

## RELATIONSHIP BETWEEN DIGITAL GREEN MARKETING, EASE OF APPLICATION, CUSTOMER SATISFACTION, AND CUSTOMER LOYALTY

Catur Palupi<sup>1</sup>, Eko Budi Satoto<sup>2</sup>, Retno Endah Supeni<sup>3</sup>

<sup>1-3</sup>University of Muhammadiyah Jember

[caturpalupy12@gmail.com](mailto:caturpalupy12@gmail.com)<sup>1</sup>, [ekobudisatoto@unmuhjember.ac.id](mailto:ekobudisatoto@unmuhjember.ac.id)<sup>2</sup>,

[retnoendahsupeni@unmuhjember.ac.id](mailto:retnoendahsupeni@unmuhjember.ac.id)<sup>3</sup>

Corresponding email: [retnoendahsupeni@unmuhjember.ac.id](mailto:retnoendahsupeni@unmuhjember.ac.id)

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### ABSTRACT

*The era of globalization is the basis for the increasing use of mobile banking services and the demand for the application of sustainability principles in banking marketing practices, especially in the BRImo application. Green digital marketing and ease of use of applications are seen as important factors that can affect customer satisfaction and loyalty in the current era of digital banking transformation. This study uses a quantitative approach with a survey technique to customers who use the BRImo application as respondents, where data is collected through a structured questionnaire and analyzed to test the influence of digital green marketing and ease of application on customer satisfaction and loyalty, including the role of satisfaction as a mediating variable. The results of the study show that green digital marketing and ease of application have a positive and significant effect on customer satisfaction of BRImo users, which further strengthens customer loyalty, as well as that these two variables also have a significant direct influence on loyalty. This study aims to analyze the influence of Green digital marketing and ease of application on customer loyalty of BRImo users, both directly and indirectly through customer satisfaction as a mediation variable.*

## INTRODUCTION

The rapid advancement of digital technology and increasing awareness of environmental sustainability have significantly transformed consumer behavior. Modern consumers not only seek high-quality products and services but also evaluate the extent to which companies demonstrate environmental responsibility in their business practices (Irawati, 2023). This change requires companies, including the banking sector, to adjust their business strategies to remain relevant and able to meet the increasingly complex and diverse needs and expectations of customers. With the rapid development of technology, banking services can now be easily accessed via mobile phones anywhere and anytime (Hafizh et al., 2023). In an era of increasingly dynamic and complex business competition, marketing management plays an important role in the success of a company (Rane, 2023). A deep understanding of consumer behavior is key in designing an effective and relevant marketing strategy (Kumar & Mokha, 2021). With the development of digital technology and increasing awareness of environmental issues, consumer behavior has undergone significant changes that affect the way they choose and use products or services (Bunarunraksa & Nuangjamnong, 2024). Therefore, companies need to adapt their marketing approach in order to optimally meet the needs and expectations of today's consumers (Shu-Ling Hsu et al., 2021).

In order to build long-term relationships with customers, companies need to manage various aspects of marketing thoroughly. The 7P marketing mix concept provides a comprehensive framework for creating a satisfying and consistent customer experience (Komang et al., 2025). The relationship between 7P's marketing mix and consumer loyalty is very close. By optimally managing these seven elements, companies can create a consistent and satisfying customer experience (Mohammad, 2022). Quality products that meet their needs, competitive prices, easy access, and targeted promotions will attract consumers to try and use products or services. Furthermore, positive interactions with staff (People), smooth service process (Process), and convincing physical evidence (Physical Evidence) strengthen customer trust and satisfaction (Hendayana et al., 2019).

Customer loyalty has a very important role in ensuring the sustainability of the banking business. Satisfied and loyal customers are less likely to move to competitors, thus helping banks maintain market share and reducing the risk of losing customers which can negatively impact the bank's revenue and reputation (Octavia, 2021). In addition, loyal customers usually make repeated transactions and purchases of products, which directly increases the bank's revenue. Loyalty also contributes to cost efficiency, as banks don't have to spend large sums to attract new customers if existing customers remain loyal. Customer loyalty is built on trust and satisfaction with the products and services provided by the bank. This strong trust makes customers confident that the bank will deliver on its promises and provide consistent service, thus strengthening long-term mutually beneficial relationships. (Effendy et al., 2021) Loyal customers also tend to feel satisfied and recommend the bank to others, which is an effective form of indirect marketing and can attract new customers through existing social networks.

