

The Influence of Service Quality, Digital Customer Experience, and Brand Image on Customer Satisfaction of the I.Saku Application in Bandung City

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Abstract

With the advancement of technology, it is easier for people to make cash transactions without cards using e-wallets. The rise of e-wallets today makes users consider more about the quality of service, ease of usage, brand image from e-wallet when they want to use it. This research seeks to examine the effect of service quality, digital customer experience and brand image to customer satisfaction for the I.Saku Application in Bandung City. Descriptive and verification research methodologies are used in this study's through a quantitative method. The object is studied in this study were customers of the I.Saku Application in Bandung City using a total 100-person sample. The sampling method regulated in this case research is the nonprobability sampling method with purposive sampling technique. Statistics data this study uses multiple linear regression data analysis with the help of statistical processing of data tools by using IBS SPSS statistic 25 application. The findings of this study illustrate that partially the service quality variable has a significant effect on customer satisfaction of the I.Saku Application in Bandung City and brand image has a significant effect on customer satisfaction of the I.Saku Application in Bandung City. Meanwhile, digital customer experience does not have a significant effect on customer satisfaction of the I.Saku Application in Bandung City. Simultaneously, service quality, digital customer experience and brand image have a joint effect on customer satisfaction of the I.Saku Application in Bandung City.

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INTRODUCTION

In today's digital and modern age, technology and the internet have become dominant in various activities. The advancement of technology that continues to grow makes it easier for humans to make the explanations that humans need. At present, human needs continue to increase in line with the times bringing many changes in everything with the desire that everything is efficient and efficient. One of them is transactions using electronic systems (Inggit & Wijaksana, 2020).

According to Bank Indonesia (BI), digital money or electronic money is a payment method that is issued based on the amount of money that has been deposited with the issuer beforehand. The amount of money is stored through electronic media such as servers or processors operated by the issuer, and is not considered a reserve according to banking laws and legal regulations (Widiyanti, 2020).

The current rise in using electronic money through the use of mobile payments and the large market in Indonesia is due to the high number of unbanked individuals, who choose to use e-wallets as the current technology trend (Akhmadi & Martini, 2020). E-wallets make it easier for people to not have to waste time going to the ATM to get money first before making a transaction.

Based on a survey of e-wallet usage conducted by Vincent Iswana CEO of among the well-liked e-wallet companies in Indonesia to four metropolises in Indonesia. Consisting of Bandung, Yogyakarta, Surabaya and Jakarta. From the survey of e-wallet usage in the four cities, it was found that Bandung City had the largest number of e-wallet users, reaching 69.4%, followed by Jakarta City 65.9%, Yogyakarta City 63.8% and Surabaya City in the last position with 37.5% (Arhando, 2019).

According to information from Bank Indonesia, currently in Indonesia there are 38 e-wallet applications that have received an official license. One of them is the electronic wallet (e-wallet) I.Saku. I.Saku is a digital wallet or digital money created by PT Inti Dunia Sukses and can also be used to make transactions at Indomaret. I.Saku has received approval from Bank Indonesia. On October 10, 2017, PT Inti Dunia Sukses was registered as a company that has a license to issue electronic money with the I.Saku trademark at Bank Indonesia.

PT Inti Dunia Sukses designed the I.Saku application to meet human needs with several features and services in it such as balance top-up features, pay for shopping, indomaret poinku, transfer money, withdraw cash and pay bills. The services they provide are balance top-up, payment at all merchants, balance withdrawal, balance transfer, interbank transfer and also a large maximum balance limit. However, not all of these services are accessible to standard users. Users need to upgrade their membership status to Full Service to enjoy all the services available.

Customer satisfaction is an evaluation after purchase if customers are satisfied, they will become more loyal, thus client satisfaction is crucial to the business (Abbas & Riono, 2023).

A customer's wants and expectations are the main factors in assessing a product or service. Even though two businesses are similar, the valuation of the two can differ depending on the level of satisfaction it gets from the higher the satisfaction felt towards the goods or assistance, the greater the favorability towards the goods or assistance (Elliyana et al., 2022). Improving the company's service level is one method to meet customer satisfaction.

