

# The Influence of Promotional Programs on Customer Interest in Using BNI Credit Cards

Ronny Hansje Walean\* & Anggun Tryuda Ninggrum Mantiri

Program Studi Magister Manajemen, Universitas Klabat, Minahasa Utara, 95371, Indonesia

---

## Abstract

In today's worldwide economy, credit cards have become increasingly popular among consumers. One product that has been rising quickly recently is the BNI Credit Card. The purpose of this study is to determine whether credit card promotions influence consumers' interest in using them as well as whether they can boost consumer satisfaction and brand loyalty. Implementing quantitative methods, 302 respondents who already had BNI credit cards were gathered, using the Smart PLS Program and SEM PLS data analysis tools. This study provides a comprehensive description of the factors affecting customer satisfaction, brand loyalty, security measures, service quality, and promotions. The results of this study reveal that promotional programs affected customer satisfaction, service quality also had an unfavorable impact on it. Customer satisfaction is also significantly impacted by security measures in the meantime and brand loyalty is significantly influenced by consumer satisfaction.

*Keywords:* Service Quality, Promotional Programs, Security Measures, Customer Satisfaction, Brand Loyalty.

---

## 1. Introduction

Indonesia is currently seeing a rapid advancement in digital technology, with a focus on developing a quick and efficient payment system. Bank Indonesia promotes the National Non-Cash Movement (Gerakan Nasional Non-Tunai; GNNT) payment system, which uses cards—such as ATM, debit, credit, and e-money cards—with the aim of encouraging the general public to use non-tunai payment systems, also known as Less Cash Society (LCS). As a representative of the Indonesian people, the GPN has the ability to implement the national payment system and serve as a foundation for seamless integration of the national payment system, thereby promoting the use of non-tunai transactions by the Indonesian populace. (Kusumastuti & Tinangon, 2019)

Cash payments are becoming outdated in an economy that grows so quickly and demands financial transactions at all times. Today's consuming and business behavior is evidently quite simple and quick, especially with the availability of internet platforms for purchasing, selling, and conducting business. As a result, a variety of payment options, including credit cards, emerged for non-cash financial transactions. Credit cards are now considered part of the lifestyle of modern society. (Hendarsyah, 2020) A credit card is a card that can be used to make non-cash payments for obligations arising from economic activity, such as shopping purchases or cash withdrawals. The acquirer or issuer meets the cardholder's payment obligations in advance, and the cardholder is required to make payments at the scheduled time either by paying the full amount at once (charge card) or by paying in installments. (Communication Department of Bank Indonesia, 2018) Additional elements like lifestyle encouragement and credit card ownership are thought to boost prestige and encourage consumers to use credit cards. Additionally, credit cards can make it simpler for customers to make payments, such as when they buy something now but pay for it later to get the items or services they desired. The abundance of supermarkets and small businesses that have started to accept credit cards as a form of payment instead of cash is evidence of the credit card industry's explosive expansion. Together with the rising and more varied features, adaptability is another important factor. The usage of credit cards in conjunction with lifestyles causes issues for Credit Card Management Cooperatives, which serve a variety of clientele. According to the author's initial findings, clients' credit cards are typically utilized for consuming goods and services. Owners of credit cards use them for a variety of

---

\*Corresponding author.

E-mail address: [rwalean@unklab.ac.id](mailto:rwalean@unklab.ac.id)

fundamental reasons. When the transaction amount is high, it is thought that the cash payment system makes transactions less convenient. Customers believe there is a substantial security risk.

If you look at data from Bank Indonesia (BI), credit card business is far from dying. As of December 2023, credit card transactions totaled IDR 37.92 trillion, according to data from Bank Indonesia (BI). Comparing the transaction value to the prior IDR 33.68 trillion, there was a yearly growth of 12.58% (year on year/yoy). The increase was not only restricted to transaction value; it also affected the volume of credit card transactions, which increased by 13.74% annually. From 32.18 million transactions to 36.61 million transactions, this volume increased. (Laras, 2024)

Credit cards exist as a payment option that simplifies commercial and financial transactions, although not being as common as electronic money. So, the banking industry is quite active in offering consumers lucrative credit card features. The bank offers a lot of amenities and incentives. Credit card advertising include messages regarding the goods that will be offered, much like other product and service advertisements. Credit advertising, in general, places more emphasis on the benefits of the product for potential customers. This is done in an effort to outperform its rivals.

Themes, images, and the advertising mediums employed are all common to all credit promotions from different banks. When discussing reward point tactics, for instance, nearly all credit card advertisements use the same topic and media; the key distinction is in the inventiveness of the messages that are displayed. Yet, it is often clear from the messages in the advertising that they are aiming their lifestyle at the upper middle class market segmentation.

