
THE INFLUENCE OF BRAND IMAGE AND QUALITY OF E-CHANNEL PRODUCT SERVICES ON TRANSACTION INTEREST AND CUSTOMER SATISFACTION

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Abstract

This research aims to identify the influence of brand image and E-Channel product service quality on transaction interest and customer satisfaction. Using a quantitative survey approach, the study involves 98 respondents, equally divided by gender. A Likert scale questionnaire with 30 questions was used. For variables X1, X2, and Y1, regression analysis shows an R value of 0.870 and an R Square value of 0.757, meaning 75.7% of the variance is explained by the model. ANOVA results reveal an F value of 148.038 with a significance level below 0.001. The quality of E-Channel product services has a stronger influence (Beta = 0.677) than brand image (Beta = 0.218). For variables X1, X2, and Y2, the model summary shows an R value of 0.914 and an R Square value of 0.836, explaining 83.6% of the variance. ANOVA results show an F value of 241.910 with a significance level below 0.001. The quality of E-Channel product services has a stronger impact (Beta = 0.523) compared to brand image (Beta = 0.428). The study concludes that improving E-Channel product service quality and brand image enhances transaction interest and customer satisfaction. This study is essential to provide a deeper understanding of the factors influencing customer interest and satisfaction in using E-Channel services. The findings indicate that improving the quality of E-Channel service products and brand image can enhance customer transaction interest and satisfaction, which has significant implications for marketing strategies and the enhancement of banking services.

Keywords: Brand Image, Service Quality, E-Channel, Transaction Interest, Customer Satisfaction

1. INTRODUCTION

E-Channel represents a significant innovation in the modern banking industry, leveraging technological advancements to enhance customer service (Masih *et al.*, 2023). Through the development of various E-Channel products such as Internet Banking, Mobile Banking, and Automated Teller Machines (ATMs), banks strive to provide ease of access and efficiency in conducting banking transactions. These E-Channel products are designed to allow customers to perform transactions anytime and anywhere, thereby increasing convenience and effectiveness in managing their finances (Chandran, 2014). Consequently, E-Channel innovation not only meets the increasingly dynamic needs of customers but also serves as a crucial strategy for banks to retain and attract customers in this digital era (Krasnova *et al.*, 2023).

Brand image plays a crucial role in attracting and retaining customers in the banking industry (H. B. Lestari *et al.*, 2022). A positive brand image can enhance customer trust in the E-Channel products offered by banks, which in turn can influence their decision to use these services (Saputri *et al.*, 2022). A strong and reliable brand image not only reflects the quality of

the products and services offered but also builds a positive perception that increases customer loyalty (Saputra, 2022). Therefore, this study aims to explore in depth how brand image influences customer interest in using E-Channel services, the development of marketing strategies, and the improvement of digital service quality.

The quality of E-Channel services encompasses several critical aspects, such as system reliability, ease of use, and transaction security (Farzana *et al.*, 2022), (Hazeem, 2021). System reliability ensures that services can be accessed smoothly and without interruptions, while ease of use ensures that customers can operate the services easily without requiring additional assistance (Najmi *et al.*, 2018). Transaction security is an essential aspect as it protects customer data and funds from cyber threats (Tsai *et al.*, 2022), (Mitra *et al.*, 2022). This study aims to analyze the contribution of E-Channel service quality to customer interest in transactions and its impact on their satisfaction.

Transaction interest refers to the customers' desire and tendency to regularly use the E-Channel products offered by banks (Widiati *et al.*, 2020); Tumbel *et al.*, 2018). Factors influencing transaction interest include ease of access, which has a positive and significant impact on transaction interest. An increase of 1 unit in ease of access will increase transaction interest by 0.244 units (Lestari *et al.*, 2022), (Kaihatu, 2023). Transaction speed and trust in the system will increase transaction interest by 0.702 units, with correlation coefficients of 0.68 and 0.74, respectively, and a significance value of $p < 0.05$ (Moradi, 2013), (Ghaiet *et al.*, 2019). This indicates that improvements in ease of access, transaction speed, and system trust can significantly enhance customers' interest in transacting using the bank's E-Channel products.

