



THE EFFECT OF *PROMOTION, BRAND EQUITY, PERCEIVED QUALITY AND CUSTOMER ENGAGEMENT ON CUSTOMER SATISFACTION* IN BANK BJB SEMARANG

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ABSTRACT

Based on organizational phenomena and research gaps, this research examines the influence of promotions, brand equity, perceived quality on customer satisfaction mediated by customer engagement. This research hypothesis was developed based on theoretical concepts and the results of previous empirical research. The sample for this research is Bank BJB Semarang customers with a total of up to 195 people who are carrying out transactions at Bank BJB Semarang. Data analysis in the form is using Structural Equation Modeling (SEM) was applied to test the research hypothesis.

The test results showed that the seven hypothesized relationships showed significant positive results and were in accordance with the hypothesis. It was found that promotion, brand equity, perceived quality have a positive influence on customer engagement. On the other hand, promotion, brand equity, perceived quality and customer engagement have a significant direct influence on customer satisfaction.

Keywords: promotion, brand equity, perceived quality, customer engagement, customer satisfaction

INTRODUCTION

In today's competitive banking industry, achieving and maintaining high levels of customer satisfaction is critical to continued growth and success. This research investigates the complex relationship between various marketing factors and customer satisfaction at Bank BJB Semarang. This bank really considers customer satisfaction as a sustainability factor in the future. Especially for Bank BJB Semarang Branch, this branch was established in 2009 and is located in Semarang City, Central Java. This bank initially needs to build a public image to get a response from customers so they are interested in using the services and products offered. Besides, in investigating the issue peculiarity which is the concentration and object of customer satisfaction research, researchers likewise directed pre-research which was created through a questionnaire with answer decisions of Yes, Neutral, and No to the customer satisfaction variable.

Table 1 Bank BJB Semarang Customer Satisfaction Pre-Research

Statement	Respondent Answer		
	Yes	Neutral	No
I would recommend BJB's services to others	45	35	20
I will introduce Bank BJB's superior program to other people	55	30	15
I will return to using BJB Bank services	60	30	10
BJB Bank Services is the banking service solution that I need	50	35	15

Source: Primary Data Processing, 2023

This data was taken from around 65 people who were able to fill in according to the criteria set in the next questionnaire. Based on Table 1, it is evident that customer satisfaction at BJB Bank Semarang City remains suboptimal, as indicated by the presence of "Neutral" and "No" responses to various statements. Additionally, this research seeks to explore gaps identified in previous studies through a comprehensive literature review, which will be summarized in the gap analysis. The objective of this investigation is to provide an in-depth summary of the impact of the relationships between variables. Bank BJB Semarang should implement an effective advertising strategy aimed at enhancing customer satisfaction, with a focus on expanding promotion, brand equity, and perceived quality. Promotion efforts can be conducted both online and offline. Informal promotion can be achieved through word-of-mouth and door-to-door interactions. Brand equity is equally important; According to Kotler and Keller (2009), brand equity represents the added value attributed to goods and services. This value is reflected in customers' perceptions, emotions, and behaviors toward the brand, as well as in the organization's pricing, profitability, and overall performance. Brand equity is a critical intangible asset that holds both psychological and financial significance for an organization. Furthermore, Bank BJB Semarang can enhance perceived quality. According to Keller (2013), perceived quality is the customer's assessment of the overall quality or superiority of a product or service in comparison to competing offerings and in relation to their expectations. Customer expectations tend to increase with continuous product improvements over time, and exceeding these expectations can further enhance customer satisfaction. Additionally, customer engagement can be strengthened by integrating promotion, brand equity, and perceived quality. Customer engagement involves leveraging these three indicators to attract potential customers who are not yet familiar with Bank BJB Semarang. Brodie (2011) defines customer engagement as efforts to create, build, and enhance relationships with customers, which is a crucial strategy for sustaining future business performance. Cook (2011) argues that strategies to establish strong relationships between customers and brands involve engaging customers in two-way communication and cooperative interactions. This approach serves as a method to link marketing programs with the likelihood of customers providing long-term benefits to the company.

