The Influence of *Digital Green Marketing* and Applications in Increasing Customer Loyalty

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ABSTRACT

This study aims to analyze the influence of digital green marketing and ease of application on customer loyalty of BRImo users. The research sample consisted of 100 respondents using BRImo who were selected by purposive sampling. Using a quantitative approach and multiple linear regression analysis, this study examines how digitally communicated eco-friendly marketing strategies and the ease of use of the BRImo application contribute to building customer loyalty. The results of the study show that these two variables have a significant effect on customer loyalty. Digital green marketing increases customer awareness and trust in Bank BRI's commitment to environmental sustainability, while the ease of application, including intuitive navigation, transaction speed, complete features, and security, increases user comfort and satisfaction. These findings affirm the importance of integrating sustainability and user experience aspects in the development of digital banking services to maintain customer loyalty in the digital era. This research provides recommendations for Bank BRI to continue to optimize application features and strengthen digital green marketing campaigns to increase customer loyalty in a sustainable manner.

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1. INTRODUCTION

In the modern era, the development of digital technology and environmental awareness affects consumer behavior which now prioritizes not only product quality, but also corporate responsibility for the environment (Irawati, 2023). This requires companies, including banks, to adjust their business and marketing strategies to be relevant and able to meet increasingly complex customer needs. Technology allows banking services to be easily accessed anytime and anywhere (Hafizh et al., 2023). Therefore, an in-depth understanding of consumer behavior is essential to design an effective marketing strategy that is in line with today's changing consumer trends (Shu-Ling Hsu et al., 2021).

Customer loyalty is very important for the sustainability of the banking business because satisfied and loyal customers are less likely to move to competitors, increase revenue through repeat transactions, and reduce the cost of acquiring new customers (Octavia, 2021). Loyalty is built from trust and satisfaction with the bank's products and services, which strengthens long-term relationships (Effendy et al., 2021). In addition, loyal customers often recommend banks to others, helping to attract new customers effectively.

Green marketing is a marketing strategy that emphasizes a company's commitment to environmental conservation through environmentally friendly products, services, and activities, as well as utilizing digital media to convey sustainability messages (Sci-Fi, 2024). This strategy is not only promotional, but also includes eco-friendly business practices and consumer education (Komang et al., 2025). Green marketing indicators include environmentally friendly digital campaigns, energy efficiency, sustainability education, and the use of digital platforms to spread environmental messages. Advances in digital technology also support more efficient and accessible services (Seplina & Evanita, 2024).

The ease of digital applications, such as an intuitive interface, easy navigation, and speed of access, increases the convenience and efficiency of services so that customers are satisfied (Ruslan & Madjodjo, 2023). This satisfaction strengthens customer loyalty, which is important to face competition in the financial services industry, and encourages customers to continue to use and recommend bank services (Aisyah & Harto, 2024).

Research (Akbarina, 2024) It was found that digital-based green marketing strategies have a positive but not statistically significant influence on consumer loyalty of environmentally friendly products. Study (Ismail et al., 2024) Showing that the ease of application does not have a direct effect on customer loyalty, but has a significant effect on satisfaction which then mediates loyalty. In addition, some banks in Indonesia have not fully integrated the principles of green banking, so that green marketing is more symbolic (greenwashing) and has less of a real impact on customer perception and loyalty (Effendy et al., 2021).

In the banking sector, digital transformation and green marketing support each other to create added value for customers and support environmental sustainability. The bank now offers mobile banking applications with sustainable lifestyle education features and paperless services, as well as providing incentives to customers who actively use eco-friendly digital services (Aini et al., 2022).

BRImo is the most popular digital banking application in Indonesia with 119 million downloads and more than 40 million active users until early 2025, and is highly rated in the app store. Although not mentioned as the number two app overall, BRImo is known as the "king of apps" in the financial sector. Customer loyalty remains important to maintain Bank BRI's competitive advantage and business growth.