Customer satisfaction in the context of banking services is a crucial concept that reflects the level of satisfaction and comfort customers have with the products and services provided by the bank Thakuri *et al.*,(2023). Customer satisfaction is influenced by various factors, including brand image and service quality Sofiati *et al.*,(2023), (Awalia & Setiawan, 2022). When the Brand Image is positive, customers tend to have higher trust in the bank, which in turn enhances their satisfaction Alif *et al.*,(2023). Moreover, there is a significant positive correlation between brand image and service quality with customer satisfaction, with correlation coefficients of 0.65 and 0.72 respectively, and a significance value of $p < 0.05$. This indicates that improvements in Brand Image and service quality can significantly enhance customer satisfaction in banking services (Simanjuntak & Djumarno, 2023).

Rudianto *et al.*, (2023) found that banks that successfully manage both brand image and service quality simultaneously can achieve higher levels of customer satisfaction (Harnianda *et al.*, 2023). Kartika *et al.*, (2023) discovered that Brand Image does not always significantly impact customer satisfaction unless it is supported by good service quality. Regression coefficients indicate that the quality of E-Channel service products has a stronger influence (Beta = 0.677) compared to Brand Image (Beta = 0.218). Additionally, the significance values for these two variables are $p < 0.05$, indicating that their effects are statistically significant. This study demonstrates that customers not only pay attention to brand image but also highly value how the provided services meet their expectations (Agdigos *et al.*, 2022), (Shilpa, 2022).

Based on previous research that focused more on internal factors such as operational efficiency and technology, without thoroughly exploring how these factors contribute simultaneously within the context of E-Channel services, this study aims to explore the synergistic influence of brand image and E-Channel service quality, particularly in shaping

effective digital marketing strategies that align with customer needs in the era of digital banking transformation. Additionally, this study provides more comprehensive empirical evidence regarding the role of these two variables in enhancing transaction interest and customer satisfaction.

2. METHODOLOGY

This study employs a quantitative research design with a survey approach to measure the influence of Brand Image and the quality of E-Channel service products on transaction interest and customer satisfaction. The study subjects consist of 98 customers selected as respondents, encompassing various demographics such as students, civil servants (PNS), private lecturers, entrepreneurs, teachers, private company employees, housewives, contract employees, entrepreneurs, and mosque employees. The research instrument used is a questionnaire comprising 32 items, utilizing a Likert scale with five response options: strongly disagree (score 1), disagree (score 2), neutral (score 3), agree (score 4), and strongly agree (score 5). This questionnaire covers several indicators including the influence of Brand Image on transaction interest and customer satisfaction at Bank NTB Syariah, customer satisfaction at Bank NTB Syariah, transaction interest of customers at Bank NTB Syariah, and the impact of E-Channel service product quality on transaction interest and customer satisfaction at Bank NTB Syariah.

The research procedure consists of several stages. The first stage involves developing a questionnaire that aligns with the indicators of the research variables. These indicators are designed to explore respondents' perceptions of Brand Image and the quality of E-Channel service products, as well as their influence on transaction interest and customer satisfaction. The second stage entails distributing the questionnaire to respondents via social media platforms, ensuring broad reach and ease of access for participants. Once the data is collected, the third stage involves data tabulation and analysis to identify relevant patterns and correlations.