PT. Bank Negara Indonesia (Persero) Tbk., one of Indonesia's banks, offers exceptional credit card products that are on par with those offered by other banks. Making sales and advertising campaigns is one way to entice users of promotional credit cards to keep using them for purchases.

According to Louis E. Boone and David L. Kurtz, promotion can be seen as an effort to persuade, offer information, or influence purchasing decisions. In addition, Fandy Tjiptono contends that promotion can be seen as a type of marketing communication used to distribute knowledge, exert influence, convince, or broaden the target market for the business. For Tjiptono, the goal of promotion is to persuade consumers to accept, purchase, and remain loyal to the company's offerings. (Nandy Gramedia Blog, 2021)

Promotion is a hugely profitable strategy for businesses, retailers, and consumers. Due to the intense competition in the credit card industry and the growing number of promotional program offers made by banks that compete with BNI Credit Cards, a sizable market share and a sizable number of cards were issued. Gaining market share and convincing potential clients to use credit cards is extremely challenging given the fierce competition in this industry. The performance of sales promotion programs and the number of credit card users will both be greatly influenced by the choice of the appropriate sales promotion and advertising campaign. Hence, one thing BNI Bank does is run sales promotions meant to motivate customers into making purchases right away. such that it should improve the volume of transactions and offer the organization the best benefits possible.

People today are enticed to use credit cards because of the advantages, convenience, and promotion schemes available. The issue is that many banks currently offer credit cards without attractive or applicable promotional programs for potential consumers. Unfortunately, the sales promotion programs carried out by BNI bank are often not delivered well or are considered less attractive by card users. This is due to the low and limited promotional costs and advertising options used. Therefore, this journal aims to see how promotional programs influence customers' desire to use credit cards due to choosing the right sales promotions, especially BNI credit cards, and we will see how promotional programs, service quality, and security measures can influence customer satisfaction and brand loyalty. And of course it must be coupled with the most effective advertising campaign which will also have a significant impact in increasing the effectiveness of promotional campaigns, sales and credit card usage.

## **2. Research Method**

### *2.1. Research Instrument*

This study employs a quantitative approach, delivering online survey questionnaires. The five variables in this study include; Promotional Programs, Service Quality, Security Measures, CustomerSatisfaction and Brand Loyalty. The questionnaire responses were gathered for this study, and evaluations on a Likert scale ranging from 1 to 5—strongly disagree, disagree, neutral, agree, and strongly agree—were computed. This survey's validity and reliability were investigated.

## 2.2. Data Collection and Sample

The samples used in this research were those who had credit cards and frequently or had made transactions using BNI credit cards. Of the 302 respondents, there were 14 people who did not have a BNI credit card, so we excluded those 14 people, the total sample used was 288 samples. 56% (n=162) were female and 52% (N=150) were born in 1981-1995 or aged between 29 and 43 years. In the table 1 displays the respondent profile based on prevalence and age.

**Table 1. Respondent Profile**

Description	Total	%
<b>Own BNI Credit Card :</b>		
Yes	288	95%
No	14	5%
<b>Gender :</b>		
Male	126	44%
Female	162	46%
<b>Year :</b>		
43-59 (Gen X)	22	8%
24-42 (Gen Y/Milennial)	150	52%
17-23 (Gen Z)	115	40%
<17 (Gen Alpha)	1	0%

## 2.3. Definition of Operational Variables

### 2.3.1. Promotional program

In essence, promotion contains all actions meant to enlighten the target market about the benefits, characteristics, and significance of the product in order to influence behavior or persuade them to purchase it. (Windusara & Kusuma, 2015) The process of educating, convincing, and influencing consumers to make purchases is known as promotion. (Mahfudz & Arsyhan, 2022)

### 2.3.2. Service Quality

The expected standard of excellence and control over that standard of perfection to satisfy client needs can be understood as the essence of service quality. (Nandra, 2017) Serving others is a way to meet their needs and satisfy their desires as well as a response and activity in and of itself. One way to measure a customer's satisfaction level with a service is to compare their expectations with the actual or perceived quality of the service. (Maknurah & Astuningtyas, 2021)

### 2.3.3. Security Measures

The term "security measures" refers to a group of procedures and methods used to protect the availability, confidentiality, and integrity of data. The possible consequences of breaches of security are what made database security so important. Illegal activities, unauthorized access, and data breaches that target databases can have serious effects, including stolen identities, financial losses, privacy violations, reputational harm, and legal consequences. Furthermore, the dynamic character of cyber threats and the constantly developing legal framework require the adoption of strong security measures in order to effectively protect sensitive data. (Omotunde & Ahmed 2023)

