



## THE EFFECT OF CUSTOMER CO-CREATION AND CUSTOMER EXPERIENCE ON ELECTRONIC WORD OF MOUTH (EWOM) THROUGH CUSTOMER SATISFACTION ON SHARIA INDONESIAN BANK IN MEDAN CITY

Rizky Amalia Nasution<sup>1</sup>, Amrin Fauzi<sup>2</sup>, Arlina Nurbaity Lubis<sup>3</sup>

<sup>1,2,3</sup> Faculty of Economic and Business Universitas Sumatera Utara

Email: [Rizkyanst19@gmail.com](mailto:Rizkyanst19@gmail.com);

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### Abstract

The banking industry is currently facing many challenges because it is considered very competitive, complex and dynamic. In getting new customers, banks must make changes that can attract customers, one of which is marketing through eWOM. Positive eWOM is created when banks provide the best service for customers. In its goal of creating positive eWOM, banks must improve customer experience and customer satisfaction, besides that customer co-creation is also considered as an effort to increase competitiveness and create positive eWOM. This study aimed to analyze and determine the effect of customer co-creation, and customer experience on electronic word of mouth (eWOM) through customer satisfaction on Bank Syariah Indonesia customers in Medan City. The population in this study were BSI customers who were Twitter users as many as 110 people. The sampling method uses non-probability techniques with purposive sampling. The data analysis method uses Structural Equation Modeling- Partial Least Squares (SEM-PLS). The results showed that customer co-creation has a positive and significant effect on eWOM, customer experience has a negative and insignificant effect on eWOM, customer co-creation has a positive and significant effect on customer satisfaction, customer experience has a positive and significant effect on customer satisfaction, customer satisfaction has a positive and significant effect on eWOM, customer co-creation has a positive and significant effect on eWOM through customer satisfaction, customer experience has a positive and significant effect on eWOM through customer satisfaction.

Keyword: *customer co-creation, customer experience, electronic word of mouth, customer satisfaction, eWOM*

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### 1. INTRODUCTION

In Indonesia, banking services are still considered poor. This was conveyed by the Financial Services Authority (2021), since 2017 the number of complaints regarding banking services has been around 26 thousand complaints and in 2021 it will increase 21 times to as many as 560 thousand complaints as of October 2021, which means almost 60 thousand every month (Sidik S, 2021). The banking industry faces many challenges because it is considered highly competitive, complex and dynamic. Today we are in an ever-evolving world, the industrial revolution changed every aspect, how we live and work at an incredible pace.

According to Dimensional Research (2013), 95% of people prefer to share their bad service experiences rather than good experiences, while 87% of people choose to share good experiences. As many as 45% share bad experiences on social media and 30% share good experiences on social media. As much as 57% chose to share bad experiences with colleagues and 40% for good

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experiences. This shows that the average customer tends to prefer to share their bad experience with others because in general people want to be understood, respected, heard, cared for and remembered. Thus, companies that can actualize this and meet customer expectations will make customers happy (Ozatac et al., 2016)

The banking system is divided into two, namely conventional banking and Islamic banking. Sharia banking is a bank whose activities both collect funds and channel funds using Sharia principles, namely buying and selling and profit sharing (Harahap and Dwi, 2020). Islamic banks as financial institutions that provide services also need a strategy to market their products. Often there is a gap in service expectations provided by banks and those expected by customers (Febriana, 2016). This is a task that must be considered by banks in serving their customers, especially for Islamic banks. There are fundamental differences between Islamic banks and conventional banks which are based on interest and profit sharing, but of course this is not enough to be an indicator of a customer choosing an Islamic bank.

IB (Islamic banking) must prioritize service excellence to retain and attract customers. Service excellence is the best or very good service provided by the company to customers. The best because it is in accordance with the services that apply or are owned by the company (Mukarom and Wijaya, 2018). The iB industry is also expected to follow these changes. Over the last decade, researchers agree that research on customer engagement through co-creation activities has become a research priority in the marketing literature (Ross, 2012).