Figure 1. Research Procedure

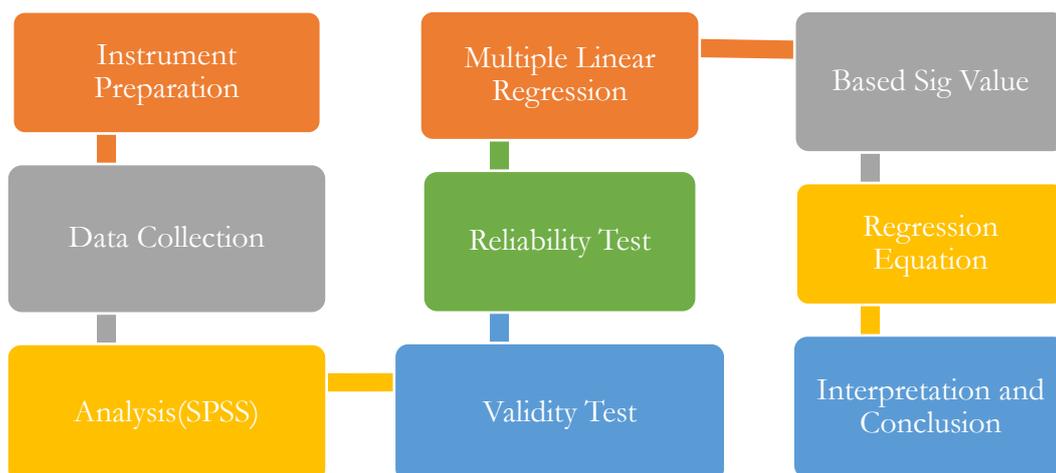


Figure 1 illustrates the research methodology workflow, consisting of several key stages in quantitative data analysis using multiple linear regression. The process begins with the

development of research instruments, followed by data collection, which is then analyzed and interpreted. The collected data undergoes validity testing before further analysis using SPSS software. The next stage involves multiple linear regression analysis to examine the relationship between independent and dependent variables. Subsequently, a significance test (Sig value) is conducted to determine whether the relationships between variables are statistically significant. Based on the regression analysis results, the regression equation is formulated, and the final research conclusions are drawn. This workflow ensures that the data is comprehensively analyzed, resulting in valid and reliable findings. Data analysis is carried out using descriptive statistics to describe the characteristics of the collected data, and multiple regression analysis to test the research hypotheses. This analysis is conducted with the aid of SPSS software (Lawrence, 2013). The criteria for drawing conclusions are based on the significance value (Sig). If the Sig value is less than 0.05, then H0 is rejected, indicating a significant effect of Brand Image and E-Channel service quality on transaction interest and customer satisfaction. The analysis results are then interpreted to draw conclusions and provide relevant recommendations for the development of digital banking strategies.

3. RESULT AND DISCUSSION

This study aims to analyze the influence of brand image and the quality of E-Channel service products on transaction interest and customer satisfaction. The sample consists of 98 respondents, divided equally into 49 males and 49 females. This gender-based division provides a more comprehensive understanding of the perceptions from both gender groups regarding the E-Channel products under investigation. Additionally, the respondents' age variation includes several age ranges, namely under 20 years, 20-30 years, 30-40 years, and over 40 years. This allows for a more in-depth analysis of how each age group responds to the Brand Image and service quality offered by E-Channel products. The distribution of respondents is illustrated in Figure 2.