The Influence of Promotion on Customer Satisfaction

According to Kotler and Keller (2009) promotion is a method by which companies attempt to illuminate, convince and remind consumers straightforwardly or in a roundabout way about the products and brands they sell. Kotler (2000) identified that it is an individual's sensation of bliss or dissatisfaction that emerges subsequent to contrasting their discernment or impression of the exhibition (consequences) of a product and their assumptions. As made sense of in the definition above, satisfaction is a component of discernments or impressions of execution and assumptions. Assuming that exhibition is beneath assumptions, the customer is disappointed. Assuming that exhibition measures up to assumptions, the customer is fulfilled. In the event that exhibition surpasses assumptions, the customer is fulfilled. On the off chance that exhibition surpasses assumptions, the customer exceptionally fulfilled or blissful.

H1 : Promotion has a positive effect on Customer Satisfaction

The Influence of Perceived Quality on Customer Satisfaction

According to Zeithaml (2013) recognized perceived quality as a part of brand esteem where high perceived quality will guide consumers to pick the brand contrasted with contending brands. The perceived quality felt by consumers impacts the purchaser's eagerness to purchase a product or administration. This implies that the higher the worth perceived by consumers, the higher the shopper's readiness to utilize it at last. Perceived Quality can impact Customer Satisfaction by further developing assistance quality and making offers more alluring so customers can utilize the administrations presented by Bank BJB Semarang. Along these lines, it can impact the quality of sustainable customer satisfaction.

H2 : Perceived Quality has a positive effect on Customer Satisfaction

The Influence of Brand Equity on Customer Satisfaction

Simamora (2002) suggests that brand equity plays a pivotal role in influencing the perceived value of a product among consumers. Brand equity facilitates consumers in interpreting, processing, and organizing information related to products and brands. Importantly, brand equity can enhance customer satisfaction in product usage. From a company's perspective, brand equity has the potential to reinforce initiatives aimed at attracting new consumers or re-engaging previous ones, thus making the purchase of a product or service more feasible. This, in turn, can significantly impact customer satisfaction, as increased brand equity tends to foster consumer loyalty and reduce their inclination to switch to competing brands due to a heightened sense of confidence in the brand offering the service.

H3 : Brand Equity has a positive effect on Customer Satisfaction

The Influence of Promotion on Customer Engagement

Companies or organizations need the right promotional methodology to arrive at consumers. According to Chen (2015) Customer inclusion additionally impacts the degree of company execution. One method for supporting customer satisfaction is a sales promotion system. By accomplishing promoting focuses on, a company can keep up with its endurance. Evans and Berman (1997) identified Promotion alludes to an inspirational technique to get consumers to purchase a product.

H4: Promotion has a positive effect on Customer Engagement

The Influence of Brand Equity on Customer Engagement

The event of good customer engagement among brands and consumers can decidedly affect the brand equity of the actual brand. Lee and Park (2021) found a positive connection between customer engagement and brand equity which can impact a company's monetary presentation.

H5 : Brand Equity has a positive effect on Customer Engagement

The Influence of Perceived Quality on Customer Engagement

Perceived Quality can influence Customer Engagement because this influences customers on an ongoing basis. With Word of Mouth carried out by previous customers, this can influence new customers who will use the banking services provided. According to Aaker (1996) perceived quality is the consumer's perception of the quality that consumers will get from a product, both goods and services. This can be connected to the goal point, namely customer engagement.