BRI Jember Branch, located at Jalan Jenderal Ahmad Yani No. 1, provides banking services such as savings, deposits, and current accounts. Its flagship digital facility is the BRImo application which makes it easier for customers to make various transactions through smartphones. The bank operates Monday–Friday from 08.00 to 16.00. BRI Jember Branch focuses on customer satisfaction and loyalty through digital service innovations such as the BRImo application and digital green marketing strategies. Studies in various BRI branches show that the quality and ease of use of BRImo, as well as technological and service innovations, have a significant effect on increasing customer satisfaction.

The evaluation of user satisfaction of the BRImo application using the CSI method showed a satisfaction rate above 80%, although there were some complaints regarding access speed and features. Key factors that affect satisfaction include ease of use, appearance, service accuracy, and app content (Lutfiah & Mardani, 2023). Other studies also confirm that performance expectations, convenience, price values, and habits greatly affect the intention and behavior of using BRImo.

Table 1. BRImo Application Fact Data

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

Source : Pre-Research Survey, (2025)

A pre-survey of 45 respondents from the BRI Jember Branch showed that 62% of customers were loyal and 71% satisfied, but there were still 38% less loyal and 29% less satisfied. This indicates the need to evaluate and improve the quality of services and products, especially through digital innovation and green marketing strategies, to increase customer satisfaction and loyalty and strengthen the bank's competitiveness.

This research is important to understand the relationship between digital green marketing, ease of application, customer satisfaction, and loyalty (Ali et al., 2024) and (Saka, 2025). The results can help BRI Jember Branch design more effective marketing and digital service strategies, increase competitiveness, and support sustainable development amid competition in the banking industry and increasing environmental awareness.

2.   LITERATURE REVIEW
2.1 *Green Digital Marketing*

Green digital marketing is a marketing strategy that uses digital channels to promote products or services that are environmentally friendly, sustainable, or have a positive impact on nature. *Green digital marketing* BRI includes campaigns and initiatives that support environmental sustainability through the use of digital technology (Choudhary & Gokarn, 2019). *Green digital marketing* include Digital eco-friendly campaigns, Use of digital technologies for energy efficiency and emotion reduction, Digital communication and education related to sustainability and social responsibility, Product and service initiatives that support sustainability principles (*Sustainable Finance*) and the use of social media and *Digital Platforms* to spread the message *Green Marketing*.

1.   Digital eco-friendly campaigns
2.   Use of digital technology for energy efficiency and emission reduction
3.   Digital communication and education related to sustainability and social responsibility.
4.   Product and service initiatives that support sustainable finance principles
5.   The use of social media and digital platforms to spread the message of green marketing

2.2 Ease of Application

Application ease refers to the level of comfort, accuracy, and speed that users feel when using applications (whether web-based, mobile, or *desktop applications*) in carrying out various activities or transactions. BRImo is designed with ease of navigation and *an intuitive user interface* that makes it easier for customers to carry out various banking transactions quickly and safely (Ruslan & Madjodjo, 2023). Innovative features such as cardless cash withdrawals, digital account opening, as well as digital assistance services such as chatbots can improve user convenience and security. The speed of application response and the availability of *online customer service are* also important factors that increase customer satisfaction. The ease of application is the ease of navigation and *user interface of the* BRImo application, the speed and responsiveness of the application in making transactions, complete and innovative features, the security and convenience of using the application and the availability of digital assistance services.

1.   Ease of navigation and user interface of the BRImo application
2.   The speed and responsiveness of the application in conducting transactions
6.   Complete and innovative features
7.   Security and convenience of using the app
8.   Availability of digital assistance services

2.3 Customer Loyalty

Customer loyalty is the loyalty or commitment that customers hold tightly to a certain product or service, which is shown through consistent use and utilization all the time, as well as a positive attitude to continue buying, re-subscribing, or recommending the product/service to others (Kotler & Keller, 2021). The following indicators to measure customer loyalty include Intention to continue using the BRImo application, Application recommendations to others (*positive word of mouth*), Frequency of application use in making transactions, Preference to choose BRImo over similar applications and Willingness of customers to try new features in the application.