One of the approaches that is starting to be widely adopted by companies is marketing that is oriented towards environmental sustainability, known as green marketing. According to (Sci-Fi, 2024) Green marketing is a marketing strategy that highlights the company's commitment to environmental conservation through

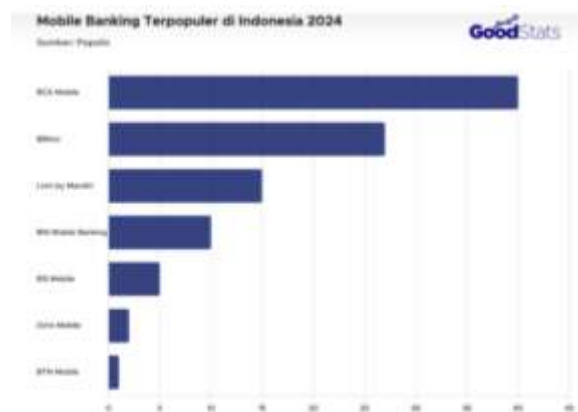
environmentally friendly products, services, or activities. In a digital context, Green marketing Utilizing digital media to convey environmental messages, such as the use of paperless applications, the promotion of eco-friendly products, or themed digital campaigns Sustainability (Komang et al., 2025). Green marketing It is not just a promotional strategy, but also includes the company's commitment to carrying out environmentally friendly business practices, such as reducing waste, using renewable energy, and educating consumers about the importance of preserving nature (Seplina & Evanita, 2024). Indicators to measure Green marketing These include, digital eco-friendly campaigns, the use of digital technology for energy efficiency and emission reduction, digital communication and education related to sustainability and social responsibility, product and service initiatives that support sustainability principles (sustainable finance), the use of social media and digital platforms to spread the message of green marketing. On the other hand, advances in digital technology provide a great opportunity for companies to deliver services that are more accessible, fast, and efficient through Platform digital.

The ease of digital applications provides a more efficient, convenient, and responsive service experience, thereby increasing customer satisfaction. High customer satisfaction is ultimately expected to strengthen loyalty, which is very important in the face of increasingly fierce competition in the financial services industry. (Ruslan & Madjodjo, 2023) Ease of application refers to customer perception of how easy it is to use digital applications provided by banks. Factors that affect this ease include intuitive interface design, speed of access, ease of navigation, and the availability of supporting features such as customer assistance and data security (Setyani et al., 2024). The ease of use of the application has been proven to have a positive and significant effect on customer satisfaction because it provides a comfortable and efficient service experience (Aisyah & Harto, 2024). The ease of application includes aspects such as a simple interface, intuitive navigation, speed of access, and ease of conducting transactions without technical barriers. These factors make the customer experience more convenient and efficient, thereby increasing satisfaction and trust in bank services. This high customer satisfaction then encourages customers to continue using the application and remain loyal to the bank, even recommending the service to others.

There are Research Gap conducted by Research by (Akbarina, 2024) who studies strategies Green marketing digital-based on consumer loyalty to environmentally friendly products (biodegradable detergent) shows that although the Green marketing has a positive influence on consumer loyalty, the influence is not statistically significant. Research by (Ismail et al., 2024) In their study, they found that the ease of application did not have a significant direct effect on customer loyalty. However, the ease of application has a significant effect on customer satisfaction, and that satisfaction then mediates loyalty. This means that the ease of application only indirectly contributes to loyalty through satisfaction. Last: Lack of integration principles Green Banking Overall, some banks in Indonesia have not fully integrated the principles Green Banking in their internal and operational policies. This causes Green marketing What is done tends to be symbolic (greenwashing)) and have less of a real impact on customer perception and loyalty (Effendy et al., 2021).

The context of the banking sector, digital transformation and Green marketing go

hand in hand to create added value for customers while supporting environmental sustainability. Many banks now offer mobile banking applications that not only facilitate daily financial transactions, but also integrate educational features on the importance of sustainable lifestyles and the use of environmentally friendly digital services (Aini et al., 2022). For example, banks encourage customers to switch from paper to digital transactions by providing e-statement, digital notifications, and other paperless services. In addition, some banks provide incentives or reward programs for customers who actively use these digital services as a form of appreciation while reducing negative impacts on the environment. The following is statistical data on mobile banking applications that are popular in Indonesia:



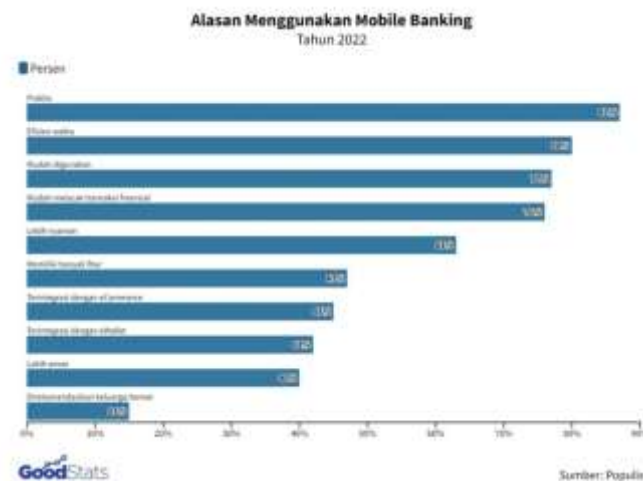
**Figure 1.**  
**The Most Popular Mobile Banking in Indonesia in 2024**  
 Source : GoodStats, (2025)

According to the report State of Mobile 2025 from Sensor Tower, BRImo dominates the consumer banking category with a total of 119 million downloads, and is the most popular banking application in Indonesia. In addition, BRImo also recorded more than 40 million active users until the first quarter of 2025, with a very high rating on the Google Play Store and App Store (score of 4.7), as well as a very large transaction volume. However, if referring to the list of the most popular applications in general (not just banking), BRImo is indeed included in the list of the most widely used applications, but its exact position as the absolute second in all application categories in Indonesia is not explicitly mentioned in the existing official data. BRImo is better known as the most popular digital banking application, and is often referred to as one of the "king of applications" in Indonesia, especially in the financial sector. Increasing customer loyalty remains critical to maintaining a competitive advantage, expanding market share, and supporting business growth in the dynamic digital age (Dewantari et al., 2024). Loyal customers are valuable assets that can provide added value to Bank BRI in the long term.