EWOM is a dynamic and ongoing process of exchanging actual and potential information about products, services, brands and companies that are available to many people and institutions via the internet (Ismagilova et al, 2017). Social media that is often used as a place to share purchasing experiences is Twitter (Yulianton et al., 2017). This is also in line with what Ozatac et al., (2016) said that customer satisfaction affects eWOM. Mahatma, et al., 2020 states that customer satisfaction does not affect word of mouth (WOM) directly and significantly..

The negative eWOM above is one of the reasons that customers don't have a good experience with BSI, so they post negative messages on social media. This is in line with Savira (2019) and (Saputri, 2019) which state that customer experience has a positive effect on electronic word of mouth. Sulistyo (2020) also stated that customer experience has an effect on electronic word of mouth. This means that if the customer experience increases, this can lead to a positive Word of Mouth.

Monitoring and managing company eWOM communications properly can obtain valuable information such as consumer opinions, consumer likes or dislikes about products, services and brands (Rathore et al., 2016). In terms of meeting customer satisfaction, companies need to know and understand customer needs (Ibojo and Asabi., 2015). This can be done with co-creation, because according to Cambra et al., (2017) when customers are satisfied with the value of co-creation, customers will have loyalty and spread positive eWOM to others.

Co-creation is customer participation in creating shared value and experiencing value to achieve customer loyalty (Chen & Wang, 2016). This strategy is useful for developing financial services to increase competitiveness. Service-Dominant Logic (SDL) regards customers as value co-creators and contributors to innovation (Mukhtar et al., 2012). According to Medberg and Heinonen (2014) co-creation also has a positive impact on the company's financial performance. This is related to reduced operational costs and increased return on investment. According to Asnawi & Setyaningsih (2021) there is no research on co-creation in the banking industry, which empirically measures a direct relationship between variables. Given the limited research that examines co-creation from a customer perspective, the focus of this research is to investigate the role of customer co-creation and its implications for customer satisfaction and word of mouth for iB customers as the end-service evaluator as recommended by previous researchers (Asnawi & Setyaningsih, 2021 and Mainardes, et al., 2017). Thus, the effort to understand co-creation in the iB



industry is a new perspective that is believed to be able to retain existing customers and attract new customers.

Besides that, customer experience is also something that must be considered by Islamic banks because marketing developments have changed. The development of the economy from time to time makes the customer experience considered as important in marketing. Managing customer experience has been identified as an integral part of improving business performance (Lundaeva, 2019). The need for customer experience management is felt in the service sector, where service quality will be determined by service interactions (Cajetan, 2018). Therefore, it is very important for BSI to manage its customer experience, where currently the banking industry is also not the only provider of financial services because telecommunication companies and others also have almost the same function as banks (Lima, 2019). According to Kavitha & Haritha (2018) customer experience management can increase the company's market share. Complex experiences will reshape customers' thinking about their relationship with the company (Rooney, et al, 2020).

## **2.LITERATURE REVIEW**

### **2.1.Customer Co-Creation**

Co-creation has become a fundamental competitive paradigm for marketing (Saarijarvi et al, 2013), by breaking through the previous separation between customers and companies, then proposing interactions between them to develop business opportunities and long-term relationships (Maciel and Camargo, 2016). Sharing knowledge and exchanging ideas outside the company's domain is based on the assumption that being open to new ideas from outside will enlarge the company's knowledge base. Co-creation can be defined in many ways, such as according to Tobias et al., (2019) co-creation is the integration of customers as a weak idea to collaborative product development with users as a strong idea.

According to Prahalad and Ramaswamy (2004), co-creation is a collaboration between companies and consumers in generating value. The notion of co-creation in certain industries, in this case the banking sector, is a new learning perspective on consumer behavior and its interaction with the production process (Nyman, 2014). The bank is one of the leaders in offering opportunities for customers to access services and products through high technology (Mainardes, et al., 2017). Relationships with customers shifted from physical interactions in branch offices to virtual environments (Martovoy and Santos, 2012). Banking services in particular are subject to a more demanding profile of new clients, this shows that most of the new services offered by banks arise from customer needs, thus characterizing the constant exchange of ideas and cooperation (Mainardes, et al, 2017).

