

# UNIVERSITAS INTERNASIONAL BATAM

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Faculty of Economics  
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## ***IMPACT OF BANKING CUSTOMER EXPERIENCE ON LOYALTY IN BATAM CITY THROUGH THE PHYSICAL AND ONLINE INTERACTION CHANNEL***

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### **ABSTRACT**

*Indonesia as a country that has developments in the field of finance or banking services makes a consideration for researchers to carry out research that intends to examine the five dimensions that exist in the experience of banking customers to loyalty. The five dimensions include cognitive dimension, affective dimension, sensory dimension, behavior dimension, and also social dimension. In the affective dimension, researchers are not only focused on positive emotions but also negative emotions. Research focuses on two channels of interaction, that is physical and online interaction channels.*

*Researchers distributed questionnaires using online-based media in form of google forms. The questionnaire has 24 questions and it is distributed through social media, with the number of questionnaires returning as many as 309 respondents. This research is limited with customers who use or have a banking account. The data collected was tested using the SPSS application to test the outer loading data, then continued using the SmartPLS application to test the results of the hypothesis.*

*The final results of the study show that negative emotions affect customers more than positive emotions in its loyalty to banks. In addition, it was also found that the different channels of interaction faced by customers affect the customer's experience so that this affects customer loyalty.*

**Keywords:** *customer experience, loyalty, cognitive dimension, affective dimension, sensory dimension, behavior dimension, social dimension.*