Bank Rakyat Indonesia (BRI) Jember Branch is one of the branch offices of BRI located at Jalan Jenderal Ahmad Yani No. 1, Jember, East Java. As a branch of one of the largest banks owned by the Indonesian government, BRI Jember Branch provides a variety of banking services including savings, deposits, and current account products. One

of the leading digital facilities offered is the BRIimo application, a mobile banking application that allows customers to carry out various banking transactions easily and quickly through smartphones. BRIimo offers features such as fund transfers, bill payments, credit purchases, as well as account balance and mutation information. The bank operates with business hours from Monday to Friday from 08.00 to 16.00.

Bank Rakyat Indonesia (BRI) Jember Branch, especially in the context of the use of the BRIimo application and the Green digital marketing strategy, shows great concern for customer satisfaction and loyalty through digital service innovation. Various previous studies in several BRI units and branches in Indonesia revealed that the quality of BRIimo application services, ease of use, and technological innovations have a significant effect on the level of customer satisfaction. For example, research at BRI Makassar and other units shows that innovation in BRIimo application technology services and the quality of customer service positively and significantly increases customer satisfaction.



**Figure 2.**  
**Reasons to Use Mobile Banking**  
Source : GoodStats, (2025)

Evaluation of user satisfaction of the BRIimo application using the Customer Satisfaction Index (CSI) in some locations shows a fairly high level of satisfaction, with a percentage of more than 80%, which indicates that customers are very satisfied with the app's services even though there are still some complaints regarding access speed and certain features. Factors such as ease of use (easy of use), application appearance, service timeliness, and application content are important aspects that affect user satisfaction according to (Lutfiah & Mardani, 2023). Other studies using the UTAUT 2 model also emphasized that performance expectations, ease of use, price value, and habits play a significant role in shaping the intention and behavior of using the BRIimo application. The following is data on the phenomenon of using the BRIimo application at Bank Rakyat Indonesia.

**Table 1. BRImo Application Fact Data**

Aspects	Pre-Survey Sample	Positive	%	Negatives	%
Customer Loyalty	45	28	62%	17	38%
Customer Satisfaction	45	32	71%	13	29%

Source : Pre-Research Survey, (2025)

Based on table 1. The table of pre-survey results involving 45 respondents represents the perception and experience of BRI Jember Branch customers on two main aspects, namely loyalty and customer satisfaction, where as many as 62% of respondents showed positive loyalty and 71% were satisfied with the services and products provided, although there were still 38% of respondents who were less loyal and 29% were less satisfied. so that BRI Jember Branch needs to evaluate and improve the quality of services and products to reduce the number of dissatisfied and less loyal customers, retain old customers, and attract new customers to increase competitiveness in the midst of competition in the banking industry. This condition is an important basis in research on the influence of Green marketing digital and application in increasing customer loyalty through satisfaction as an intervening variable, due to the improvement of the quality of digital-based services and strategies Green marketing can increase customer satisfaction which ultimately contributes to increasing customer loyalty of BRI Jember Branch, so that the evaluation and development of environmentally friendly digital innovations is very relevant to strengthen competitiveness and retain customers in the current era of competition in the banking industry.

Based on the phenomenon that occurs, this research is very important to be carried out because it can provide a deep understanding of how the relationship between Green marketing digital, ease of application, customer satisfaction, and customer loyalty influence each other (Ali et al., 2024) and (Saka, 2025). Banks, especially BRI Jember Branch, can design marketing strategies and develop digital services that are more effective and sustainable. This strategy will not only provide a significant competitive advantage amid increasingly fierce competition in the banking industry, but also support sustainable development efforts by reducing negative impacts on the environment. Therefore, this research has become very relevant and strategic to support the success and sustainability of the banking business in the current digital and environmental awareness era.

## RESEARCH METHODS

Research This uses a quantitative research method with a descriptive approach. According to (Sujarweni, 2014) Quantitative research is a type of research that produces discoveries that can be achieved using statistical procedures or other means of quantitative. The population in this study is customers who use the BRImo application in Jember Regency. In this study, the formula (Ferdinand, 2015) was used, the following is the number of samples based on opinions (Ferdinand, 2015) which is 200 samples. In this study, the Non-probability. No probability is a sampling technique by not giving the same

opportunity or opportunity to each member of the population when it will be selected as a sample. In this study, to test the hypothesis, the research uses Structural Equation Modeling (SEM) with statistical tools SmartPLS. Structural Equation Modeling (SEM) is an integrated approach between factor analysis, structural modeling, and path analysis