H6 : Perceived Quality has a positive effect on Customer Engagement

The Influence of Customer Engagement on Customer Satisfaction

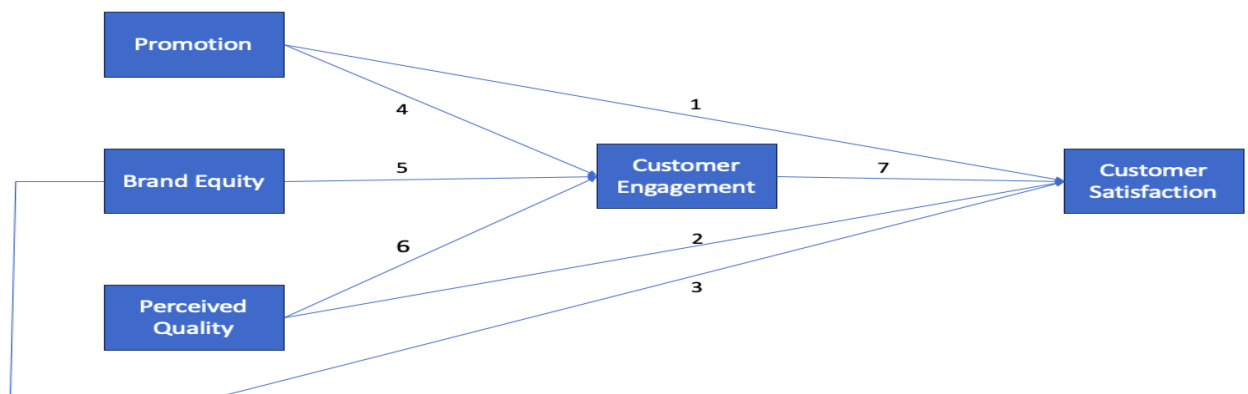
As indicated by Patterson et al. (2006) The two ideas have similar qualities, to be specific reflecting sensations of energy, energy and enthusiasm from a connection relationship. Besides, Patterson et al. (2006) contend that, in any case, both have different setting centres, specifically working environment versus customer brand. The setting of worker engagement is the work environment, while the setting of customer engagement is customer brand. While So et al. (2014) characterize customer engagement as advertising exercises that are situated to customer conduct and brain science.

H7 : Customer Engagement has positive effect on Customer Satisfaction

THEORITICAL RESEARCH FRAMEWORK

From some of the literature described above, a framework of thought can be formed regarding the variables that can influence purchasing decision making as follows:

Figure 1
Research Framework



RESEARCH METHODOLOGY

In this research, the independent variables are *promotion* (X1), *brand equity* (X2) and *perceived quality* (X3). Then *customer engagement* (Z) as a mediating variable. And the dependent variable is *customer satisfaction* (Y).

Table 2
Operational Definition of Variables

No	Variable	Definition	indicator
1	Promotion	Promotion includes all marketing mix tools whose main role is to provide more persuasive communication. Kotler (1992)	<ol style="list-style-type: none"> 1. Promotion frequency 2. Promotional quality. 3. Promotion time. 4. Accuracy or suitability of promotional targets. Nurrahmah (2020)
2	Brand Equity	Brand Equity is the added value provided to products and services. Brand equity can be reflected in the way consumers think, feel and act in relation to the brand, and also the price, market share and profitability that the brand provides for the company. Kotler and Keller (2009)	<ol style="list-style-type: none"> 1. Brand Awareness 2. Perceived Quality 3. Brand Associations 4. Brand Loyalty Shimp (2013)
3	Perceived Quality	Perceived quality is the customer's perception of the overall quality or superiority of a product or service in relation to what the customer expects. Durianto (2011)	<ol style="list-style-type: none"> 1. Service performance 2. Speed in service delivery 3. Employee responsiveness, 4. Consumer trust in the company Hellier et al. (2003)
4	Customer Engagement	Customer engagement is behavior that can go beyond transactions and may also be defined as a manifestation of customer behavior that has a brand or is focused on the company, where companies can motivate their customers to make repeat purchases due to brand interest in a company. Van Doorn (2010)	<ol style="list-style-type: none"> 1. Interaction frequency, 2. Level of engagement, 3. Satisfaction with interaction and communication, 4. Brand advocacy Vinerean (2021)
5	Customer Satisfaction	Customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing his perception or impression of performance which is below expectations, the customer is dissatisfied. But, if performance exceeds expectations, customers are very satisfied and happy. If the perceived performance is below expectations, the customer will feel disappointed, if the performance meets the customer's expectations, the customer will feel satisfied, whereas if the performance exceeds expectations then the customer will feel very satisfied. This satisfaction will certainly be felt after the customer concerned consumes the product. Kotler (2009)	<ol style="list-style-type: none"> 1. Frequency of recommendations 2. Introduction of services to other people 3. Sustainability 4. Rewards level at the company Bambang (2017)

Sample Determination

The sample size for this research was 195 people who were customers at Bank BJB Semarang, from a population that is not known for certain. This is because the use of large samples in quantitative research is considered to produce more accurate statistical calculations than small samples according to Kumar (2009).