### **2.2.Customer Experience**

Customer experience is increasingly being recognized as an important phenomenon in managerial practice with strong implications for building relationships with customers (Andreini et al., 2019). Today's customers don't just buy products and services from sellers, they also put a series of unforgettable events in their minds, which are created by sellers and ultimately result in experiences that may not be forgotten. No longer satisfied with public offerings, many consumers require personalized and contextual experiences in all their interactions with companies (Keyser de et. al., 2015).

Customer experience is a competitive battlefield, but it is very broad when defined so that companies often find it difficult to define, implement and measure it (Maklan et al., 2017). The Institute of Marketing Science (2018) views customer experience as an important research priority. The experience gained by customers can affect customer satisfaction and even form customer loyalty to brands and companies (Semuel and Dharmayanti, 2013). Experience gained by customers can influence new customers through word of mouth. This is because customer experience is one of the keys to customer satisfaction.

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Customer experience is important for the success of companies in almost all industries, especially in the banking industry that offers services and services. A superior customer experience can improve a variety of performance outcomes. Companies that offer strong CX will grow revenue faster than those that do not, attracting greater brand preference, which means they can charge more for their products/services, thus outperforming other companies in both share price growth and total returns.

**2.3.Customer Satisfaction**

Customer satisfaction is related to people who pay for products or services and use these products or services (Ling et al, 2016). Customer satisfaction is the level of one's feelings that arise after comparing the expected product performance (results) with the expected performance (results) (Kotler & Keller, 2016). Hult et al., (2019) stated that customer satisfaction is a customer assessment based on experience that involves emotional assessment. According to Ibojo and Asabi (2015), companies aim to satisfy their customers because customer satisfaction is the foundation on which other goals can be built and achieved.

Al-Maslam (2015) argues that the environment is now very competitive and one way to achieve competitive advantage and sustainable advantage is through customer satisfaction. Al-Maslam (2015) also stated that an increase in customer satisfaction also causes product demand inelasticity. According to Ozatac et al., (2015) customers care about whether staff see their faces when talking to customers. It can make them feel special and valued. This will leave a good impression on customers and provide trust. Customers want to be informed about the details of what products and services they have.

**2.4.E-WOM**

EWOM is a dynamic and ongoing process of exchanging actual and potential information about products, services, brands and companies that are available to many people and institutions via the internet (Ismagilova et al, 2017). According to Tata et al (2019), 93% of consumers indicated that online reviews (eWOM) significantly influence purchasing decisions. The Internet has formed a huge community where consumers talk without boundaries, when eWOM is written consumers and companies can check it anytime. This is the difference between eWOM and WOM, where once the message is delivered by the recipient, the message tends to disappear.

Ewom has been recognized as a crucial driver of consumer attitudes in determining which products/services they should buy (Ansary & Nik Hashim, 2017). Social media platforms facilitate peer-to-peer communication and represent a new form of consumer socialization that can influence consumer behavior (Wang, et. al, 2012). Thus, online platforms present ideal opportunities for word of mouth marketing (Durkin, et.al, 2014). In fact, social networking platforms enable the creation of shared value, which is an important constituent of the marketing process for service companies (Utkarsh, 2017). In this context, consumers act as agents who can strengthen or weaken the effects of marketing actions (Lamberton & Stephen, 2016).

EWOM has two advantages and disadvantages for marketers, namely eWOM is able to reach consumers in larger numbers and trajectories via the internet (Sohn, 2014), both eWOM are spread in a very short time (King, et.al, 2014). Both of these are great opportunities for marketers, but negative eWOM remains a challenge for marketers and negative eWOM is difficult to control. Overall, eWOM is still considered a powerful marketing tool. According to Berger (2014), eWOM is purpose-driven and serves five main functions, namely: impression management, emotion regulation, information acquisition, social bonding, and persuasion. Impression management includes identity signals and self-improvement motives and social bonds involve strengthening shared values (Berger, 2014).