1.   Intention to continue using the BRImo application
2.   Application recommendations to others (positive word of mouth)
3.   Frequency of application usage in making transactions
4.   Preference for choosing BRImo over similar applications
5.   Willingness of customers to try new features in the app

3.   RESEARCH METHODOLOGY

This study is an explanatory research with a quantitative approach that tests the hypothesis of the influence of several variables on investment decisions (Scott, 2018). The sample consists of 100 customers using the BRImo application in Jember Regency, which is selected using the purposive sampling. Data analysis was carried out by multiple linear regression to find out the relationship between variables. The collected data is then processed using validity tests and reliability tests. Then it is presented with the results of data analysis and finally given conclusions and suggestions. The analysis technique used in this study uses multiple linear regression analysis with the help of SPSS 25 for Windows (Scott, 2018).

4. RESULTS
4.1 Validity Test Results

Table 2. Data Validity Test Results

Yes	Statement Items	Criterion 1			Criterion 2		Information
		Table values	r	Calculated r-value	Sig value	*Alpha*	
Green Digital Marketing (X1)							
1	Item 1	0,197		0,803	0.000	0,05	Valid
2	Item 2	0,197		0,891	0.000	0,05	Valid
3	Item 3	0,197		0,881	0.000	0,05	Valid
4	Item 4	0,197		0,821	0.000	0,05	Valid
5	Item 5	0,197		0,864	0.000	0,05	Valid
Ease of Application (X2)							
1	Item 1	0,197		0,908	0.000	0,05	Valid
2	Item 2	0,197		0,905	0.000	0,05	Valid
3	Item 3	0,197		0,895	0.000	0,05	Valid
4	Item 4	0,197		0,891	0.000	0,05	Valid
5	Item 5	0,197		0,883	0.000	0,05	Valid
Customer Loyalty (Y)							
1	Item 1	0,197		0,904	0.000	0,05	Valid
2	Item 2	0,197		0,877	0.000	0,05	Valid
3	Item 3	0,197		0,914	0.000	0,05	Valid
4	Item 4	0,197		0,877	0.000	0,05	Valid
5	Item 5	0,291		0,837	0.000	0,05	Valid

Source: Data processed by researchers (2025)

Based on the results of the validity test in table 2. the results of the validity test, it can be seen that the correlation between each indicator of *the variables Green Marketing Digital* (X1), Ease of Application (X2), Customer Loyalty (Y), shows valid test results, this is because the r is calculated > r of the table (0.197) and the significance value < 0.05 (5%). Therefore, it can be concluded that from all the statement items, the variables Green Marketing Digital (X1), Ease of Application (X2), Customer Loyalty (Y), are declared valid.

4.2 Reliability Test Results

Table 3. Reliability Test Results

Variable	*Cronbach Alpha Values*	*Standart Alpha*	Information
Green Digital Marketing (X1)	0,815	0,06	*Reliable*
Ease of Application (X2)	0,825	0,06	*Reliable*
Customer Loyalty (Y)	0,823	0,06	*Reliable*

Source : Data processed by researchers (2025)

Based on the results of the reliability test in table 3. The results of the Reliability Test are known to be the variable instruments *Green Marketing Digital* (X1) with a *Cronbach's Alpha* value of 0.815, Ease of Application (X2) with *a Cronbach's Alpha* value of 0.825 and Customer Loyalty (Y) with a *Cronbach's Alpha* value of 0.823. It can be stated that the instrument in this study has reliability because the *Cronbach Alpha* value is greater than 0.06.

4.3 Results of Multiple Linear Regression Analysis

Table 4. Results of Multiple Linear Regression Analysis Test

Co-efficient

Type		Unstandardized Coefficients		Standardized Coefficients
		B	**Std. Error**	**Beta**
1	(Constant)	1,029	0,935	
	Green Digital Marketing (X1)	0,291	0,087	0,292
	Ease of Application (X2)	0,668	0,091	0,640

Source : Data processed by researchers (2025)