Analysis Method

Based on the model developed in this research, we adopted the SEM (Structural Equation Modeling) analysis method using the AMOS 21 program.

RESEARCH RESULTS AND DISCUSSION

In this study, a total of 195 respondents were surveyed. The largest age group among the respondents was 23-27 years, comprising 43.1% of the sample, followed by the 28-32 year age group, which accounted for 27.2%. Regarding employment status, the majority of respondents (45.6%) were employees, while 27.2% were self-employed. In terms of monthly income, the largest proportion of respondents (49.2%) reported earnings between Rp. 3,000,000 and Rp. 6,000,000, followed by those earning between Rp. 6,000,000 and Rp. 9,000,000, who constituted 38.5% of the sample.

Normality Test

The normality test was conducted using the z-value (critical ratio or C.R. in the AMOS output) derived from the skewness and kurtosis values of the data distribution. A critical value of ± 2.58 was employed, corresponding to a significance level of 0.01.

Outliers Test

From the processed data, no value was detected that was greater than 45.31. So it can be concluded that there are **no outliers in the data**.

Reliability Test

The test results are said to be reliable if they have a construct reliability value > 0.7 and $VE > 0.5$. The results of this test show that the C.R and VE values for the 5 research variables have values for each variable greater than 0.7 and greater than 0.5. Based on these results, it can be concluded that the entire research instrument is reliable so it can be used in this research.

Goodness of Fit Model criteria

Assessing *goodness of fit* is the main goal in SEM to find out to what extent the hypothesized model "fits" or fits the data sample. Based on the results in the table, it can be seen that the research model is close to being a good fit model.

Direct Effect

The analysis indicates that promotion exerts the most substantial direct effect on customer satisfaction, with a coefficient value of 0.306. Subsequently, the direct effect of perceived quality on customer satisfaction is the second most significant, while brand equity ranks third in terms of its impact on customer satisfaction.

Indirect Effect

The analysis reveals that promotion has the greatest impact on customer satisfaction, with a coefficient of 0.227. Perceived quality ranks second in its effect on customer satisfaction, while brand equity is observed to have the third most significant impact.

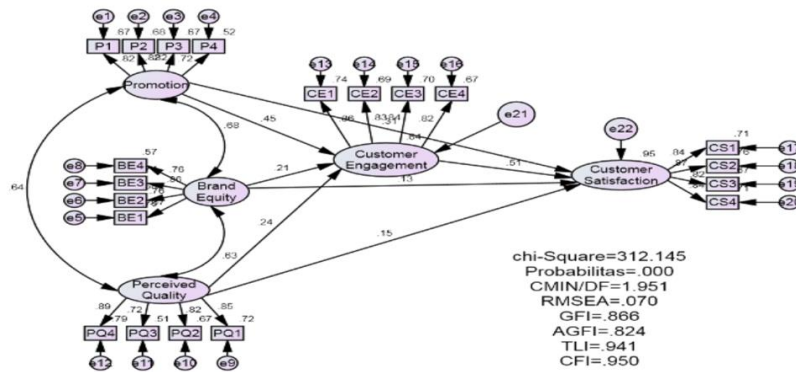
Full Model SEM test

In accordance with the model developed in this research, the data analysis tool used is SEM which is operated using the AMOS application. These steps refer to the SEM analysis process. The following is a simplified structural model that explains the results of chi-square = 312.145, Probability = 0.000, RMSEA = 0.070, GFI = 0.866, AGFI = 0.824, CMIN/DF = 1.951, TLI = 0.941, CFI = 0.950. The figure explains that the relationship between variables has a strong influence so it is depicted with a solid line. Next, convert the structural equation to a hypothesis testing table. According to the table data processing,

it states that the CR value has an influence by showing a value above 1.96. Then, for p values below 0.05 there is an effect. This can be seen in detail in the following figure and table:

Result Structural Equation Model (SEM)

Figure 2
Structural Equation Model (SEM) Feasibility Test



Source : Processed Primary data, 2023

Table 3
Assess Goodness of Fit

<i>Goodness of fit index</i>	<i>Cut-off value</i>	Research Model	Model
<i>Chi-square</i>	$\leq 190,517$ (df=160)	312,145	Not Fit
<i>Significant probability</i>	≥ 0.05	0,000	Not Fit
RMSEA	≤ 0.08	0,070	Fit
GFI	≥ 0.90	0,866	Marginal
AGFI	≥ 0.90	0,824	Marginal
CMIN/DF	≤ 2.0	1,951	Fit
TLI	≥ 0.90	0,941	Fit
CFI	≥ 0.90	0,950	Fit

Source : Processed Primary data, 2023

Hypothesis Test

Table 4
Hypothesis Test

No	Hypothesis	Estimate	S.E.	C.R.	P
H1	Promotion → Customer Satisfaction	0.329	0.073	4.522	0.000
H2	Perceived Quality → Customer Satisfaction	0.154	0.054	2.838	0.005
H3	Brand Equity → Customer Satisfaction	0.124	0.053	2.339	0.019
H4	Promotion → Customer Engagement	0.544	0.114	4.758	0.000
H5	Brand Equity → Customer Engagement	0.227	0.093	2.438	0.015
H6	Perceived Quality → Customer Engagement	0.277	0.094	2.938	0.003
H7	Customer Engagement → Customer Satisfaction	0.448	0.063	7.140	0.000

The Hypothesis Test Results indicate that Hypothesis 1 through 7 are accepted based on the criterion that a positive relationship between variables is when established the significance level is below 0.05.

H1 : Promotion has a positive effect on Customer Satisfaction

The estimated boundary value of the normalized regression weight coefficient was gotten at 0.329 and the C.R value was 4.522, this shows that the impact of Promotion on Customer Satisfaction is positive. This implies that the better the Promotion, the more noteworthy the Customer Satisfaction. Testing the relationship between these two variables shows a probability value of 0.000 ($p < 0.05$), and that implies there is a significant impact.

H2 : Perceived Quality has a positive effect on Customer Satisfaction

The estimated boundary value of the normalized regression weight coefficient is 0.154 and the C.R value is 2.838. This shows that the impact of Perceived Quality on Customer Satisfaction is positive. This implies that the better the Perceived Quality, the more noteworthy the Customer Satisfaction. Testing the relationship between these two variables shows a probability value of 0.005 ($p < 0.05$), and that implies there is a significant impact.

H3 : Brand Equity has a positive effect on Customer Satisfaction

The estimated boundary value of the normalized regression weight coefficient is 0.124 and the C.R value is 2.339. This shows that the impact of Brand Equity on Customer Satisfaction is positive. This implies that the better the Brand Equity, the more prominent the Customer Satisfaction. Testing the relationship between these two variables shows a probability value of 0.019 ($p < 0.05$), and that implies there is a significant impact.

H4: Promotion has a positive effect on Customer Engagement

The assessed boundary value of the normalized regression weight coefficient is 0.544 and the C.R value is 4.758, this shows that the impact of Promotion on Customer Engagement is positive. This implies that the better the promotion, the more noteworthy the customer engagement. Testing the relationship between these two variables shows a probability value of 0.000 ($p < 0.05$), and that implies there is a significant impact.

H5 : Brand Equity has a positive effect on Customer Engagement

The assessed boundary value of the normalized regression weight coefficient is 0.227 and the C.R value is 2.438. This shows that the impact of Brand Equity on Customer Engagement is positive. This implies that the better Brand Equity will expand Customer Engagement. Testing the relationship between these two variables shows a probability value of 0.015 ($p < 0.05$), and that implies there is a significant impact.