### 2.3.4. Customer Satisfaction

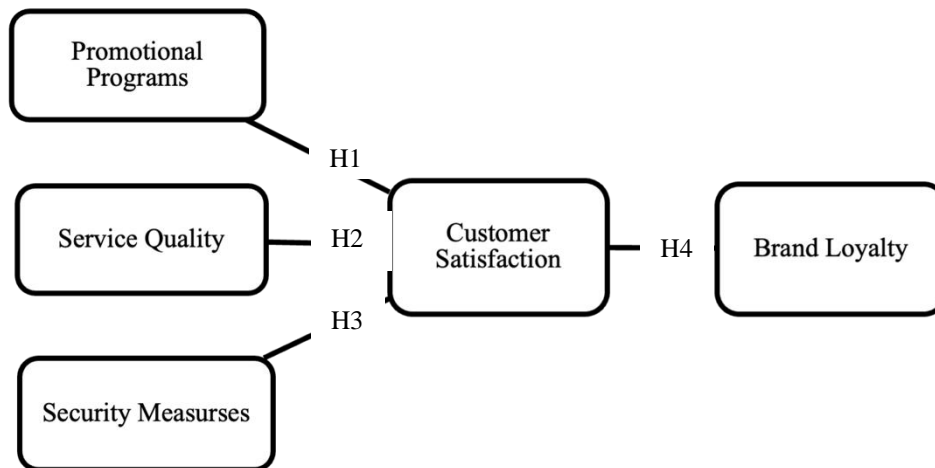
Consumer satisfaction will occur if the requirements and wishes of the consumer are satisfied by high-quality goods or services (Pratama, & Mariam, 2023). Customer satisfaction pertains to the entire experience, attitude, or opinion that customers have regarding the goods, services, or engagements that a business offers. (Jones, 2024) Customer satisfaction is the degree to which a person feels satisfied or unsatisfied with products or services that, in their perspective, fulfill or beyond previous expectations.

### 2.3.5. Brand Loyalty

Customers' perceptions of a brand or product's level of satisfaction influence their brand loyalty, therefore a business must achieve this level of satisfaction for its products to win over customers' loyalty. (Pratama, Ramli, & Mariam, 2023) Love and loyalty are common forms of loyalty, just like brand loyalty. A brand can be seen as loyal if it has delighted

consumers and maintains its prior customer. (Andini, & Tuti, 2024)

#### 2.4. Conceptual Framework and Hypothesis Development



**Figure 1.** Research Conceptual Framework

Figure 1 illustrates the hypothesis of the current investigation, and its components are as follows:

##### 2.4.1. Promotional Programs on Customer Satisfaction

The goal of the sales promotion campaign is to encourage credit card transactions by utilizing a variety of instruments, including discounts, gifts, collaboration, installment payments, and cash withdrawals, to persuade clients to at least try using BNI '46 credit cards with alluring sales promotions. One of the banks in Indonesia, PT Bank Negara Indonesia, provides top-notch credit card products that are competitive with those of other banks. BNI cards are known to be used by one of Indonesia's largest communities of credit card users. Simply expressed, there are still a relatively small number of active or frequent card accounts. One strategy for enticing credit card members to make more purchases is to create sales promotion. (Wahyuni, & Ihsanuddin, 2019) It is impossible to achieve corporate success without also gratifying the desires and requirements of BNI credit card holders. There are two types of BNI Credit Card customer happiness, namely: First, primary satisfaction, results from the client being happy with the product's quality and the promotion's ability to meet a genuine need. The second, secondary satisfaction, results from the fact that customers who use BNI credit cards feel content with the promotions they have utilized, rather than from a genuine need for BNI promotions, but rather from other factors such as prestige.

According to prior research conducted by (Ing, & Dahlan, 2023) conclude that promotions, which could involve bonuses, discounts, or exclusive offers, provide clients a good impression and experience. Customers feel appreciated and acknowledged when they receive such promotions, which raises customer satisfaction. Study reveals by (Pratama, & Suprapti 2023) Customer satisfaction is positively and significantly impacted by promotional appeal. It also implies that consumer happiness will increase with upgraded promotional attractiveness. From the explanation above, the following hypothesis can be deduced :

**H1** : Promotional Programs has a Positive Effect on Customer Satisfaction.

##### 2.4.2. Service Quality on Customer Satisfaction

A business can be considered to have given customer satisfaction and to have good quality if it can meet or surpass customers' expectations for service quality. (Maknunah, & Astuningtyas, 2021) Customer expectations are greatly influenced by the quality of the services provided. These expectations can be lowered by poor service quality. The primary factor influencing customer satisfaction is the level to which the services provided meet the standards of the client. Customer satisfaction always rises when service quality both meets or exceeds expectations. (Fatma, & Kumar, 2024) Results of the study by (Dewi, et al, 2021) showed that customer satisfaction is significantly positively impacted by

service quality. According to (Piri, et al., 201) It is possible to argue that prioritizing service quality and taking into account the wants and preferences of clients can raise customer satisfaction and improve the probability that they will return. For this reason, in order to boost customer satisfaction, businesses need to put effort to improve the quality of their services.