Figure 2. Distribution of Respondents by Gender and Age

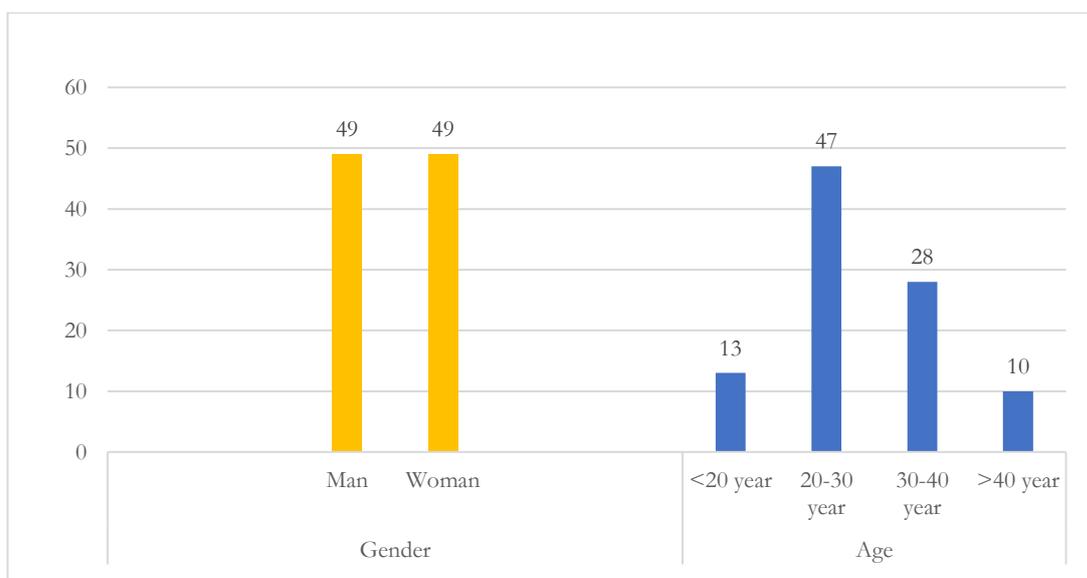


Figure 2 illustrates that the gender distribution between males and females is balanced, each comprising 49%. This indicates that the study has considered equal representation of both genders, ensuring that the results reflect the perspectives of both males and females proportionally. Additionally, the majority of respondents fall within the age range of 20-30 years, accounting for 47%. This suggests that the young adult generation, which is likely more familiar with technology and E-Channel services, is the dominant group in this study, thereby providing insights that are more reflective of the views and experiences of this age group.

From an age perspective, the respondent distribution is quite varied with representation from various age groups, although with a dominance of respondents aged 20-30 years. The age group of 30-40 years also shows significant representation at 28%, indicating that this age group is also active in using E-Channel services. Meanwhile, the age groups under 20 years and over 40 years have smaller percentages, each comprising 13% and 10%, respectively. This variation is crucial for analyzing how perceptions of brand image and E-Channel service quality affect transaction interest and customer satisfaction across different age groups, providing a comprehensive understanding of customer preferences and satisfaction in using E-Channel services. The data on respondents by educational background and duration as customers is shown in Figure 3.