### 3. RESEARCH METHODS

The type of research in this research is associative research, namely research that connects two or more variables using a quantitative approach (Situmorang, 2019). The population in this study is an unknown number of BSI customers who use the Twitter application in Medan City. The technique used in determining the sample of this study is non-probability by using purposive sampling. According to Sugiyono (2017), purposive sampling is a sampling technique with certain considerations. The sample criteria used in this study are customers aged 19-35 years and have BSI savings. Hair et al. (2014), suggested a minimum sample size of 5-10 times the number of statement items. In this study there were 22 indicator items, so the number of samples needed in this study was  $22 \times 5 = 110$ . To test the validity and fit of the model, the Loading Factor and Average Variance Extracted (AVE) are used. Data analysis techniques used the Structural Equation Model (SEM) method to test the hypotheses in this study.

### 4. RESEARCH AND DISCUSSION

#### 4.1. Outer Loading

The analysis technique using the SmartPLS 3.0 program has criteria for assessing the outer model, namely convergent validity, discriminant validity and composite reliability. Convergent validity of the measurement model with indicators is assessed based on the correlation between item scores or component scores. The convergent validity test of reflexive indicators with the SmartPLS 3.0 program can be seen by looking at the loading factor values for each construct indicator. The rule of thumb is used to assess convergent validity, namely the loading factor value must be greater than 0.7 for confirmatory research and the loading factor value between 0.6-0.7 for exploratory research is still acceptable, and the average variance extracted value (AVE) must be greater than 0.5. Even so, in the early stages of research on developing a measurement scale, a loading factor value of 0.5-0.6 is still acceptable (Hair et al., 2014).

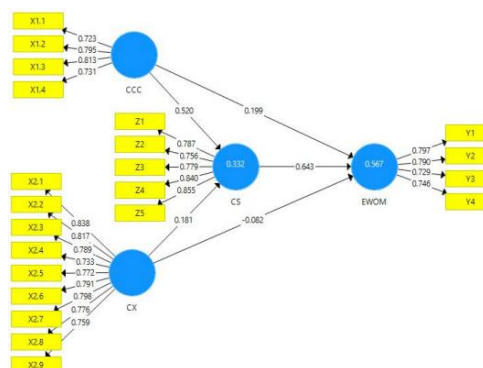


Figure 1 Outer Model

Based on Figure 1 it can be concluded that all statements on each research variable have an outer loading above 0.7. This means that all questions on each indicator in this study are valid. Assessment of reliability validity can be seen by looking at the reliability value of a construct from the average variance extracted (AVE) value of each construct. Has high reliability if the value is 0.70 and AVE has a value above 0.50. Table 1 below is the composite reliability and AVE values for each variable.

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**Table 1**  
**Composite Reliability (CR) and Average Variance Extracted (AVE)**

Variable	CR	AVE
CCC	0.851	0.588
CX	0.936	0.618
CS	0.901	0.647
E-WOM	0.850	0.587

Based on Table 1 it can be concluded that all constructs have reliable criteria. This can be seen from the composite reliability value above 0.70 and the average variance extracted (AVE) value above 0.50.

#### 4.2.Inner Model

This model is assessed based on the relationship between the constructs, the significance value and the R square of the research model, then the structural model is evaluated using the R square for the dependent construct t test and the significance of the structural path parameter coefficients. The following Table 2 estimates the results of R square using the SmartPLS 3.0 program.

**Table 2**  
**R Square**

Variable	R Square	R Square Adjusted
E-WOM	0.567	0.555
CS	0.332	0.319

This study uses two independent variables, namely customer co-creation and customer experience which influence eWOM through customer satisfaction. Table 2 shows that the r squared value for the eWOM variable is 0.567, while the r squared value for the customer satisfaction variable is 0.332. These results indicate that 56.7% of the eWOM variable is explained by co-creation, customer experience and customer satisfaction variables, while the remaining 43.3% is explained by variables not examined in this study. The r square result for the customer satisfaction variable is 0.332. This shows that 33.2% of the customer satisfaction variable is explained by co-creation, customer experience, while the remaining 66.8% is explained by other variables not examined in this study.

Analysis of direct effect (Direct Effect/Path Coefficient) and indirect effect (Indirect Effect) aims to determine the strength between constructs, both directly and indirectly, namely to determine the direct effect of co-creation, customer experience on customer satisfaction, direct effect co-creation, customer experience on eWOM and the direct effect of customer satisfaction on eWOM. The indirect effect is the effect of co-creation and customer experience on eWOM through customer satisfaction. The table below describes the direct effect (Direct Effect/Path Coefficient) and the indirect effect (Indirect Effect).