The importance of paying attention to service quality when facing competition among e-wallet companies that are increasingly fierce cannot be ignored, because it is the main factor for the company's success. High-quality services for e-wallet companies can attract new users and reduce the potential for existing users to switch to other e-wallet applications.

Building a good customer experience digitally can increase customer satisfaction and drive brand advertising. According to this theory, it can reduce churn, or unsubscribes, and keep customers coming back (Banirestu, 2019). The next factor that impacts customer satisfaction is brand image. Brand image is a very crucial aspect for a kind of business. Brand image is a description of consumers' views of the image built from information and understanding of the brand (Silalah & Suparwo, 2023).

METHODS

Service Quality

Service quality refers to efforts to provide for the needs and wants of consumers and ensure that services are delivered appropriately to meet their expectations. It covers all aspects that relate to goods, people, facilities, mechanisms, and areas that have been created to fulfill the wants and requirements of customers (Tjiptono, 2019).

Service quality is related to the expectations and expectations of buyers of commodities or services where provided through the business, with the intention of ensuring consumer satisfaction. For this reason, company services need to be optimized in order to understand consumer needs, which will be valuable input for product quality improvement and product innovation, because consumers have the right to judge product quality based on the comparison between their expectations and the experience they get (Amran et al., 2019).

Consumer assessments of the quality of service they receive with previous expectations are known as service quality. If the service that is recognized or felt is commensurate with consumer expectations, then the service quality is considered good and fulfilling. Customers will not be satisfied if they feel their expectations have not been met. Conversely, they will feel satisfied if their perceptions match or exceed their expectations (Inggit & Wijaksana, 2020).

According to (Rachman & Djumiarti, 2019) states that the aspects that influence the implementation of services are: a) Awareness, b) Rules, c) Organization, d) Income e) Skills and Abilities, f) Facilities.

According to (Tjiptono, 2019) states that there are five main indicators in the quality of services, comprising: 1) Reliability, 2) Responsiveness, 3) Assurance, 4) Empathy, And 5) Tangibles.

Digital Customer Experience

Digital customer experience is an expression of the client online. It's important to remember that customers often don't consider every step they take the way marketers do. Customers expect brand consistency across all channels, whether in-person or virtual, offline or online (Rahayu & Faulina, 2022).

Customer experience is a brand representation that includes the communication between the client and the business. From the perspectives mentioned, it can be concluded that "experience" refers to how far a company can provide an ideal customer experience (Lubis et al., 2021).

Consumer experience as an both subjective internal reaction given by client to provide guidance even interactions that are indirect with the business. Direct interactions usually take place when buying, using, or getting something. While indirect interactions include unplanned interactions with a business goods, brands or services in the structure of suggestions or evaluations, advertisements, reviews, news articles, and so on (Pradana et al., 2021).

The factors of digital customer experience according to (Rindy, 2022) are as follows: a) Ease Of Access, b) Ability, c) Customer Recognition, d) Helpful Attitude, e) Personalization, f) Problem Solving, g) Promise Fulfillment, and h) Respect For Time.

According to (Rahayu & Faulina, 2022) the initiator of the National Customer Day (Halpenas) and CEO of Frontier Group, there are four indicators of digital customer experience that will be the trend going forward, namely as follows: 1) Digital Touchpoint, 2) Quick Response (QR), 3) Automation, 4) Personalization.

Brand Image

Brand image “The perceptions and beliefs held by consumers, as reflected in the associations held in consumer memory”. Meaning that the views and opinions maintained by customers, as mirrored or, buried in thoughts and memory memories. These views come from previous customer experiences or information regarding a particular brand (Fasha & Madiawati, 2019).

Brand image is a picture of how customers feel and believe in a particular brand. The same branding as brand image (Junior et al., 2019).