Figure 3. Highest Education Attainment and Duration as Customer

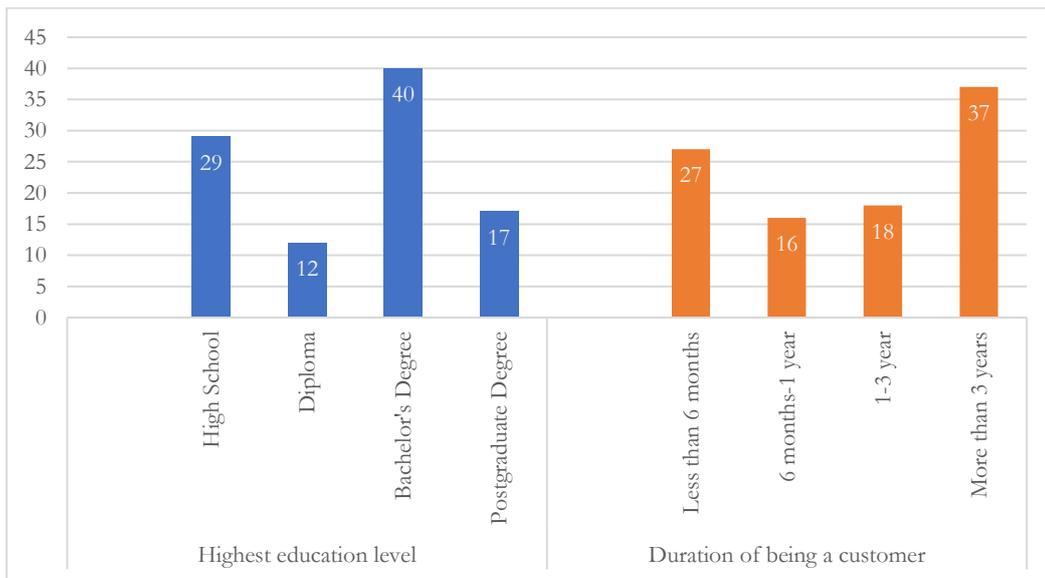


Figure 3 presents the distribution of respondents in the study on the impact of brand image and the quality of E-Channel service products on transaction interest and customer satisfaction. The data shows that the majority of respondents have an undergraduate educational background (40%) and high school (29%), while diploma and postgraduate degrees each account for 12% and 17% of the total respondents. This indicates that most respondents have a relatively high level of education, which can influence their perceptions of brand image and the quality of E-Channel services. The high level of education among the respondents likely reflects their ability to be more critical in evaluating and selecting banking services offered through E-Channel.

Additionally, in terms of experience using E-Channel products, 37% of respondents have used them for more than 3 years, indicating that a significant portion of respondents have substantial experience with these services. Meanwhile, 27% of respondents have used E-Channel products for less than 6 months, and 16% have used these services for 6 months to 1 year. This varied experience can provide a more comprehensive view of how brand image and E-Channel service quality influence transaction interest and customer satisfaction. Respondents with longer experience may be better able to assess the consistency and sustainability of service quality, while those who are new to the services can offer insights into initial appeal and adaptation to new technology.

a. The Influence of Brand Image and E-Channel Product Service Quality on Transaction Interest

The influence of Brand Image and the quality of E-Channel service products on transaction interest is an intriguing topic to study, especially in the context of technological advancements and changing consumer behavior. To understand the impact of these two factors on transaction interest, descriptive statistical data analysis was conducted and is presented in Table 1.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Dev.	Variance
Brand Image (X1)	98	50.00	100.00	83.316	13.692	187.471
Quality of E-Channel Service (X2)	98	45.00	100.00	83.290	14.773	218.247
Transaction Interest (Y1)	98	30.00	100.00	81.352	15.319	234.687

Table 1 presents the descriptive statistics, showing that the Brand Image variable has a minimum value of 50.00 and a maximum value of 100.00, with a mean of 83.3163 and a standard deviation of 13.69201. Its variance is 187.471. The E-Channel Service Quality variable has a minimum value of 45.00 and a maximum value of 100.00, with a mean of 83.2908 and a standard deviation of 14.77319. Its variance is 218.247. The Transaction Interest variable has a minimum value of 30.00 and a maximum value of 100.00, with a mean of 81.3520 and a standard deviation of 15.31949. Its variance is 234.687. Based on these results, it can be concluded that all variables have relatively high means, indicating that a good brand image and high-quality E-Channel service are positively correlated with high transaction interest.

The relatively large standard deviations and variances across all variables indicate significant variation in respondents' perceptions of Brand Image, E-Channel service quality, and transaction interest. This suggests that while the average ratings are high, there is considerable diversity among respondents' views. The higher variability in transaction interest may indicate that other factors, beyond brand image and service quality, also influence transaction interest. A multiple regression hypothesis test is conducted, as summarized in Table 2.

Table 2. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.870 ^a	.757	.752	7.62955

a. Predictors: (Constant), X2, X1

Table 2 describes that the regression model used has an R value of 0.870, indicating the level of relationship between the independent variables (Brand Image and E-Channel service quality) and the dependent variable (transaction interest). The R Square value of 0.757 indicates that approximately 75.7% of the variation in transaction interest can be explained by the variables in this model. The Adjusted R Square value, almost identical to R Square at 0.752, suggests that the model effectively explains the variation in transaction interest without overfitting. Meanwhile, the Standard Error of the Estimate of 7.62955 indicates the level of estimation error produced by the model in predicting transaction interest.