## RESULTS AND DISCUSSION

### 1. Validity Test

The validity test criterion is to use the loading factor criterion (Cross loadings factor) with a value of more than 0.70 and average variance extracted (AVE) with a value greater than 0.50 for the test convergent validity and Discriminant validity using the root comparison of AVE with correlations between variables. The AVE value of the construct should be higher than the correlation between variables. The AVE value of the construct should be higher compared to the correlation between latent variables (Ghozali, 2018). The results of WarpPLS 8.0 are as follows:

**Table 2. Combined loadings and cross-loadings**

	X1	X2	Z	Y	Type (As Defined)	OR	P Value
X1.1	<b>(0.892)</b>	0.298	0.408	0.171	Reflective	0.061	<0.001
X1.2	<b>(0.881)</b>	0.172	0.023	0.013	Reflective	0.060	<0.001
X1.3	<b>(0.901)</b>	0.067	0.101	0.056	Reflective	0.059	<0.001
X1.4	<b>(0.857)</b>	0.105	0.126	0.019	Reflective	0.060	<0.001
X1.5	<b>(0.857)</b>	0.077	0.121	0.093	Reflective	0.060	<0.001
X2.1	0.121	<b>(0.842)</b>	0.306	0.079	Reflective	0.060	<0.001
X2.2	0.009	<b>(0.890)</b>	0.064	0.125	Reflective	0.060	<0.001
X2.3	0.056	<b>(0.890)</b>	0.008	0.063	Reflective	0.060	<0.001
X2.4	0.143	<b>(0.868)</b>	0.215	0.248	Reflective	0.060	<0.001
X2.5	0.092	<b>(0.884)</b>	0.153	0.022	Reflective	0.060	<0.001
Z1	0.438	0.790	<b>(0.850)</b>	0,672	Reflective	0.062	<0.001
Z2	0.297	0.912	<b>(0.824)</b>	0.741	Reflective	0.063	<0.001
Z3	0.147	0.556	<b>(0.821)</b>	0.495	Reflective	0.060	<0.001
Z4	0.171	0.399	<b>(0.891)</b>	0.266	Reflective	0.060	<0.001
Z5	0.225	0.308	<b>(0.878)</b>	0.291	Reflective	0.060	<0.001
Y1	0.243	0.785	0.356	<b>(0.856)</b>	Reflective	0.061	<0.001
Y2	0.380	0.687	0.374	<b>(0.831)</b>	Reflective	0.061	<0.001
Y3	0.007	0.514	0.027	<b>(0.875)</b>	Reflective	0.060	<0.001
Y4	0.354	0.325	0.134	<b>(0.853)</b>	Reflective	0.060	<0.001
Y5	0.197	0.437	0.481	<b>(0.842)</b>	Reflective	0.060	<0.001

Source : Data processed research (2025)

The criterion of the factor of cross-loadings with a value of more than 0.70 is said to be high, while a value of 0.50 – 0.60 can be considered sufficient. In the results of the WarpPLS 8.0 calculation in table 2. above indicates that the value of cross-loadings above

0.70 is considered high and 0.50–0.60 is sufficient. The results of WarpPLS 8.0 show all cross-loadings values above 0.50 with a  $p < 0.001$ , indicating that these factors significantly affect the related variables and meet the convergent validity criteria well.

## 2. Reliability Test

Reliability testing is carried out with the aim of ensuring that the research instruments used can present concept measurements consistently without any bias (Scott, 2016). The results of WarpPLS 8.0 data processing are as follows:

**Table 3. Reliability Test**  
**Composite reliability coefficients**

X1	X2	Z	Y
0.933	0.942	0.885	0.907
<b>Cronbach's alpha coefficients</b>			

X1	X2	Z	Y
0.910	0.923	0.834	0.871

Source : Data processed research (2025)

The basis used in the reliability test is the value Composite reliability coefficient and Cronbach's alpha coefficients above 0.7. Results in table 3. shows that the questionnaire instrument in this study has met the requirements of the reliability test.

## 3. Calculation of Direct Influence Path Coefficient

**Table 4. Direct Influence Path Coefficient Value**

Hypothesis	Path coefficients	P values	Remarks
X1 > Z	0.516	<0.001	Positive and Significant
X2 > Z	0.382	<0.001	Positive and Significant
X1 > Y	0.182	0.004	Positive and Significant
X2 > Y	0.199	0.002	Positive and Significant
Z > Y	0.550	< 0.001	Positive and Significant

Source : Data processed research (2025)

Results in Table 4. is the result of PLS analysis which will then be interpreted to answer the hypothesis proposed. The explanation of the results of the hypothesis test can be stated as follows:

- a. The effect of digital green marketing (X1) on customer satisfaction (Z) resulted in a path coefficient value of 0.516 with a p-value of >0.001. Because p-value is lower