Every item sold in the market has a unique perception in the view of customers created by marketers to make it different from its competitors. So, it can be said that brand image is an understanding of the value of the product that the company provides to consumers based on the trust that customers place in a particular brand (Rosmayanti, 2023).

According to (Tondang & Silalahi, 2022), there are several factors that have an impact on brand image, namely: a) Product Quality, b) Reliability, c) Usefulness or Function, d) Price, and e) Image.

The aspects that support brand image are related to brand associations (Fasha & Madiawati, 2019) say that brand image measurement can be done by considering aspects of a brand, namely: 1) Product Characteristics (Product Attribute), 2) Benefits For Consumers (Consumer Benefit), and 3) Brand Character (Brand Personality).

Customer Satisfaction

Customer satisfaction is based on how well an item meets consumer expectations. If, the performance of the goods does not fulfill expectations, then the buyer will feel dissatisfied. If, the goods meet the estimate, the consumer will be content. Should the performance surpass the client's expectations is truly happy or satisfied (Kotler & Armstrong, 2018).

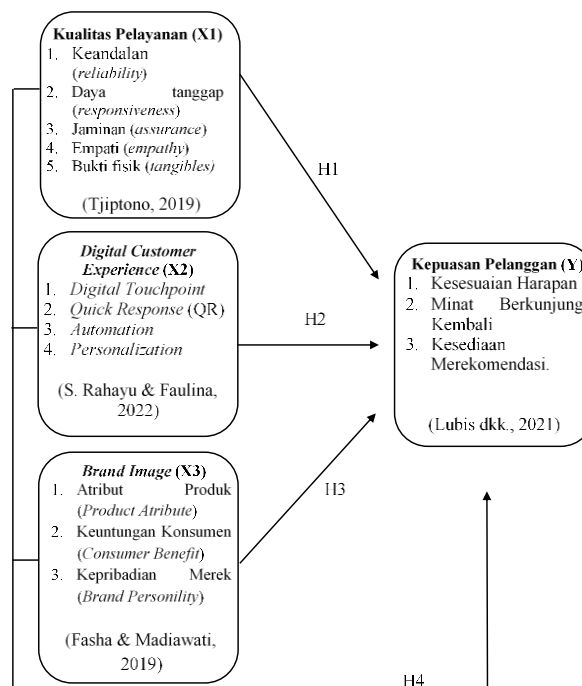
Customer satisfaction comes from the analysis that customers make about a good or service when it meets their expectations. If customers are satisfied with the product after using it, they will give others positive reviews of it lain (Lubis et al., 2021).

Every business prioritizes customer satisfaction. As a result, manufacturers are scrambling to meet customer needs and expectations and recommend a wide range of goods or services. It is valuable to maintain customer loyalty, thanks to customer satisfaction, which is the good feeling gained through sacrifice (Pradana et al., 2021).

Several factors influence the consumer satisfaction phase according to Lupiyoadi in (Septian & Handaruwati, 2021), namely: a) Product Quality, b) Service or Service Quality, c) Feelings or Emotions, d) Tariff or Price, and e) Spending.

According to (Lubis et al., 2021), there are a number of indicators used, including: 1) Conformity To Expectations, 2) Interest In Visiting Again, and 3) Willingness To Provide Recommendations.

Framework of Thought



Source: Research Results, Data Processed (2025)

Figure 1. Framework of Thought

Hypothesis Study

H1 : There is a significant influence between Service Quality and Customer Satisfaction of the I.Saku Application in Bandung City.

H2 : There is a significant influence between Digital Customer Experience on Customer Satisfaction of the I.Saku Application in Bandung City.

H3 : There is a significant influence between Brand Image on Customer Satisfaction of the I.Saku Application in Bandung City.

H4 : There is a significant influence between Service Quality, Digital Customer Experience and Brand Image on Customer Satisfaction of the I.Saku Application in Bandung City.

RESEARCH METHODS

Type of Research

In this case, the investigate methodology is a methodical approach to accumulate information for particular missions and benefits. The method used in science here means that this study is founded on the rational, empirical, and systematic qualities of science (Sugiyono, 2018).