These results indicate that Brand Image and the quality of E-Channel service products significantly influence transaction interest. For instance, a strong Brand Image and good quality E-Channel service products can enhance consumers' interest in electronic transactions. This interpretation is consistent with theories suggesting that consumer perceptions of brands and their experiences with E-Channel services strongly influence their transactional behaviors. Therefore, understanding and improving Brand Image and service quality can be effective strategies for enhancing consumer interest and participation in electronic transaction platforms. Then for the ANOVA model, refer to Table 3.

Table 3. ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	17234.648	2	8617.324	148.038	.000 ^b
Residual	5529.956	95	58.210		
Total	22764.605	97			

a. Dependent Variable: Y1

b. Predictors: (Constant), X2, X1

Table 3 explains that the regression model used significantly influences transaction interest through the E-Commerce channel. The value of F at 148.038 with a significance (Sig.) less than 0.001 indicates that the independent variables comprising Brand Image and quality of E-Channel service together provide a significant influence on transaction interest. These results suggest that the variation in transaction interest can be adequately explained by these two variables in the regression model used.

Based on this research, it's evident that a significant portion of the variability in transaction interest can be explained by brand image and the quality of E-Channel service, as reflected in the high R-square value in the regression analysis (not displayed in the table). This indicates that managing and enhancing brand image, as well as service quality in the context of E-Commerce, can be effective strategies for increasing consumer interest in online transactions. The implications of these findings underscore the importance of building a strong brand image and improving service quality to attract and retain consumer interest in electronic transactions. Next, the coefficient values are detailed in Table 4.

Table 4. Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.522	4.826		.522	.603
X1	.244	.107	.218	2.281	.025
X2	.702	.099	.677	7.079	.000

a. Dependent Variable: Y1

b. Regression formula $Y1 = \text{Constant} + X1 + X2$

$$Y1 = 2.522 + 0.244X1 + 0.702X2$$

Table 4 presents the results of the regression analysis examining the influence of brand image (X1) and the quality of E-Channel service (X2) on transaction interest (Y1). Based on the unstandardized coefficients, the constant (Intercept) has a value of 2.522 with a standard error of 4.826. The coefficient for variable X1 is 0.244 with a standard error of 0.107 and is significant at the 5% level ($p = 0.025$), indicating that brand image has a positive and significant influence on transaction interest. Meanwhile, variable X2 has a coefficient of 0.702 with a standard error of 0.099 and is highly significant at the 1% level ($p = 0.000$), indicating that the quality of E-Channel service has a stronger and more significant influence on transaction interest compared to brand image.

The standardized coefficients (Beta) indicate that the quality of E-Channel service (Beta = 0.677) has a greater influence on transaction interest compared to brand image (Beta = 0.218). This suggests that improvements in the quality of E-Channel service would be more effective in enhancing transaction interest than enhancing brand image. The t-test shows that both independent variables are significant in the model, with a t-value of 2.281 for X1 and 7.079 for X2. These results indicate that both brand image and the quality of E-Channel service significantly contribute to transaction interest, but the quality of E-Channel service exerts a more dominant influence.

b. The Influence of Brand Image and E-Channel Product Service Quality on Customer Satisfaction

The influence of brand image and the quality of E-Channel service on customer satisfaction is also a topic of discussion to understand and comprehend the impact of these factors on customer satisfaction. The researcher conducted descriptive statistical data analysis presented in Table 5.

Table 5. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Brand Image (X1)	98	50.00	100.00	83.3163	13.69201	187.471
Quality of E-Channel Service (X2)	98	45.00	100.00	83.2908	14.77319	218.247
Customer Satisfaction (Y2)	98	40.00	100.00	84.3622	13.50502	182.385

Table 5 presents descriptive statistics of the variables Brand Image (X1), Quality of E-Channel Service (X2), and Customer Satisfaction (Y2), from which several conclusions can be drawn. Firstly, for the variable Brand Image (X1), the minimum value is 50, the maximum value is 100, with a mean of 83.3163 and a standard deviation of 13.69201. The variance for Brand Image is recorded at 187.471, indicating significant variation in brand image perception among respondents. The variable Quality of E-Channel Service (X2) shows similar results, with a minimum value of 45, a maximum value of 100, and a mean value of 83.2908 and a standard deviation of 14.77319. The variance of 218.247 indicates that perceptions of the quality of E-Channel service are also diverse among respondents.