H6 : Perceived Quality has a positive effect on Customer Engagement

The assessed boundary value of the normalized regression weight coefficient was acquired at 0.277 and the C.R value was 2.938. This shows that the impact of Perceived Quality on Customer Engagement is positive. This implies that the better the Perceived Quality, the more noteworthy the Customer Engagement. Testing the relationship between these two variables shows a probability value of 0.003 ($p < 0.05$), and that implies there is a significant impact.

H7 : Customer Engagement has positive effect on Customer Satisfaction

The assessed boundary value of the normalized regression weight coefficient is 0.448 and the C.R value is 7.140. This shows that the impact of Customer Engagement on Customer Satisfaction is positive. This implies that the better Customer Engagement, the more noteworthy the Customer Satisfaction. Testing the relationship between these two variables shows a probability value of 0.000 ($p < 0.05$), and that implies there is a significant impact.

CONCLUSION

This research starts with the issues experienced by the organization, specifically Bank BJB Semarang as a bank that offers different administrations like charge, credit, momentum records and others to customers. The issues looked by the organization are connected with customer satisfaction for customers, organization exercises that are not yet ideal in different exercises different promoting exercises. The three variables utilized as principal indicators in this research are: Promotion, Brand Equity and Perceived Quality with the Customer Satisfaction variable as the reliant variable and customer satisfaction as the mediating variable. There were six speculations produced for this research. Structural Equation Modelling (SEM) analysis is utilized to test the hypothesis.

Hypothesis 1 theorizes that promotion affects customer satisfaction. The results of exact testing show that promotion affects customer satisfaction with Bank BJB Semarang's administrations, and that implies that Hypothesis 1 is accepted. This investigation discovered that customers who get better promotions will get higher customer satisfaction.

Hypothesis 2 makes sense of that Perceived Quality affects Customer Satisfaction. The results of experimental testing show that Perceived Quality affects Customer Satisfaction with Bank BJB Semarang administrations and that implies that hypothesis 2 is accepted. This investigation discovered that customers getting better Perceived Quality will impact higher Customer Satisfaction.

Hypothesis 3 uncovers that Brand Equity impacts customer satisfaction. The results of this research show that brand equity impacts customer satisfaction with Bank BJB Semarang administrations. This implies that the better the presence of brand equity will increase customer satisfaction with Bank BJB Semarang's administrations.

The results of testing hypothesis 4 found that the promotion impacted customer engagement with Bank BJB Semarang administrations. This result implies that the research

acknowledges hypothesis 4, the better the promotion will increment customer engagement with Bank BJB Semarang's administrations.

In testing hypothesis 5, it was found that brand equity impacts customer engagement with Bank BJB Semarang administrations. This implies that hypothesis 5 is supported by research data. This investigation discovered that Bank BJB Semarang has very great Brand Equity for the administrations gave. This makes customers more appended to the administrations given by Bank BJB Semarang.

Hypothesis 6 posits that Perceived Quality influences customer engagement. The findings of this study demonstrate that Perceived Quality indeed affects customer engagement, as supported by empirical data. The study revealed a strongly positive perception of quality among customers, which serves as a key driver for their growing attachment to the services provided by Bank BJB Semarang.

Hypothesis 7 posits that customer engagement influences customer satisfaction. The empirical findings from the research demonstrate that customer engagement indeed impacts customer satisfaction in the services provided by Bank BJB Semarang, thereby supporting hypothesis 7. Higher levels of customer engagement are associated with increased customer satisfaction with Bank BJB Semarang's services.