This study employs research techniques such as verification and description through a quantitative method. The study's population is all users of the I.Saku application in Bandung City for an undefined total. Thus, the number of samples determined consisted of 100 respondents, taken using the Lemeshow formula. The way the sample is set into this study is nonprobability sampling through purposive sampling technique. The standards for participants in this research are those who have used or are using the I.Saku application and live in Bandung City. The analysis that was employed, which includes the validity test and reliability test, will determine the quality of the information used, then the classical assumption test, namely the normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, correlation analysis, and hypothesis testing, namely the partial test (t test), simultaneous test (F test), and coefficient of determination test.

RESULTS AND DISCUSSION

Respondent Characteristics

Regarding the responses of respondents who use the I.Saku application in Bandung City based on identity, the results obtained according to gender are dominated by women with 70% and the remaining 30% of men, proving that women have a higher level of consumption and are more enthusiastic about shopping using e-wallet payment methods both online and offline. Respondents aged 20-29 years get the highest percentage, this shows that the younger generation whose ages span from 20 to 29 years has a high level of internet usage. Based on the work carried out by the majority of student respondents who answered, and considering the salary that most respondents make > Rp.2,500,000.

Validity Test Results

The validity test's findings in this research show that in each variable with 32 questions submitted to 100 respondents, positive results were obtained. This is obtained from the acquisition of numerical data that all variables get a correlation number more than r table, which is > 0.30, which demonstrates that every question item for this study are valid because the results obtained exceed the size of the r table, namely 0.30.

Reliability Test Results

The reliability test output for this research per variable obtained Cronbach Alpha > 0.7. It may be claimed that the entire variables used in this study are considered reliable.

Classical Assumption Test

Normality Test

Table 1. Results of the Data Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,39261769
Most Extreme Differences	Absolute	,074
	Positive	,050
	Negative	-,074
Test Statistic		,074
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Data processed, SPSS (2025)

Referring to table 1, the acquisition of the study's normalcy test proves that the data obtained on all variables can be considered at Asymp. Sig. (2-tailed) the significance obtained is 0.200. This finding exceeds 0.05. Because of this, it may it says that components of this study are normally distributed.

Multicollinearity Test

Table 2. Multicollinearity Test Results

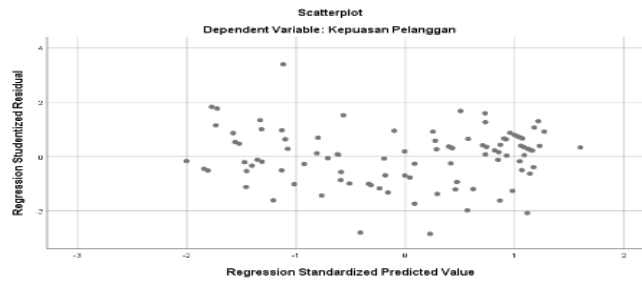
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,269	1,123		,240	,811		
	Kualitas Pelayanan	,208	,062	,393	3,352	,001	,187	5,339
	Digital Customer Experience	,147	,098	,190	1,502	,136	,161	6,229
	Brand Image	,318	,110	,323	2,892	,005	,207	4,841

a. Dependent Variable: Kepuasan Pelanggan

Source: Data processed, SPSS (2025)

Referring to table 2, the value for each variable is obtained Tolerance > 0.10 and VIF value < 10. Because of these aspects, illustrating each independent variable multicollinearity does not occur in this study.