For the variable Customer Satisfaction (Y2), the minimum value is 40, the maximum value is 100, with a mean of 84.3622 and a standard deviation of 13.50502. A variance of 182.385 indicates some variation in customer satisfaction, though it tends to be more homogeneous compared to the two other independent variables. Overall, these descriptive results suggest that both Brand Image and Quality of E-Channel Service have high average values, which likely contribute positively to the high level of Customer Satisfaction. However, to gain a more comprehensive understanding of the influence of each variable on customer satisfaction, further analysis such as regression or correlation analysis is necessary. The hypothesis test for multiple regression model summary is presented in Table 6.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.914 ^a	.836	.832	5.52852

a. Predictors: (Constant), X2, X1

Table 6 indicates that the Summary model shows an R Square value of 0.836. This suggests that 83.6% of the variation in customer satisfaction can be explained by the independent variables, namely Brand Image and Quality of E-Channel Service. The Adjusted R Square value is 0.832, which is close to the R Square value, indicating that the model is fit and not experiencing overfitting despite having multiple independent variables. With a standard error of 5.52852, it can be concluded that the predictions generated by the model have relatively low deviation from the actual customer satisfaction values.

Additionally, the Correlation Coefficient (R) value of 0.914 indicates a very strong relationship between the independent variables (Brand Image and Quality of E-Channel Service) and the dependent variable (Customer Satisfaction). This means that improvements in brand image and quality of E-Channel service are likely to be accompanied by increases in customer satisfaction. This finding underscores the importance for companies to continually enhance their brand image and the quality of their E-Channel services to ensure high customer satisfaction, which in turn can boost customer loyalty and retention. The ANOVA model is presented in Table 7.

Table 7. ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14787.758	2	7393.879	241.910	.000 ^b
	Residual	2903.633	95	30.565		
	Total	17691.390	97			

- a. Dependent Variable: Y2
- b. Predictors: (Constant), X2, X1

Table 7 describes that the regression model used to test the influence of Brand Image and Quality of E-Channel Service on Customer Satisfaction shows significant results. The F-value obtained is 241.910 with a significance (Sig.) of 0.000, which is well below the 0.05 significance threshold. This indicates that, statistically, the regression model is able to explain the variability in customer satisfaction influenced by Brand Image and the quality of E-Channel service.

Furthermore, the Sum of Squares value for the regression is 14787.758 with degrees of freedom (df) of 2, indicating that the independent variables in this model (Brand Image and Quality of E-Channel Service) contribute significantly to the total variability of customer satisfaction. Meanwhile, the Residual Sum of Squares value of 2903.633 with 95 degrees of freedom indicates that the unexplained variability by the model is relatively small. Therefore, it can be concluded that Brand Image and the quality of E-Channel service significantly and substantially influence customer satisfaction. This study highlights the importance for companies to continuously improve and maintain their brand image and the quality of their E-Channel services to enhance customer satisfaction. The coefficients are detailed in Table 8.

Table 8. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.406	3.497		2.689	.008
	X1	.422	.078	.428	5.443	.000
	X2	.478	.072	.523	6.645	.000

- a. Dependent Variable: Y2
- b. Regression formula $Y2 = \text{Constant} + X1 + X2$
 $Y2 = 9.406 + 0.422X1 + 0.478X2$

Table 8 shows that there is a significant influence of Brand Image and E-Channel Service Quality on Customer Satisfaction. The unstandardized coefficients indicate that the constant value is 9.406 with a standard error of 3.497, meaning that if the independent variables (Brand Image and Service Quality) are zero, Customer Satisfaction would be 9.406. The coefficient for the Brand Image variable (X1) is 0.422 with a standard error of 0.078, and the coefficient for the Service Quality variable (X2) is 0.478 with a standard error of 0.072. These coefficient values indicate that each one-unit increase in Brand Image and Service Quality will increase Customer Satisfaction by 0.422 and 0.478, respectively.