- than the significance level of  $\alpha$  ( $0.001 < 0.05$ ) Therefore, based on the results obtained, it can be concluded that there is a positive and significant influence.
- b. The effect of ease of application (X2) on customer satisfaction (Z) resulted in a path coefficient value of 0.382 with a p-value of  $<0.001$ . Because p-value is lower than the significance level of  $\alpha$  ( $0.001 < 0.05$ ) Therefore, based on the results obtained, it can be concluded that there is a positive and significant influence.
  - c. The influence of digital green marketing (X1) on customer satisfaction (Y) resulted in a path coefficient value of 0.182 with a p-value of 0.004. Because p-value is lower than the significance level of  $\alpha$  ( $0.004 < 0.05$ ) Therefore, based on the results obtained, it can be concluded that there is a positive and significant influence.
  - d. The effect of ease of application (X2) on customer satisfaction (Y) resulted in a path coefficient value of 0.199 with a p-value of 0.002. Because p-value is lower than the significance level of  $\alpha$  ( $0.002 < 0.05$ ) Therefore, based on the results obtained, it can be concluded that there is a positive and significant influence.
  - e. The effect of customer satisfaction (Z) on customer loyalty (Y) resulted in a path coefficient value of 0.550 with a p-value of  $<0.001$ . Because p-value is lower than the significance level of  $\alpha$  ( $0.001 < 0.05$ ) Therefore, based on the results obtained, it can be concluded that there is a positive and significant influence.

#### 4. Indirect Influence Path Calculation

**Table 5. Value of the Indirect Influence Path Coefficient**

Hypothesis	Indirect and total effects	P values for sums of indirect effects	Remarks
<b>X1 &gt; Y &gt; Z</b>	0.283	$<0.001$	Positive and Significant
<b>X2 &gt; Y &gt; Z</b>	0.210	$<0.001$	Positive and Significant

Source : Data processed research (2025)

The results given in table 5. above show the indirect influence of variables X1 (digital green marketing), X2 (ease of application), on variables Y (customer loyalty) through Z (customer satisfaction) as follows:

1. The indirect influence from X1 (digital green marketing) to Y (customer loyalty) has a path coefficient value of 0.283 with a p-value of  $<0.001$ . Because the p-value is lower than the significance level of  $\alpha$  ( $0.001 < 0.05$ ). This indicates that there is a significant positive influence of digital green marketing (X1) on customer loyalty (Y) through a path involving the Z variable (customer satisfaction).
2. The indirect effect from X2 (ease of application) to Y (k customer loyalty) has a path coefficient of 0.210 with a p-value of  $<0.001$ . Because the p-value is lower than the significance level of  $\alpha$  ( $0.001 < 0.05$ ). This indicates that there is a significant positive influence of ease of application (X2) on customer loyalty (Y) through a path involving the Z variable (customer satisfaction).

## 5. Coefficient of Determination R<sup>2</sup>

**Table 6. Test Research Model**

Adjusted R-squared coefficients			
X1	X2	Z	Y
		0.749	0.790

Source : Data processed research (2025)

The above determination coefficients are presented in the form of Adjusted R-squared coefficients in table 6. Based on the r-square value, it is shown that green digital marketing and ease of application are able to explain the customer satisfaction variable of 74.9% or categorized as a good correlation, and the remaining 25.1% is explained by other constraints outside of those studied in this study. Meanwhile, digital green marketing and ease of application were able to explain the customer loyalty variable of 79.0% or categorized as a good correlation, and the remaining 21.0% was explained by other constraints other than those studied in this study.

## DISCUSSION

### 1. Digital Green Marketing Has a Positive and Significant Effect on Customer Loyalty of BRImo Users

In the increasingly growing digital era, the implementation of digital green marketing is an important strategy for banking institutions to not only increase environmental awareness but also build customer loyalty. BRImo as BRI's flagship digital platform, adopts various digital Green marketing initiatives that contribute positively to customer engagement. Through various indicators implemented, BRImo has succeeded in combining sustainability aspects with the convenience of digital services that are preferred by customers.

The results of the study show that customer loyalty to BRImo is further strengthened through the application of sustainability principles in BRI's digital activities and services. Digital eco-friendly campaigns through the paperless program provide ease of transactions while increasing customer awareness of their contribution to reducing paper use. Energy efficiency and emission reduction initiatives through electric vehicles, solar panels, and service digitalization have also fostered customers' pride because they feel that the use of BRImo is in line with sustainability values. Digital communication and education about social responsibility and green values conveyed through notifications and social media strengthen customers' positive image and emotional attachment to the BRI brand. In addition, the provision of environmentally friendly financial products and services, such as green financing and support for sustainable MSMEs, provides added value that combines functional and ethical aspects in a single platform. The use of social media to spread the message of Green marketing also increases customer participation and engagement in sustainability programs. Overall, the combination of these various eco-friendly initiatives not only increases satisfaction, but also strengthens customer loyalty to BRImo as a digital banking service that cares about the environment and sustainability.

Previous research findings support this finding, where digital green marketing significantly increases consumer loyalty through increased environmental awareness and trust in brands. A study by Chen (2019) shows that eco-friendly digital campaigns improve a company's image and strengthen emotional relationships with customers. In addition, research by Kumar and Rahman (2020) confirms that the implementation of green technology in digital services also increases customer satisfaction and loyalty because it is in line with sustainability values that are increasingly important for consumers. Thus, BRImo's digital green marketing strategy not only provides environmental benefits but also significantly strengthens customer loyalty in the long run.