Heteroscedasticity Test Results



Source: Data processed, SPSS (2025)

Figure 2. Scatterplot of Heteroscedasticity Test

Referring to Figure 2, it proves that the points do not make special patterns and are randomly scattered. Therefore, the conclusion is that the regression model effects of high-quality services, digital customer experience, and brand image on customer satisfaction does not experience heteroscedasticity problems. In other words, the regression model has completed the homoscedasticity requirement.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis Results

		Coefficients^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,269	1,123		,240	,811
	Kualitas Pelayanan	,208	,062	,393	3,352	,001
	Digital Customer Experience	,147	,098	,190	1,502	,136
	Brand Image	,318	,110	,323	2,892	,005

a. Dependent Variable: Kepuasan Pelanggan

Source: Data processed, SPSS (2025)

In light of table 3, it is evident that the details the equation for multiple linear regression equation are as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 0,269 + 0,208X_1 + 0,147X_2 + 0,318X_3$$

Due to the similarity of the regression above, it is worth describing it as such:

- 1) Constant (a) The constant value (a) is positively marked at 0.269, meaning that if there is no change in the value of the independent variables (service quality (X1), digital customer experience (X2), and brand image (X3) = value 0), then the level of the dependent variable (customer satisfaction (Y) of the I.Saku application in Bandung City) is 0.268.

- 2) The worth of the service quality (X1) variable's regression coefficients is obtained at 0.208 and is positive, this implies that if service quality improves by 1 unit, the satisfaction of the I.Saku application in Bandung City is going to rise by 0.208, assuming the remaining independent variables don't change. So, it may conclusion that the level of service quality provided contributes positively to customer satisfaction of I.Saku application users.
- 3) The worth of the regression for the digital customer experience variable (X2) is obtained in the amount of 0.147 and is positive, which meaning that if digital customer experience increases by one unit, the customer satisfaction of the I.Saku application in Bandung City is going to rise by 0.147, assuming the remaining independent variables don't change. So, it may be concluded that the digital customer experience provided contributes positively to the customer satisfaction of the I.Saku application.
- 4) The worth of the regression for the the brand image variable (X3) is obtained in the amount of 0.318 and has a positive meaning, this indicates that if the brand image increases by one unit,, the customer satisfaction of the I.Saku application customers in Bandung City is going to rise by 0.318, assuming the remaining independent variables don't change. So, it may be concluded that the brand image provided contributes positively to the customer satisfaction of the I.Saku application.

Partial Test Results (t Test)

Table 4. Partial Test Results (t Test)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,269	1,123		,240	,811
	Kualitas Pelayanan	,208	,062	,393	3,352	,001
	Digital Customer Experience	,147	,098	,190	1,502	,136
	Brand Image	,318	,110	,323	2,892	,005

a. Dependent Variable: Kepuasan Pelanggan

Source: Data processed, SPSS (2025)

In this research, based on the t table number which is 1.984. Referring to table 4, namely the t test results, the research here is how to test hypotheses:

a. Effect of Service Quality (X1) on Customer Satisfaction (Y)

It is noted that the significance value of service quality (X1) on customer satisfaction (Y) is $0.001 < 0.05$ and the t count of $3.352 > t$ table number 1.984 indicates a partial influence. Until, it may be formulated that H_0 is rejected and H_a is accepted. This indicates that there has an effect of service quality (X1) on customer satisfaction (Y) of the I.Saku application in Bandung City significantly.

b. The Effect of Digital Customer Experience (X2) on Customer Satisfaction (Y)

It is noted that the significance number of digital customer experience (X2) on customer satisfaction (Y) is $0.136 > 0.05$ and the *t* count of $1.502 < t$ table number 1.984 indicates that there is no partial influence. Until, it can be formulated that H_a is rejected and H_o is accepted This indicates that there has no significant effect of digital customer experience (X2) on customer satisfaction (Y) of the I.Saku application in Bandung City.

c. The Effect of Brand Image (X3) on Customer Satisfaction (Y)

It is noted that the significance value of brand image (X3) on customer satisfaction (Y) is $0.005 < 0.05$ and the calculated *t number* $2.892 > t$ table number 1.984 indicates a partial influence. Until, it may be formulated that H_o is rejected and H_a is accepted. This indicates that there has a significant influence of brand image (X3) on customer satisfaction (Y) of the I.Saku application in Bandung City.