Based on the description provided, hypotheses can be formulated :

**H2** : Service Quality has a Positive Effect on Customer Satisfaction

#### 2.4.3. Security Measures on Customer Satisfaction

According to (Susanto, et al. 2023) In terms of how satisfied customers are with digital banking services, security is crucial. To improve client satisfaction, banks should thus give top priority to creating user-friendly security, simplifies procedures, and clear instructions. The research findings also highlight how crucial it is for digital banking platforms to have effective safety measures and trust-building techniques. Consumers are generally satisfied with digital banking services because they place a high value on the security of their financial information and staying out of inappropriate access. Previous studies by researchers such as (Trang, et al, 2024) demonstrate that Customer satisfaction has been found to be significantly influenced by security measures. These results imply that in order to boost customer satisfaction, businesses should give top priority to improving security features, upgrading customer support, and offering thorough product information.

Based on the description provided, hypotheses can be formulated:

**H3** : Security Measures has a Positive Effect on Customer Satisfaction.

#### 2.4.4. Customer Satisfaction on Brand Loyalty

Customer satisfaction can be seen as a reaction to fulfillment, given that businesses must satisfy their clients' needs. If clients are happy with the products or services a business provides, this will improve their desire to come back and increase their level of happiness, which It will create loyalty. Prior study by (Fatma & Kumar, 2024) findings that Customer loyalty is greatly impacted by the strong connection that exists between customer satisfaction and service excellence. A study by (Suarditha, et al. 2024) found that building trust and maintaining customer satisfaction are critical to building consumer loyalty. According to this study, customer satisfaction and trust contribute to the majority of the variance in customer loyalty. Because satisfied customer use a product regularly and even refer it to others, customer loyalty is an important asset for long-term business growth and sustainability.

From the preceding description, it is possible to infer the hypothesis :

**H4** : Customer Satisfaction has a Positive Effect on Brand Loyalty.

### 3. Results and Discussions

#### 3.1. Measurement Model Evaluation (Outer Model)

##### a. Validity Test

##### b. Convergent Validity

According to table 2, if the loading factor is greater than 0.7 and the average extraction variance value (AVE) is greater than 0.5, convergence validity is considered excellent. Five structures PP5, PP6, PP7, SM4, SM5 were found through data analysis that they did not meet the validity requirements. After removing it, the indications in the table that are still there can be considered as valid or as meeting the accepted criteria for validity.

Additional information regarding these abbreviations :

PP : Promotional Programs

SQ : Service Quality

SM : Security Measures

CS : Customer Satisfaction

BL : Brand Loyalty

**Table 2.** Convergent Validity

<b>Indicator</b>	<b>BL</b>	<b>CS</b>	<b>PP</b>	<b>SM</b>	<b>SQ</b>	<b>AVE</b>	<b>Description</b>
<b>Brand Loyalty</b>						0.961	<i>Valid</i>
BL1	0.976						<i>Valid</i>
BL2	0.985						<i>Valid</i>
BL3	0.988						<i>Valid</i>
BL4	0.975						<i>Valid</i>
BL5	0.977						<i>Valid</i>
<b>Customer Satisfaction</b>						0.957	<i>Valid</i>
CS1		0.977					<i>Valid</i>
CS2		0.981					<i>Valid</i>
CS3		0.982					<i>Valid</i>
CS4		0.980					<i>Valid</i>
CS5		0.973					<i>Valid</i>
<b>Promotional Program</b>						0.957	<i>Valid</i>
PP1			0.980				<i>Valid</i>
PP2			0.986				<i>Valid</i>
PP3			0.983				<i>Valid</i>
PP4			0.971				<i>Valid</i>
PP8			0.971				<i>Valid</i>
<b>Security Measures</b>						0.955	<i>Valid</i>
SM1				0.975			<i>Valid</i>
SM2				0.983			<i>Valid</i>
SM3				0.974			<i>Valid</i>
<b>Service Quality</b>						0.931	<i>Valid</i>
SQ1					0.965		<i>Valid</i>
SQ2					0.943		<i>Valid</i>
SQ3					0.969		<i>Valid</i>
SQ4					0.967		<i>Valid</i>
SQ5					0.972		<i>Valid</i>
SQ6					0.966		<i>Valid</i>
SQ7					0.970		<i>Valid</i>

Cross loading and the Fornell-Larcker Criterion are examples of discriminant validity. When each indicator has a greater correlation coefficient with its own construct than the indicator coefficient value on other constructs in the model, the Fornell-Larcker criterion is said to be satisfied. This suggests that compared to other constructions, the indications have a closer relationship with the intended construct.