Additionally, the standardized coefficients (Beta) indicate that Service Quality (X2) has a stronger impact on Customer Satisfaction compared to Brand Image (X1), with Beta values of 0.523 and 0.428, respectively. The t-test results show that both independent variables have a very strong significance on the dependent variable, with t-values of 5.443 for X1 and 6.645 for X2, both having a significance level (Sig.) of 0.000, which is much smaller than 0.05. This indicates that both Brand Image and Service Quality significantly affect Customer Satisfaction. This interpretation suggests that companies need to focus on improving both Brand Image and Service Quality to enhance overall Customer Satisfaction.

Based on the data analysis presented in the tables, it can be concluded that brand image and service quality of E-Channel products have a significant influence on transaction interest and customer satisfaction in the context of E-Commerce. The regression results indicate that the model used is able to explain a substantial portion of the variation in transaction interest (approximately 75.7%) and customer satisfaction (approximately 83.6%). The variable of E-Channel product service quality has proven to have a more dominant influence compared to brand image in affecting these two dependent variables. With a very high F-value and a low significance level (less than 0.001), this demonstrates the importance of improving E-Channel product service quality as a key strategy in increasing consumer participation and maintaining customer satisfaction in electronic transactions (Syarif *et al.*, 2023). This is consistent with previous research, which also highlighted the importance of considering both aspects in marketing strategies and service development (Mareta Dewi & Mursyidah, 2022).

Roslina *et al.*, (2024) also showed similar findings, where service quality and brand image have a significant impact on customer satisfaction and loyalty, albeit with varying degrees of influence. In their study, service quality had a higher regression coefficient (Beta = 0.710) compared to brand image (Beta = 0.245), which aligns with the results of this study that emphasize the importance of service quality in building customer satisfaction and transaction interest. Cindy *et al.*,(2024) found that while brand image is important, its impact on customer loyalty is more significant in the context of high competition within the banking industry. Thus, the comparison of these research findings underscores that both brand image and service quality are critical elements in marketing strategies; however, service quality often has a more direct and stronger impact on customer satisfaction and transaction interest (Yudhanto *et al.*,2022).

4. CONCLUSION

Based on the findings of this study, it can be concluded that there is a significant positive correlation between brand image, e-channel product service quality, transaction interest, and customer satisfaction. The regression analysis results for the variables Brand Image, E-Channel Product Service Quality, and Transaction Interest show that the model summary has an R value of 0.870 and an R Square value of 0.757, indicating that 75.7% of the variance in transaction interest can be explained by brand image and e-channel product service quality. ANOVA indicates an F value of 148.038 with a significance level of less than 0.001, indicating a significant impact. Regression coefficients show that both brand image and e-channel product service quality have a positive and significant impact on transaction interest, with e-channel product service quality (Beta = 0.677) exerting a stronger influence compared to brand image (Beta = 0.218).

Based on the regression analysis results for the variables Brand Image, E-Channel Product Service Quality, and Customer Satisfaction, the model summary reveals an R value of 0.914 and an R Square value of 0.836, indicating that 83.6% of the variance in customer satisfaction can be explained by brand image and e-channel product service quality. ANOVA shows an F value of 241.910 with a significance level of less than 0.001, indicating a significant impact. Regression coefficients demonstrate that both brand image and e-channel product service quality have a positive and significant influence on customer satisfaction, with e-channel product service quality (Beta = 0.523) exerting a stronger influence compared to brand image (Beta = 0.428). Therefore, this study indicates that brand image and e-channel product service quality significantly affect both transaction interest and customer satisfaction. For future research, it is recommended to delve into other aspects that may influence transaction interest and customer satisfaction. Additionally, considering the influence of external variables such as economic or social factors in a broader context could provide valuable insights.

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