## **2. The ease of application has a positive and significant effect on the loyalty of BRImo user customers**

In an increasingly competitive digital era, the ease of use of applications is one of the crucial factors that affect customer loyalty in using digital banking services. BRImo as BRI's flagship application implements various application ease indicators that aim to provide the best experience for its users. These factors not only increase user satisfaction, but also encourage customer attachment to the BRImo application.

The results of the study show that customer satisfaction and loyalty to BRImo are influenced by various aspects of the application experience that support each other. The ease of navigation and intuitive interface design provide convenience and ease of access for various groups, so customers can make transactions quickly without confusion. The speed and responsiveness of the application in processing transactions reinforces the perception of efficiency and professionalism, which increases user convenience and trust. In addition, the presence of innovative features such as cardless cash withdrawals, digital account opening, investment service integration, and cross-border transactions provide added value relevant to modern financial needs, encouraging customers to continue using BRImo. Reliable security aspects in data and transaction protection create a sense of security and trust that is the foundation of long-term loyalty. In addition, digital assistance services such as chatbots and responsive online customer service help customers overcome obstacles quickly, reinforcing their positive experiences. Overall, the combination of convenience, speed, innovation, security, and optimal service support is the main factor that increases satisfaction while strengthening customer loyalty to the BRImo application.

Various relevant studies support this finding, confirming that the ease of use of digital applications has a very positive effect on customer loyalty. A study by Davis (1989) with the Technology Acceptance Model (TAM) model shows that the perception of ease of use significantly affects user satisfaction and sustainable intention. Furthermore, research by Parasuraman et al. (2005) on the quality of digital services highlights the importance of responsiveness and ease of access as the main determinants of user loyalty. Thus, the implementation of the ease of application indicator in BRImo effectively increases customer loyalty through increased convenience, security, and responsive service support.

### **3. Digital Green Marketing Has a Positive and Significant Effect on Customer Satisfaction of BRImo Users**

In the context of increasingly fierce competition in the digital banking industry, customer satisfaction is one of the key factors for the success of a financial services application. Digital green marketing implemented by BRImo through various environmentally friendly initiatives not only supports environmental sustainability, but also contributes significantly to increasing customer satisfaction. A holistic approach that integrates environmental aspects into digital services provides added value for users while strengthening the bank's positive image in the eyes of customers.

The results of the study show that customer satisfaction with BRImo is also influenced by the implementation of environmentally friendly principles in BRI's digital activities and services. Digital campaigns such as support for the paperless program provide ease of transactions without physical documents while increasing customers' positive perceptions of the bank's commitment to protecting the environment. Energy efficiency through the use of green technology, such as electric vehicles, solar panels, and the digitization of services that reduce the physical mobilization of customers, further strengthens the sense of satisfaction because the use of BRImo is seen as a form of real participation in supporting environmental sustainability. In addition, digital communication and education delivered through notifications, educational content, and social media are effective in increasing customer awareness and knowledge about the green banking program, thereby fostering trust and satisfaction with BRI's transparency. The presence of sustainability-oriented products and services, including green financing and ESG investments, provides added value in line with the green values of today's customers. BRImo's integration with social media to spread the message of Green marketing also increases customer awareness, engagement, and pride in supporting the bank's sustainability program. Overall, these initiatives create a positive experience that strengthens customer satisfaction and loyalty to BRImo.

Previous studies support these findings, showing that green digital marketing has a positive and significant influence on customer satisfaction. A study by Chen and Chang (2013) revealed that green marketing campaigns through digital platforms increase positive customer perception and their satisfaction with the brand. In addition, research by Mensah and Julien (2020) emphasizes that digital education and communication about sustainability can increase consumer trust and satisfaction because they feel that companies are truly committed to social and environmental responsibility. Thus, the implementation of the Green digital marketing strategy by BRImo not only meets the needs of modern transactions but also creates emotional value that increases customer satisfaction in a sustainable manner.

### **4. The Ease of Application Has a Positive and Significant Effect on Customer Satisfaction of BRImo Users**

In the increasingly advanced digital era, the ease of use of applications is one of the key factors in determining the level of customer satisfaction in digital banking services. BRImo as BRI's flagship application prioritizes various aspects of application convenience designed to meet the needs of customers from various segments. These factors, from ease of navigation to digital help services, directly contribute to improving

user experience and satisfaction.

The results of the study show that customer satisfaction with the BRImo application is shaped by several main aspects of the user experience. The ease of navigation and intuitive user interface make it easy for various customers, including those who are less familiar with technology, to easily access digital banking services, thereby reducing barriers to use and increasing convenience. The speed and responsiveness of the application in processing transactions with minimal technical glitches reinforces the impression of efficiency and professionalism, which has a positive impact on user satisfaction. In addition, the completeness and innovation of features, such as cardless cash withdrawals, digital account opening, investment service integration, and cross-border transactions, provide added value through ease and flexibility in financial management. Strong security aspects in data and transaction protection also foster a sense of security and trust, thus encouraging continuous use. On the other hand, the availability of fast and effective digital assistance services, both through chatbots and online customer service, helps customers when facing obstacles and strengthens the overall positive experience. The combination of these factors simultaneously increases customer satisfaction and ultimately contributes to strengthening their loyalty to BRImo.