Simultaneous Test Results (F Test)

Table 5. Simultaneous Test Results (F Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3464,714	3	1154,905	97,300	,000 ^b
	Residual	1139,476	96	11,870		
	Total	4604,190	99			

a. Dependent Variable: Kepuasan Pelanggan

b. Predictors: (Constant), Brand Image, Kualitas Pelayanan, Digital Customer Experience

Source: Data processed, SPSS (2025)

Referring to table 5, the F test results show the significance value of service quality (X1), digital customer experience (X2) and brand image (X3) on customer satisfaction (Y), namely $0.000 < 0.05$ and the calculated F number $97.300 > F$ table number 2.70 . Until, it may be formulated that H_o is rejected and H_a is accepted. This implies that service quality, digital customer experience and brand image simultaneously affect customer satisfaction.

Test Results of the Coefficient of Determination (R² Test)

Table 6. Test Results of the Coefficient of Determination (R² Test)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,867 ^a	,753	,745	3,445

a. Predictors: (Constant), Brand Image, Kualitas Pelayanan, Digital Customer Experience

b. Dependent Variable: Kepuasan Pelanggan

Source: Data processed, SPSS (2025)

$$\begin{aligned} \mathbf{KD} &= \mathbf{r^2 \times 100\%} \\ &= (0,867)^2 \times 100\% = 0,751 / 75,1\%. \end{aligned}$$

Based on table 6, we are aware that the R-Square coefficient the worth is 0,751 or 75.1%. This indicates that's the variables of service quality, digital customer experience and brand image are simultaneously able to provide an explanation for the customer satisfaction variable of 75.1% as the remainder 24.9% is clarified by others aspects which are not covered in this research. The coefficient of determination of 75.1% meaning that the degree of connection between service quality, digital customer experience and brand image on customer satisfaction is strong.

The determination coefficient output in this research is 75.1%, which is means that the level of relationship between service quality, digital customer experience and brand image on customer satisfaction is strong.

The Influence of Service Quality on Customer Satisfaction of the I.Saku Application in Bandung City

Based on the results of the partial hypothesis test (t-test), the significance value of service quality (X1) on customer satisfaction (Y) was $0.001 < 0.05$, and the calculated t value was $3.352 > t$ -table value of 1.985, indicating a partial effect. Therefore, it can be concluded that H_0 is rejected and H_a is accepted. This means that there is a significant effect of service quality (X1) on customer satisfaction (Y) of the I.Saku application in Bandung City. This also indicates that when the I.Saku application improves its service quality, customer satisfaction in Bandung City will also automatically increase.

The results of this study are supported by the results of previous research conducted by (Rezeki dkk., 2020) entitled *The Effect of Service Quality and Promotion on OVO Customer Satisfaction (Case Study of STIE Eka Prasetya Students)*. They concluded that service quality has a positive and significant effect on customer satisfaction. This is also in line with research conducted by (Agustin dkk., 2021) entitled *"The Influence of Service Quality on Customer Satisfaction and Its Impact on Word of Mouth of Nenkin Management Services at CV Speed Nenkin."* They concluded that service quality has a direct, positive, and significant impact on customer satisfaction.

This is reinforced by the opinion of (Inggit & Wijaksana, 2020), who stated that customer assessment of the quality of service received compared to prior expectations is known as service quality. If the service received or perceived matches consumer expectations, then the service quality is perceived as good and satisfactory. Customers will be dissatisfied if they feel their expectations have not been met. Conversely, they will be satisfied if their perceptions match or exceed expectations.

The Influence of Digital Customer Experience on Customer Satisfaction of the I.Saku Application in Bandung City

Based on the results of the partial hypothesis test (t-test), the significance value of digital customer experience (X2) on customer satisfaction (Y) was $0.136 > 0.05$, and the calculated t-value was $1.502 < t$ -table value of 1.985, indicating no partial effect. Therefore, it can be concluded that H_a is rejected and H_o is accepted. This means that there is no significant effect of digital customer experience (X2) on customer satisfaction (Y) in the I.Saku application in Bandung City.