**Table 3**  
**Path Coefficient**

	Origin al Sample (O)	Sam ple Mean (M)	Standart Deviation (STDEV)	T- Statistic ( O/STDEV )	P Values
CCC-> eWOM	0.199	0.2 17	0.095	2.097	0.000
CX -> eWOM	-0.082	- 0.064	0.080	1.020	0.310
CCC-> CS	0.520	0.5 25	0.072	7.219	0.038
CX -> CS	0.181	0.2 03	0.067	2.691	0.008
CS -> eWOM	0.643	0.6 43	0.080	7.989	0.000

Based on Table 3, it can be concluded that the results are as follows:

1. The p value of the influence of customer co-creation (CCC) on eWOM (CCC -> eWOM) is 0.000 with a statistical T value of 2.097 and a positive coefficient. Therefore the p value < 0.05 and the T statistic > 1.96 and the coefficient is positive, it can be concluded that customer co-creation has a positive and significant effect on eWOM. This shows that the better the customer co-creation, the higher the customer's desire to do positive eWOM. This also means that hypothesis 1 in this study is accepted.
2. The p value of the influence of customer experience (CX) on eWOM (CX -> eWOM) is 0.310 with a statistical T value of 1.020 and a negative path coefficient. Because the p value > 0.05 and the T statistic < 1.96 and the path coefficient is negative, it can be concluded that Customer Experience (CX) has a negative and insignificant effect on eWOM. This shows that a good customer experience felt by customers does not make customers want to do eWOM. This shows that hypothesis 2 in this research is rejected
3. The p value of the influence of customer co-creation (CCC) on customer satisfaction (CS) (CCC -> CS) is 0.038 with a statistical T value of 7.219 and a positive path coefficient. because the p value < 0.05 and the T statistic > 1.96 and the path coefficient is positive, it can be concluded that customer co-creation (CCC) has a positive and significant effect on customer satisfaction (CS). This shows that the better the level of customer co-creation, the higher the level of customer satisfaction. This also shows that hypothesis 3 in this study is accepted.
4. The p value of the effect of customer experience (CX) on customer satisfaction (CS) (CX -> CS) is 0.008 with a statistical T value of 2.691 and a positive path coefficient. It can be concluded that customer experience (CX) has a positive and significant effect on customer satisfaction (CS). This shows that the better the customer experience experienced by customers, the higher customer satisfaction will be. This means that hypothesis 4 in this study is accepted.
5. The p value of the effect of customer satisfaction on eWOM (CS -> eWOM) is 0.000 and the T statistic is 7.989 and the path coefficient is positive. It can be concluded that customer satisfaction (CS) has a positive effect on eWOM. This shows that the better customer satisfaction perceived by customers will increase positive eWOM. This means that hypothesis 5 in this study is accepted.

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**Table 4**  
**Indirect Effect**

	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T-Statistic ( O/STDEV )</b>	<b>P Values</b>
CCC-> CS-> eWOM	0.199	0.217	0.095	2.097	0.000
CX -> CS -> eWOM	-0.082	-0.064	0.080	1.020	0.310

Based on Table 4, it can be concluded that the results are as follows:

1. The p value of the indirect effect of customer co-creation (CCC) on eWOM through customer satisfaction (CS) (CCC -> CS -> eWOM) is 0.000 and the statistical T value is 5.353 and the path coefficient is positive. because the p value <0.05 and the T statistic >1.96 and the path coefficient is positive, it can be concluded that customer co-creation (CCC) has a positive and significant effect on eWOM through customer satisfaction. This means that hypothesis 6 in this study is accepted
2. The p value of the indirect effect of customer experience (CX) on eWOM through customer satisfaction (CS) (CX -> CS -> eWOM) is 0.015 and the T statistic is 2.476 and the path coefficient is positive. Because the p value <0.05 and the T statistic > 1.96 and the path coefficient is positive, it can be concluded that customer experience (CX) has a positive and significant effect on eWOM through customer satisfaction (CS). This means that hypothesis 7 in this study is accepted.

