert positive and statistically significant effects on customer loyalty among BCA Syariah Bank users in West Jakarta. In practical terms, brand awareness facilitates customer recognition and recollection of the institution, thereby increasing the likelihood of continued patronage. A well-established brand image functions as a trust-building mechanism, shaping favourable customer perceptions of the bank's competence and values. Meanwhile, effective digital marketing through social media, online platforms, and digital banking features enhances customer convenience, information access, and engagement, all of which reinforce loyalty. The strategic implication of these findings is that BCA Syariah should prioritise integrated efforts to strengthen brand recognition, maintain a positive institutional image, and continuously innovate its digital marketing approaches as interrelated pillars of a customer loyalty enhancement strategy.

ADVANCED RESEARCH

Future researchers are encouraged to include other variables that may influence customer loyalty, such as service quality, customer satisfaction, trust, customer experience, and religiosity. Future studies may also compare several Islamic and conventional banks, use larger samples and wider research areas, and apply a mixed-method approach to gain deeper insights into customer behaviour and loyalty in Islamic banking.

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