Previous studies support these findings, confirming that the ease of use of digital apps has a significant influence on customer satisfaction. For example, the Technology Acceptance Model (TAM) introduced by Davis (1989) highlights that the perception of ease of use directly affects the satisfaction and acceptance of technology by users. In addition, the study of Parasuraman, Zeithaml, and Malhotra (2005) in the context of digital service quality confirms that speed, responsiveness, and ease of access are the main determinants of customer satisfaction and loyalty. Further research by Venkatesh et al. (2012) also shows the importance of innovative features and information security in improving the user experience of digital applications. Therefore, BRImo's robust implementation in terms of ease of application significantly increases customer satisfaction, which ultimately strengthens their loyalty to this digital service.

## **5. Customer Satisfaction Has a Positive and Significant Effect on Customer Loyalty of BRImo Users**

In the context of competitive digital banking services, customer satisfaction is a crucial factor that has a positive and significant effect on the loyalty of application users such as BRImo. Customer satisfaction not only includes the technical aspects of using the application, but also includes the overall experience that includes convenience, speed of service, security, quality of customer service, and innovation of relevant features. By meeting these various satisfaction indicators, BRImo is able to build strong long-term relationships with its customers.

The results of the study show that customer satisfaction with the BRImo application is an important factor that directly affects user loyalty. The ease of use and intuitive navigation of the application makes customers feel comfortable and helped in meeting their daily transaction needs, thereby fostering trust and emotional bond with BRImo services. The speed and smoothness of the transaction process also strengthens the perception of efficiency and provides a positive experience that encourages users to continue using the application. In addition, the security and data privacy aspects are

guaranteed to increase customers' sense of security and trust in the protection of personal and financial information. Satisfaction with the quality of customer service, both through customer service and responsive chatbots, also has a big influence on loyalty because users feel valued and get quick solutions to the obstacles they face. Furthermore, continuous innovation and the development of relevant and easy-to-use features create added value for users, making them more dependent and loyal to BRImo as the main digital financial services platform. Overall, satisfaction arising from the aspects of convenience, speed, security, service, and innovation is the main foundation for forming long-term customer loyalty to the BRImo application.

Previous studies support these findings, which show that customer satisfaction is one of the main predictors of loyalty in digital services. Studies by Anderson and Sullivan (1993) confirm that high customer satisfaction directly increases user loyalty and retention. In addition, research by Oliver (1999) revealed that a consistent level of satisfaction in terms of ease of use, speed of service, security, and feature innovation are fundamental factors in building customer trust and loyalty. Research in the context of digital banking also shows that responsive customer service quality and technological innovation significantly strengthen the long-term relationship between customers and financial institutions. Thus, increasing customer satisfaction on these various indicators is BRImo's main strategy to maintain and strengthen user loyalty.

## **6. Digital Green Marketing Has a Positive and Significant Effect on Customer Loyalty of BRImo Users Through Satisfaction**

The implementation of digital green marketing in BRImo, such as digital eco-friendly campaigns, the use of energy efficiency technology, sustainability education and communication, sustainable financial products, and the use of social media to spread green marketing messages, not only increases customer awareness and satisfaction with services, but also significantly contributes to increasing customer loyalty. Customer satisfaction formed from the experience of using digital services that support sustainability values is an important mediator that strengthens the positive relationship between digital green marketing and BRImo user loyalty.

One of the main mechanisms is that green digital marketing creates a positive perception of customers of BRI's commitment to protecting the environment and providing environmentally friendly products, thereby increasing their satisfaction with BRImo services. This satisfaction is manifested by various indicators, such as the ease of making paperless transactions, confidence in reducing carbon footprint through the digitization of services, and a sense of pride and involvement in sustainability programs delivered through digital education and communication. Thus, high customer satisfaction strengthens their loyalty by fostering emotional bonds and trust in the BRImo application. These findings are consistent with previous research that shows that green digital marketing has a positive effect on customer loyalty through increased customer satisfaction. Literature studies and empirical research in the banking and digital services sector indicate that customers who are satisfied with the company's sustainability and social responsibility values tend to be more loyal and sustainable in using these services. In addition, the use of digital Green marketing is effective in building trust and engagement that strengthens customer loyalty in the long term.

Thus, the digital Green marketing strategy implemented by BRImo effectively increases customer satisfaction which then has a significant and positive impact on user loyalty, making satisfaction a mediating variable in this relationship. This strategy not only creates economic value for BRI, but also encourages more responsible and sustainable consumption behavior patterns among customers.

### **7. The ease of application has a positive and significant effect on the loyalty of BRImo user customers through satisfaction**

The application of application convenience in BRImo, which includes ease of navigation and intuitive user interface, speed and responsiveness of applications in processing transactions, complete and innovative features, security of use, and the availability of digital assistance services, contribute significantly to increasing customer satisfaction. This satisfaction then becomes an important mediator that strengthens the positive influence of the ease of application on the loyalty of BRImo user customers.