Table 2 presents the correlation coefficient values for Brand Loyalty (0.980), Customer Satisfaction (0.978), Promotional Program (0.9978), Security Measures (0.977), and Service Quality (0.965) based on the Fornell-Larcker Criterion. Since the correlation coefficient between the indicated construct and the other constructs in the model is greater, all indicators satisfy the requirements of the Fornell-Larcker Criterion in Table 3. Aside from that, Table 4's results demonstrate that each indicator's cross loading value is higher than the construct adjacent to it. This verifies that these indicators are linked to the right construct only and aren't combined with other constructs.

**Table 3.** Fornell-Larcker Criterion

	BL	CS	PP	SM	SQ
<b>BL</b>	<b>0.980</b>				
<b>CS</b>	0.976	<b>0.978</b>			
<b>PP</b>	0.956	0.948	<b>0.978</b>		
<b>SM</b>	0.943	0.965	0.926	<b>0.977</b>	
<b>SQ</b>	0.958	0.974	0.944	0.965	<b>0.965</b>

**Table 4.** Cross Loading

	BL	CS	PP	SM	SQ
<b>BL1</b>	<b>0.976</b>	0.945	0.915	0.915	0.933
<b>BL2</b>	<b>0.985</b>	0.953	0.944	0.918	0.940
<b>BL3</b>	<b>0.988</b>	0.963	0.930	0.923	0.940
<b>BL4</b>	<b>0.975</b>	0.974	0.946	0.943	0.956
<b>BL5</b>	<b>0.977</b>	0.945	0.950	0.921	0.924
<b>CS1</b>	0.945	<b>0.977</b>	0.941	0.933	0.950
<b>CS2</b>	0.952	<b>0.981</b>	0.930	0.964	0.967
<b>CS3</b>	0.957	<b>0.982</b>	0.941	0.955	0.961
<b>CS4</b>	0.965	<b>0.980</b>	0.916	0.951	0.955
<b>CS5</b>	0.955	<b>0.973</b>	0.908	0.919	0.933
<b>PP1</b>	0.934	0.926	<b>0.980</b>	0.904	0.923
<b>PP2</b>	0.932	0.926	<b>0.986</b>	0.902	0.924
<b>PP3</b>	0.918	0.906	<b>0.983</b>	0.897	0.912
<b>PP4</b>	0.942	0.926	<b>0.971</b>	0.900	0.914
<b>PP8</b>	0.949	0.950	<b>0.971</b>	0.927	0.941
<b>SM1</b>	0.934	0.944	0.923	<b>0.975</b>	0.961
<b>SM2</b>	0.909	0.945	0.887	<b>0.983</b>	0.948
<b>SM3</b>	0.920	0.942	0.906	<b>0.974</b>	0.940
<b>SQ1</b>	0.941	0.944	0.937	0.921	<b>0.965</b>
<b>SQ2</b>	0.916	0.918	0.911	0.904	<b>0.943</b>
<b>SQ3</b>	0.910	0.936	0.916	0.929	<b>0.969</b>
<b>SQ4</b>	0.922	0.949	0.909	0.964	<b>0.967</b>
<b>SQ5</b>	0.927	0.934	0.896	0.951	<b>0.972</b>
<b>SQ6</b>	0.907	0.947	0.880	0.951	<b>0.966</b>
<b>SQ7</b>	0.945	0.953	0.924	0.942	<b>0.970</b>

### c. Reliability Test

Determining the proportion of a model's variance that arises from variations in the original data or from specific measurement errors most notably, respondent misunderstandings regarding the meaning of the used question statements is the goal of reliability assessment. Therefore, the degree to which the outcomes are generated under constant settings is known as reliability. Reliable measurement data is consistent when repeated from analysis to analysis. To guarantee that the data gathered is trustworthy, a test for reliability therefore becomes required. (Canatay, et al, 2022)

Composite Reliability (CR) in SEM evaluates how well indications conform to the underlying construct. Reliable measurement is indicated by high CR values. Simply said, Cronbach's Alpha determines if a set of survey questions is internally consistent. It lets you know if it appears that the questions are measuring the same thing. Structures can be assessed for reliability by looking at the Cronbach's Alpha and Composite Reliability values. In case the values of Cronbach's Alpha and Composites Reliable are more than 0.70, the structure is said to possess acceptable reliability.

**Table 5.** Construct Reliability

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Description</b>
<b>BL</b>	0.990	0.992	Reliabel
<b>CS</b>	0.989	0.991	Reliabel
<b>PP</b>	0.989	0.991	Reliabel
<b>SM</b>	0.977	0.985	Reliabel
<b>SQ</b>	0.988	0.989	Reliabel

Table 5 indicates that the Composite Reliability and Cronbach's Alpha values for the structures are higher than 0.7. This demonstrates the consistent measurement of the structure by the indicators in various types of structures, indicating a reasonable level of dependability.