These results are supported by previous research conducted by (Indriati & Fitriana, 2022) entitled "The Influence of Service Quality, Perceived Value, and Customer Experience on Customer Satisfaction at RM. Sate Klathak." They concluded that customer experience does not significantly influence customer satisfaction. This is because, based on the results of the questionnaire responses from respondents, the statement item with the lowest score concerns the lack of interaction between the I.Saku application and its users on social media. Therefore, this does not align with customer expectations.

The Influence of Brand Image on Customer Satisfaction of the I.Saku Application in Bandung City

Based on the results of the partial hypothesis test (t-test), the significance value of brand image (X3) on customer satisfaction (Y) was $0.005 < 0.05$, and the calculated t value was $2.892 > t$ -table value of 1.985, indicating a partial effect. Therefore, it can be concluded that H_o is rejected and H_a is accepted. This means that brand image (X3) has a significant effect on customer satisfaction (Y) of the I.Saku application in Bandung City. This also indicates that when the I.Saku application improves its brand image, customer satisfaction of the I.Saku application in Bandung City will automatically increase.

The results of this study are supported by the results of previous research conducted by (Usveldk., 2019) entitled *The Influence of Brand Image, Trust, and Customer Value on Herbalife Customer Satisfaction*. They concluded that brand image has a positive and significant effect on customer satisfaction. This is also in line with research conducted by (Ayu dkk., 2023) entitled "The Influence of Brand Experience and Brand Image on Customer Satisfaction Moderated by Service Quality (A Study of CV. Indo RSVP Group Customers in Malang City)", which concluded that brand image directly influences customer satisfaction.

This is reinforced by the opinion of (Junior dkk., 2019) that brand image is a description of customers' associations and beliefs about a particular brand. Therefore, it can be concluded that a good brand image will attract customers and make them believe in a brand.

The Influence of Service Quality, Digital Customer Experience, and Brand Image on Customer Satisfaction of the I.Saku Application in Bandung City

Based on the results of the simultaneous F-test, the F-test showed that the significance value of service quality (X1), digital customer experience (X2), and brand image (X3) on customer satisfaction (Y) was $0.000 < 0.05$, with the calculated F-value of $97.300 >$ the F-table value of 2.70. Therefore, it can be concluded that H_0 is rejected and H_a is accepted. This means that service quality, digital customer experience, and brand image simultaneously influence customer satisfaction.

Meanwhile, the coefficient of determination test revealed an R-squared value of 0.567, or 56.7%. This means that the variables of service quality, digital customer experience, and brand image simultaneously explain 56.7% of customer satisfaction, while the remaining 43.3% is explained by other factors not examined in this study. The coefficient of determination of 56.7% indicates a strong relationship between service quality, digital customer experience, and brand image and customer satisfaction.

The variables of service quality, digital customer experience, and brand image have an influence on customer satisfaction. The quality of service provided to customers will influence customer satisfaction. Good service will make customers happy, leading to a positive experience, both offline and online, leading to customer satisfaction. In addition to service quality and online customer experience, brand image also influences customer satisfaction. When customers want to use a product or service, they usually research the brand first and compare it. If they find a brand to be good, they will choose it and be satisfied because it meets their expectations.

The results of this study are supported by previous research conducted by (Ginting, 2023) entitled "Analysis of the Influence of Service Quality, Promotion, Ease of Use, Customer Experience, and Brand Image on Zalora App User Satisfaction." The study concluded that the variables of service quality, promotion, ease of use, customer experience, and brand image simultaneously influence customer satisfaction.

CONCLUSION

Service quality has a positive and significant impact on customer satisfaction for the I.Saku application in Bandung City. Digital customer experience does not have a positive and significant impact on customer satisfaction of the I.Saku application in Bandung City. And Brand image has a positive and significant impact on customer satisfaction of the I.Saku application in Bandung City. Having a significant impact on service quality, digital customer experience and brand image together (simultaneously) has a positive effect on customer satisfaction of the I.Saku application in Bandung City.

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