Based on table 4. The results of the Multiple Linear Regression Analysis Test above can be compiled in the form of regression equations as follows:

$$Y = 1.029 + 0.291 X1 + 0.668 X2$$

1. The equation of the variable can be explained if the constant is positive 1.029 which means that if the variables Green *Marketing Digital* (X1), Ease of Application (X2), the value remains (constant) or there is no change, then Customer Loyalty (Y) has a value of 1.029.
2. The Green Marketing Digital *coefficient*, is 0.291 and positive means that if the *Green Marketing Digital* (X1) variable has increased by 1 unit significantly, and the other variable (Application Ease) has a fixed value or no change, then the *Green Marketing Digital* (X1) variable will increase the value of the Customer Loyalty variable (Y) by 0.291. Likewise, when it decreases, it will decrease by 0.291.
3. The Application Ease coefficient is 0.668 and positive means that if the Application Ease of Application variable (X2) has increased by 1 unit significantly, and the other variable (*Green Marketing Digital*) has a fixed value or no change, then the Application Ease of Application (X2) variable will increase the value of the Customer Loyalty variable (Y) by 0.668. Likewise, when it decreases, it will decrease by 0.668.

4.4 T test (Partial test)

Table 5. Results of the t-test (partial)

Variable	Significance of Calculation	Significance Levels	t count	t table
Green Digital Marketing (X1)	0,000	0,05	3,357	1,985
Ease of Application (X2)	0,000	0,05	7,360	1,985

Source : Data processed by researchers (2025)

Based on the table 5, the results of the t-test (Partial) can be obtained. There is a significant influence on the variables of *Green Marketing Digital* (X1), Ease of Application (X2) individually or partially on *the dependent variable* of Customer Loyalty (Y). The results of the previous t-test showed that the t-value was < 0.05 and the t-value of the t-> table was 1.985.

4.5 Determination Coefficient Results (R2 Test)

Table 6. Determination Coefficient Test Results (R2 Test)

Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.904a	0,818	0,814	1,68216

Source : Data processed by researchers (2025)

Based on the results of the determination coefficient test in table 5, the *Adjusted R-square* value of 0.814 or 81.4% rounded to 81% can be obtained. This means that the ability of *independent variables* (*Green Marketing Digital*, Ease of Application) to contribute to *dependent variables* (Customer Loyalty) is 81%. And vice versa, 19% were influenced by other factors outside of *independent variables* (Customer Loyalty).

5. DISCUSSION

5.1 Digital green marketing has a significant effect on customer loyalty of BRImo users

In the digital era and increasing environmental awareness, companies, including banking institutions, are beginning to adopt marketing strategies that are not only oriented towards economic profits, but also pay attention to aspects of sustainability and social responsibility. One of the approaches that is now widely applied is digital green marketing, which is the use of digital media to promote environmentally friendly products and services and educate consumers about the importance of sustainability.

The research presented shows that the implementation of digital green marketing by Bank BRI through the BRImo service has a significant influence on the loyalty of its customers. This means that the bank's efforts to integrate sustainability values into its digital campaigns not only increase customer awareness of environmental issues, but also strengthen customers' emotional connections and trust in the services provided. Bank BRI through a digital eco-friendly campaign has succeeded in increasing customer awareness of the importance of sustainability, which strengthens emotional bonds and loyalty to BRImo services. The use of digital technology for energy efficiency and emission reduction not only supports the principle of sustainability, but also enhances the bank's positive image as an environmentally responsible institution, so that it is appreciated and encourages customer loyalty (Aisyah & Harto, 2024). In addition, digital communication and education related to sustainability and social responsibility through digital platforms and social media are effective in building trust and customer satisfaction, which are the main factors in forming long-term loyalty (Akbarina, 2024). Product and service initiatives that support the principles of sustainability (sustainable finance) provide added value for customers who care about the environment, increasing their interest and loyalty in using BRImo services. The use of social media and digital platforms to spread the message of green marketing also expands the reach of campaigns and creates more personalized interactions with customers, thereby increasing overall engagement and loyalty (Sutrisno, 2024).

Previous research has also supported these findings. For example, a study by (Kumar et al., 2025) Shows that sustainability-focused digital marketing campaigns significantly increase customer loyalty in the financial services sector. In addition, research by (Dwi Ardiansyah, 2024) Found that the use of digital technologies for energy efficiency and sustainability communication strengthens the company's image and increases consumer confidence. Other studies by (Baskara et al., 2025) emphasizing that digital education on corporate social responsibility contributes to increased customer satisfaction and loyalty. Thus, the results of this study are consistent with the literature that emphasizes the importance of digital green marketing in building sustainable long-term relationships between companies and customers.