The results of the study show that customer satisfaction with the BRImo application is formed through various aspects of digital experiences that support each other and contribute positively to their loyalty. The ease of navigation and user-friendly interface design make customers feel comfortable and easy to access digital services, while the speed and responsiveness of the application in processing transactions increases the perception of efficiency and user satisfaction. In addition, innovative features such as cardless cash withdrawals, digital account opening, and integrated investment services provide added value that meets financial needs across the board. The security and data privacy aspects are guaranteed to foster trust that is the basis for long-term loyalty, while the availability of responsive digital assistance services through chatbots and online customer service strengthens a positive perception of the quality of BRImo's services. Overall, the combination of these factors creates a comfortable, secure, and valuable user experience, thereby strengthening customer satisfaction and driving customer loyalty to BRImo on an ongoing basis.

Previous studies have supported these findings by showing that the ease of use of digital apps has a positive impact on customer satisfaction, which further mediates the relationship between ease of application and customer loyalty. For example, the Technology Acceptance Model (TAM) by Davis (1989) suggests that the perception of ease of use significantly affects satisfaction and intention to stick with technology. Another study by Venkatesh et al. (2012) also confirms the positive relationship between ease of use, user satisfaction, and customer loyalty in the context of digital applications. Thus, the ease of the BRImo application not only directly increases customer loyalty, but also through increased satisfaction, which makes this strategy very effective in retaining and developing BRImo's loyal user base.

## **CONCLUSION**

Based on the results of the analysis, several conclusions can be drawn as follows:

1. Digital green marketing and customer loyalty

Digital green marketing has a positive and significant influence on the loyalty of BRImo user customers. Green initiatives through digital platforms increase customer

emotional attachment and trust thereby increasing their loyalty, in line with UTAUT where the perception of value and benefits of technological innovation drives sustainable use intentions and behaviors.

2. Ease of application and customer loyalty

The ease of application also has a positive and significant effect on the loyalty of BRImo user customers. Factors such as easy navigation, transaction speed, innovative features, security, and digital assistance services make customers feel comfortable and satisfied, in accordance with the construction of effort expectancy in UTAUT which states that the perception of ease of use will strengthen the intention and actual use of a technology.

3. Green digital marketing and customer satisfaction

Digital green marketing has a positive and significant effect on customer satisfaction of BRImo users. The sustainability program and green campaign implemented make customers feel valued and proud, in line with UTAUT's view that performance perception and technology added value (performance expectancy) will increase acceptance, positive experience, and ultimately user satisfaction.

4. Ease of application and customer satisfaction

The ease of application also has a positive and significant effect on the satisfaction of BRImo users. Ease of use, speed, complete features, security, and service support help create a positive experience that strengthens customer satisfaction, as explained in UTAUT that ease of operating technology lowers barriers to use and increases experience and satisfaction.

5. Customer satisfaction and loyalty

Customer satisfaction has a positive and significant effect on customer loyalty of BRImo users. The high level of satisfaction from various aspects of application services is the main factor that encourages customers to remain loyal to using BRImo, in line with UTAUT which places experience and results in using technology as an important determinant for the sustainability of future use.

6. Mediation satisfaction on the relationship between Green marketing and loyalty

Digital green marketing has a positive and significant effect on customer loyalty of BRImo users through satisfaction as a mediating variable. In other words, green digital marketing increases the perception of benefits and social-environmental value of users (performance expectancy and social influence in UTAUT), which in turn increases satisfaction, and this satisfaction then encourages increased loyalty.

7. Mediation satisfaction on the relationship between ease of application and loyalty

The ease of application also has a positive and significant effect on the loyalty of BRImo user customers through satisfaction. The ease of application increases the perception of ease and comfort of use (effort expectancy in UTAUT), which leads to increased satisfaction; This satisfaction then acts as a mediator that strengthens loyalty to the BRImo application.

## Suggestions

Based on the results of this study, the following suggestions can be proposed:

1. Developing a Deeper Green Marketing Strategy

Further research is suggested to delve deeper into the aspects of digital green marketing, for example by adding new indicators such as collaboration with environmental communities or the use of more innovative interactive content to increase customer engagement.

2. **Improved Application Features for More Personalized and Adaptive**  
The suggestion for the development of the BRImo application is to conduct further research on the personalization of features according to different customer segments, so that the ease of the application can be maximized and have a positive impact on satisfaction and loyalty.
3. **The Role of Other Factors as Mediators or Moderators**  
The next study can explore other variables that affect the relationship between digital green marketing, ease of application, customer satisfaction, and loyalty, such as trust, brand image, or emotional value, both as a mediator and moderator.
4. **Comparative Study Between Digital Banking Services**  
It is recommended to conduct a comparative study between BRImo and other digital banking applications in terms of the implementation of Green marketing and ease of application, to gain a broader understanding of the factors that drive customer loyalty across various platforms.
5. **Qualitative Research to Deepen User Understanding**  
Qualitative research such as interviews or focus group discussions can be conducted to understand more deeply customer perceptions and experiences related to green digital marketing and ease of application, so as to provide practical insights for service development.

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