3.2. Structural Model Evaluation (Inner Model)

3.2.1. Coefficient of Determination (R<sup>2</sup>)

R<sup>2</sup> (R squares) analysis can be seen in table 6, where the Customer Satisfaction variable can be explained by Promotional Program, Service Quality and Security Measures at 9.61% which shows a strong influence. Meanwhile, the Brand Loyalty variable can be explained by the Promotional Program, Service Quality, Security Measures and Customer Satisfaction at 9.52% which also shows a strong influence because the figure is above 75%.

**Table 6.** Coefficient of Determination

	<b>R Square</b>
<b>Brand Loyalty</b>	0.952
<b>Customer Satisfaction</b>	0.961

3.2.2. Effect size (F<sup>2</sup>)

**Table 7.** Effect Size (F<sup>2</sup>)

	BL	CS	PP	SM	SQ
<b>BL</b>					
<b>CS</b>	19.834				
<b>PP</b>		0.150			
<b>SM</b>		0.120			
<b>SQ</b>		0.246			

From Table 7, it can be concluded that the size effect is categorized as large if it meets the F-Square criterion > 0.35 is CS->BL. Whereas PP->CS, SM->CS, SQ->CS can be classified as a moderate size effect based on the given criteria.

3.2.3. Model Fit (NFI)

The model fit is better when the NFI (Normed Fit Index) value is nearer 1. Based on the data shown in Table 8, the model's NFI score of 0.837 indicates that 83% of the data are fit. On the other hand, the model showed a low level of mismatch, as indicated by the rms Theta value of 0.221, which is near to 0.

**Table 8.** Model fit

<b>Model fit</b>	<b>Value</b>
<b>NFI</b>	0.837
<b>Rms Theta</b>	0.221

3.2.4. Predictive Relevance ( $Q^2$ )

A model is believed to have predictive relevance and be useful for outcome prediction when its  $Q^2$  value is higher than zero. In contrast, a  $Q^2$  score of less than 0 indicates poor prediction ability or lower expected importance. It can be deduced from Table 9's data that all of the endogenous variables (BL=0.906 and CS=0.909) have  $Q^2$  values larger than 0. It means that the model has strong predictive relevance to the endogenous variables within the scope of this study

**Table 9.** Predictive Relevance  $Q^2$

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
<b>BL</b>	1510.000	141.828	0.906
<b>CS</b>	1510.000	136.991	0.909
<b>PP</b>	1510.000	1510.000	
<b>SM</b>	906.000	906.000	
<b>SQ</b>	2114.000	2114.000	

3.3. Hypothesis Test

**Structural Model Testing Result.**

**Table 10.** Predictive Relevance  $Q^2$

	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Significant?
<b>CS -&gt; BL</b>	0.010	98.982	<b>0.000</b>	<b>Yes</b>
<b>PP -&gt; CS</b>	0.080	2.890	<b>0.004</b>	<b>Yes</b>
<b>SM -&gt; CS</b>	0.115	2.516	<b>0.012</b>	<b>Yes</b>
<b>SQ -&gt; CS</b>	0.129	3.678	<b>0.000</b>	<b>Yes</b>

The results of the structural model testing, which are shown in table 10, offer an analytical understanding of the correlation between the variables this study investigated at. It is clear from the table findings that Customer Satisfaction has a significant positive influence on Brand Loyalty. In addition, Promotional Program, Service Quality, and Security Measures also has a significant positive impact on Customer Satisfaction.

After analyze the hypothesis, it is found that Promotional Program have a significant impact on Customer Satisfaction (T-value=2.890 and p-value 0.004) which leads to the acceptance of Hypothesis (H1). This is in lines with the results of earlier studies by (Prianggoro & Sitio 2019) which indicate that customer satisfaction is significantly impacted through by promotions. In order to affect attitudes and behavior (consumer satisfaction), promotions represent information between merchants and prospective customers or other individuals.

On the other hand, the second hypothesis test show that Service Quality have a significant effect on Customer Satisfaction (T-value=3.678 and p-value=0.000) this is causes the acceptance of Hypothesis (H2). The findings from the following research projects are consistent with the studies conducted by Situmeang & Sugianto, 2024 which shows that customer satisfaction is positively impacted by service quality. The motivation of consumers to repurchase products and services is strongly influenced by service quality and customer satisfaction (Situmeang & Sugiyanto, 2024)

In addition, the third hypothesis test indicates that Security Measures does significantly influence Customer Satisfaction (T-value=2.516 and p-value=0.012) which leads to the acceptance of Hypothesis (H3). The following research's findings are consistent with the studies conducted by (Susanto, et al. 2023) which indicate that security has a significant effect on customer satisfaction. In order to increase consumer satisfaction, this study highlights how crucial it is to improve the convenience and security features of digital banking services.