5.2 The ease of application has a significant effect on the loyalty of BRImo user customers

The results of the study show that the ease of application has a significant effect on the loyalty of BRImo users. In today's digital era, the ease of use of mobile banking applications is one of the crucial factors that determine the level of customer satisfaction and loyalty. Recent research shows that the ease of application has a significant influence on customer loyalty of BRImo, Bank BRI's digital banking application

The ease of navigation and user interface of the BRImo application that is intuitive and user-friendly makes it easier for customers to access various features, thereby increasing the comfort of use and encouraging loyalty (Ruslan & Madjodjo, 2023). The speed and responsiveness of the application in conducting transactions quickly and without obstacles provides a positive user experience, which in turn increases customer satisfaction and loyalty to BRImo (Aini et al., 2022). Complete and innovative features that meet the customer's overall transaction needs make this application more attractive and functional, so that customers tend to remain loyal to using BRImo services (Simamora & Fatira, 2021). In addition, the security and convenience of using the app is guaranteed, including data protection and a strong authentication system, providing a sense of security for customers, strengthening their trust and loyalty (Shafira, 2023). The availability of responsive and accessible digital assistance services also helps customers resolve issues quickly, increase satisfaction and reduce the potential for dissatisfaction that can reduce loyalty.

Previous research supports these findings, as revealed by a study by (Limanua et al., 2022) which shows that the ease of navigation and speed of mobile banking applications significantly increase customer satisfaction and loyalty. In addition, research by (Shafira, 2023) emphasizing that the complete features and security of the application are the main factors that affect the trust and loyalty of users of digital banking services. Other studies by (Dika Setiagraha et al., 2023) It also found that the availability of responsive digital helpdesk services contributes positively to user experience and customer loyalty. Thus, the results of this study are consistent with the literature that emphasizes the importance of ease of use of applications in building customer loyalty in the digital era.

6. CONCLUSION

This study concludes that the ease of use of the BRImo application, including intuitive navigation, transaction speed, complete features, security, and digital assistance services, has a significant effect on customer loyalty. These factors together increase customer satisfaction and trust, thus driving long-term loyalty. However, this study has limitations, such as a limited sample to a specific region, a focus that only on the ease of application aspect without considering external factors, and the use of cross-sectional data that does not reflect long-term loyalty dynamics. In this regard, it is recommended that Bank BRI continue to develop the BRImo application features, expand the scope of research with more representative samples, and examine other factors that affect customer loyalty in more depth. In addition, improving responsive digital assistance services is also important to maintain customer satisfaction and loyalty on an ongoing basis.

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Attachment

A.   Multiple Linear Regression Analysis

Coefficient

Type		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.029	.935	
	Green Marketing Digital	.291	.087	.292
	Ease of Application	.668	.091	.640

a. Dependent Variable: Loyalty

B.   Coefficient of Determination R2

Model Summary

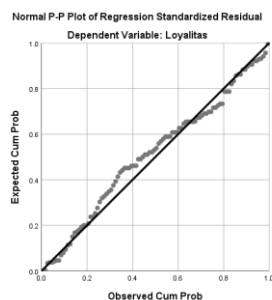| Type	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.904a	.818	.814	1.68216

a. Predictors: (Constant), Ease of Application, Green Digital Marketing

C. Classic Assumption Test
    Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters, b	Mean	.0000000
	Std. Deviation	1.66508377
Most Extreme Differences	Absolute	.092
	Positive	.065
	Negative	-.092
Test Statistic		.092
Asymp. Sig. (2-tailed)		.200c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Muktilianirity Test

Coefficient

Type		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIVID
1	(Constant)	1.029	.935		1.100	.274		
	Green Digital Marketing	.291	.087	.292	3.357	.001	.249	4.018
	Ease of Application	.668	.091	.640	7.360	.000	.249	4.018

a. Dependent Variable: Loyalty

Heteroscedasticity Test

Coefficient

Type		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.239	.604		2.050	.043
	Green Marketing Digital	.059	.056	.213	1.055	.294
	Ease of Application	.057	.059	.195	.965	.337

a. Dependent Variable: RES_ABS