Implication Theoretical

In light of the results of the research that has been done, there are a few implications felt by a few related parties which can be utilized as references in regards to promotion, brand equity, perceived quality, customer engagement and customer satisfaction. Several implications of this research will be detailed in the following points :

1. Based on this research, it is evident that promotions have a positive and significant impact on customer satisfaction. Effective promotions targeted at both existing and new customers will lead to increased customer satisfaction. Promotions play a crucial role in influencing customer satisfaction levels. Well-executed promotions encourage existing customers to continue using the services offered by Bank BJB Semarang, while also attracting new customers to explore the services provided by Bank BJB Semarang.
2. Based on this research, it is evident that perceived quality has a positive and significant impact on customer satisfaction. Higher perceived quality by customers leads to increased levels of customer satisfaction. Factors such as the behavior of service providers towards customers and the quality of services offered have a direct influence on customer satisfaction.
3. Based on this research, it is evident that Brand Equity has a positive and significant impact on Customer Satisfaction. Strong Brand Equity associated with Bank BJB Semarang will increase customer satisfaction. Customers will feel confident and loyal in utilizing the services offered by Bank BJB Semarang, leading to enhanced satisfaction with the services provided.
4. Based on this research, it is evident that Promotion has a positive and significant impact on customer engagement. Effective promotions lead to higher levels of customer engagement. Utilizing extensive promotions, including online and offline entertainment, can attract new customers to engage with the services offered by Bank BJB Semarang.
5. Based on this research, it is evident that Brand Equity has a positive and significant impact on customer engagement. Strong Brand Equity leads to significant growth in customer engagement. Customers feel more secure and comfortable interacting with other customers due to the positive brand equity associated with Bank BJB Semarang.
6. Based on this research, it is evident that Perceived Quality significantly influences Customer Engagement. Increasing customer Perceived Quality leads to higher levels

of Customer Engagement. When customers experience high Perceived Quality, they become more responsive to the services offered by Bank BJB Semarang.

7. Based on this research, it is evident that customer engagement has a positive and significant impact on customer satisfaction. Increasing customer engagement leads to a corresponding increase in customer satisfaction. Improved management of customer engagement directly contributes to higher levels of customer satisfaction. As a result, customers become more attached to the services provided by Bank BJB Semarang, influencing their continued usage of Bank BJB Semarang's services.

Implication Managerial

The managerial implications of the results of this research are connected with promotion, brand equity, perceived quality, customer engagement and customer satisfaction. The first is Promotion, Bank BJB Semarang can heighten promotions connected with the administrations and encounters proposed to old and new customers, this will likewise affect engagement, customer interest and customer satisfaction. Through web-based entertainment and verbal exchange completed by Bank BJB Semarang. Moreover, Brand Equity, Bank BJB Semarang has very great brand equity among customers. By expanding brand equity to be more garish, it will impact customer satisfaction in utilizing the administrations presented by Bank BJB Semarang. Moreover, in regards to Perceived Quality, Perceived Quality can be improved via preparing and guiding help staff to make customers as agreeable as conceivable to continue utilizing the administrations presented by Bank BJB Semarang. In Customer Engagement, this should be possible by holding new occasions, the two concerts and competitions. The more regularly occasions are held, the more established customers will continue to utilize the administrations presented by Bank BJB Semarang, while new customers will begin to show up. In conclusion, Customer Satisfaction, Customer Satisfaction can be an estimating device how much customers feel the effect of the administrations presented by Bank BJB Semarang, so Customer Satisfaction can be a reference in regards to steps that should be taken by Bank BJB Semarang later on.

Research Limitations

Based on the researcher's direct experience in this research process, there are several limitations experienced and there can be several factors that can be paid more attention to by researchers who will be able to further refine their research because this research itself certainly has shortcomings that need to continue to be corrected in future research.

Suggestion For Future Research

In view of the research constraints, future investigations could enhance the model by including additional variables or by examining the dynamics of the model within a different research framework. Moreover, subsequent research could validate these findings by integrating them into established models and theories as novel components, thus generating new managerial theories and insights. Several limitations are associated with this research:

1. The number of respondents was only 195 people, which is certainly not enough to describe the real situation.
2. In data collection process, the information provided by respondents through questionnaires sometimes does not show the respondents' true opinions, this happens because sometimes there are differences in thoughts, assumptions and understandings for each respondent, as well as other factors such as honesty in filling out opinions in the questionnaire.

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