Furthermore, the customer satisfaction variable show a significant effect on Brand Loyalty according to the results of the last hypothesis test (T-value=98.982 and p-value=0.000) which also results in the acceptance of the Hypothesis (H<sub>4</sub>). The findings of the following research align with the findings of previous research by (Putri, & Syaefulloh 2024) Brand loyalty is positively and significantly impacted by customer satisfaction. Its impact demonstrates that a brand's client loyalty increases with satisfied customers. On the other hand, a company's customer loyalty decreases alongside decreasing client satisfaction.

According to (Mehta, 2020) found that customer loyalty rises when consumers are pleased with the brand's image and perceived level of service excellence.

#### 4. Conclusion

This study found a number of interesting conclusions regarding BNI Credit Card holders. In conclusion, women are the majority of BNI Credit Card users. More study reveals that most of BNI Credit Card holders are Millennials and Gen Y, with the average age of 24 to 42. The study's findings indicated that all of the proposed hypotheses were supported or accepted. Specifically, it was determined whereas service quality also affected customer satisfaction, promotional programs had a favorable impact on it. Customer satisfaction is also significantly impacted by security measures in the meantime. The last hypothesis holds that brand loyalty is significantly influenced by consumer satisfaction. This study gives BNI an approach for considering and creating goods and services that will affect consumer happiness and brand loyalty. Additionally, there exist certain limitations that may be addressed in future research. In particular, because respondents may have different perspectives, presumptions, and comprehension levels, as well as because they may not always be willing to voice their thoughts honestly, the data collection procedure may not always be able to fully capture participants' genuine viewpoints. Future research can draw inspiration and guidance from these empirical findings to formulate theories about the relationship between similar variables reported in this study.

#### References

- Kusumastuti, A. D., & Tinangon, J. R. (2019). Penerapan sistem GPN (Gerbang Pembayaran Nasional) dalam menunjang transaksi daring. *Jurnal Bisnis Dan Manajemen*, 6(1).
- Hendarsyah, D. (2020). Analisis perilaku konsumen dan keamanan kartu kredit perbankan. *JPS (Jurnal Perbankan Syariah)*, 1(1), 85-96.
- Communication Department of Bank Indonesia. (2018, December 01). *Bank Indonesia*. Retrieved from Bank Indonesia Edukasi: <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Kartu-Kredit.aspx>
- Laras, A. (2024, February 27). *Financial*. Retrieved from Bisnis.com: <https://finansial.bisnis.com/read/20240227/90/1744599/bisnis-kartu-kredit-belum-redup-perjalanan-usai-pandemi-jadi-pendorong>
- Nandy Gramedia Blog. (2021). *Pengertian Promosi (Promotion) : Pengertian Dari Ahli, Jenis, dan Contohnya*. Retrieved from Bisnis Marketing Gramedia Blog: <https://www.gramedia.com/literasi/pengertian-promosi/>.
- Windusara, N., Bagus, D., & Kusuma, A. G. A. A. (2015). *Pengaruh Bauran Promosi Terhadap Keputusan Pembelian Oppo Smartphone* (Doctoral dissertation, Udayana University).
- Arsyan, M. F., & Mahfudz, M. (2022). Pengaruh Promosi, Kualitas Pelayanan, Dan Kepercayaan Terhadap Loyalitas Merek Dengan Kepuasan Pelanggan Sebagai Variabel Intervening (Studi Pada Pelanggan ShopeePAY Semarang). *Diponegoro Journal of Management*, 11(1)
- Nadra, N. (2017). Pengaruh Kualitas Pelayanan dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan Pada CV. *Sinar Surya Palembang*, 8, 2017.
- Lembaga, K., Dan, K., Lkp, P., Lu, L., Maknunah, U., & Astuningtyas, E. (2021). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Blitar the Influence of Service Quality on Consumer Satisfaction Course and Training Institution (Lkp) Citra Jelita Wonorejo Village, Srengat District Blitar District. *vol. XIV*, (02), 339-361.
- Omotunde, H., & Ahmed, M. (2023). A comprehensive review of security measures in database systems: Assessing authentication, access control, and beyond. *Mesopotamian Journal of CyberSecurity*, 2023, 115-133.

- Pratama, M. P., Ramli, A. H., & Mariam, S. (2023). Customer Engagement, Customer Satisfaction, Customer Commitment And Customer Loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, 11(3), 1437-1452.
- Jones Jr, D. K. Customer Satisfaction and The Supply Chain-A Literature Review. *Strategic Media and Digital Content*, pp. 1-19, March 2024.
- Pratama, M. P., Ramli, A. H., & Mariam, S. (2023). Customer Engagement, Customer Satisfaction, Customer Commitment And Customer Loyalty. *Jurnal Ilmiah Manajemen Kesatuan*, 11(3), 1437-1452.
- Andini, A., & Tuti, M. (2024). Increasing Brand Loyalty Through Cultivating Brand Love. *Valley International Journal Digital Library*, 6279-6290.
- Wahyuni, D., & Ihsanuddin, I. (2019). Perceived Value dan Loyalitas Pengguna Kartu Kredit: Peran Kepuasan Sebagai Variabel Pemeditasi. *J-MAS (Jurnal Manajemen Dan Sains)*, 4(2), 228-239.
- Dahlan, K. S. S. (2023). The Influence Of Price, Location And Promotion On Customer Loyalty Mediated By Customer Satisfaction. *International Journal of Social Service and Research*, 3(10), 2681-2691.
- Pratama, P. D. A., & Suprapti, N. W. S. (2023). Customer Satisfaction Role in Mediating the Influence of Service Quality and Promotional Appeal on Electronic Word of Mouth. *International Journal of Social Science and Business*, 7(4), 1012-1021.
- Lu'Lu Ul Maknunah, & Endang Astuningtyas. (2021). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Konsumen Lembaga Kursus dan Pelatihan (LKP) Citra Jelita Desa Wonorejo Kecamatan Srengat Kabupaten Blitar. *Publiciana*, 14(02), 339-361. <https://doi.org/10.36563/publiciana.v14i02.360>
- Fatma, M. A., & Kumar, M. (2024). Exploring the Correlation Between Service Quality and Customer Satisfaction in the Hospitality Industry. *International Journal of Indian Psychology*, 12(1).
- Dewi, D., Hajadi, F., Handranata, Y., & Herlina, M. (2021). The effect of service quality and customer satisfaction toward customer loyalty in service industry. *Uncertain supply chain management*, 9(3), 631-636.
- Piri, S., Sheikhalizadeh, M. & Piralaiy, E., 2019. The effect of Service Quality on Satisfaction of Sports Customers of Women's Body Building Clubs in Tabriz. *Islamic World Science Citation Center (ISC)*, p. 3.
- Susanto, S. A., Manek, M. V., Setiawan, R. A., & Mustikasari, F. (2023). Customer Experience in Digital Banking: The Influence of Convenience, Security, and Usefulness on Customer Satisfaction and Customer Loyalty in Indonesia. *Devotion: Journal of Research and Community Service*, 4(8), 1671-1685.
- Trang, T. T. N., Thang, P. C., & Quy, T. Q. (2024). Examining the Influence of Security Perception on Customer Satisfaction: A Quantitative Survey in Vietnam. *EAI Endorsed Transactions on Internet of Things*, 10.
- Dahlan, K. S. S. (2023). The Influence Of Price, Location And Promotion On Customer Loyalty Mediated By Customer Satisfaction. *International Journal of Social Service and Research*, 3(10), 2681-2691.
- Fatma, M. A., & Kumar, M. (2024). Exploring the Correlation Between Service Quality and Customer Satisfaction in the Hospitality Industry. *International Journal of Indian Psychology*, 12(1).
- Suardhita, N., Martiwi, R., Elyana, I., & Rahman, A. (2024). The Effect of Customer Satisfaction and Trust on Customer Loyalty in The Shopee Marketplace. *Quantitative Economics and Management Studies*, 5(2), 342-348.
- Canatay, A., Emegwa, T., Lybolt, L. M., & Loch, K. D. (2022). Reliability assessment in SEM models with composites and factors: A modern perspective. *Data Analysis Perspectives Journal*, 3(1), 1-6.
- Prianggoro, N. F., & Sitio, A. (2020). Effect of service quality and promotion on purchase decisions and their implications on customer satisfaction. *International Journal of Engineering Technologies and Management Research*, 6(6), 51-62.
- Situmeang, S., & Sugiyanto, S. (2024). The Effect of Service Quality, Customer Orientation and Customer Satisfaction on Customer Loyalty. *International Journal of Economics (IJE)*, 3(2), 1333-1344. <https://doi.org/10.55299/ijec.v3i2.1134>
- Susanto, S. A., Manek, M. V., Setiawan, R. A., & Mustikasari, F. (2023). Customer Experience in Digital Banking: The Influence of Convenience, Security, and Usefulness on Customer Satisfaction and Customer Loyalty in Indonesia. *Devotion: Journal of Research and Community Service*, 4(8), 1671-1685.

- Permata Putri, S., & Syaefulloh, S. . (2024). The Influence Of Brand Image And Product Quality On Loyalty Through Customer Satisfaction As An Intervening Variable For Customers Of Almeeraakyla Pekanbaru. *Dinasti International Journal of Economics, Finance & Accounting*, 5(5), 4755-4765. <https://doi.org/10.38035/dijefa.v5i5.3602>
- Mehta, A. M., & Tariq, M. (2020). How brand image and perceived service quality affect customer loyalty through customer satisfaction. *Academy of Marketing Studies Journal*, 24(1), 1-10.