## **5.DISCUSSION**

### **5.1.Customer co-creation has a positive and significant effect on eWOM at Bank Syariah Indonesia in Medan City**

Based on the results of the Path Coefficient, it shows that customer co-creation has a positive and significant effect on eWOM for BSI customers who use Twitter. it can be concluded that the customer co-creation between customers and BSI is good. This can be seen from the assessment given by customers to BSI regarding their involvement with BSI. According to Martovoy and Santos (2012), co-creation is an innovation and improvement of services offered by banks that will encourage clients to be active in the co-creation process, by offering advantages such as low fees, ease of transactions, and others. Engaged customers tend to be more committed to the bank. Grisseman and Stockburger (2012) state that co-creation is a very valuable customer behavior because of its role in creating value and as a differentiator from other companies.

Brodie (2017) states that co-creation is very important to word of mouth where the real brand value lies in the process carried out by the company, while stimulus plays only a small role in influencing consumer satisfaction and loyalty. Customer co-creation with this high condition will result in the customer's desire to be more committed and trust in BSI, besides that customers will also feel that BSI is different from other banks, thus making BSI special. The results of this study are in accordance with the results of research conducted by Wufon et al., (2020) and Xie et al., (2018) that customer co-creation has a positive and significant effect on eWOM. It was concluded that customer co-creation can realize the positive spread of eWOM in BSI.





## **5.2. Customer experience has a negative and insignificant effect on eWOM at Bank Syariah Indonesia in Medan City**

Based on the results of the Path Coefficient, it shows that the customer experience variable has a negative and insignificant effect on electronic word of mouth (eWOM). Customer experience at the bank is associated with how the bank offers special services to customers. Customer experience at the bank is not only buying products but also experience in transactions. In this study, the most influential dimension is core experience. This dimension refers to the core assessment of a bank, the knowledge of bank employees about the bank and the treatment of bank employees towards customers. Thus the attitudes and knowledge of employees have an important role in shaping the customer experience at BSI. Employees who are friendly, polite, agile, and work wholeheartedly must be maintained and even improved in their skills. The results of this study are different from the results of research by (Saputri, 2019; Savira, 2019) which states that customer experience has a positive and significant effect on eWOM. This means that a good customer experience does not necessarily stimulate BSI customers to spread eWOM. The customer experience that must be created by BSI must be different and unique from other banks.

## **5.3. Customer co-creation has a positive and significant effect on customer satisfaction at Indonesian Sharia Banks in Medan City**

Based on the Path Coefficient, it shows that customer co-creation has a positive and significant effect on customer satisfaction. Customer satisfaction is a matter of great concern to BSI. One way to achieve customer satisfaction is by co-creation. Wufon et al., (2020) co-creation carried out between customers and companies can increase satisfaction for consumers. This is also in line with the opinion of Vega-Vazquez et al (2013) which states that there is a positive relationship between co-creation and customer satisfaction. Customers create creations together with the bank, so they will feel more valued, especially in doing and creating something with their ideas that are related to their convenience. This will lead to a sense of satisfaction with the bank. This research is in line with the results of research by Wufon et al., (2020) and Vega-Varquez et al., (2013) which state that customer co-creation has a positive and significant relationship to customer satisfaction.

## **5.4. Customer experience has a positive and significant effect on customer satisfaction at Bank Syariah Indonesia in Medan City**

Based on the Path Coefficient, it shows that customer experience has a positive and significant effect on customer satisfaction. Roy (2018) states that customer experience is used as an affective and cognitive aspect resulting from service so as to produce value that can be felt by customers in accordance with the benefits obtained. The value that can be felt by this customer is customer satisfaction. Customer experience in terms of sacrificing time, cost and effort in buying products/services received can shape customer satisfaction (Oliver and Swan, 1989). This research is in line with the research results of Andriani & Karisma (2019) and Luqmansyah & Hati (2021) that customer experience has a positive and significant relationship to banking customer satisfaction.

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**5.5.** Customer satisfaction has a positive and significant effect on eWOM at Indonesian Sharia Banks in Medan City

Based on the Path Coefficient, it shows that customer satisfaction has a positive and significant effect on eWOM. Satisfaction is an important thing in influencing eWOM (Rahmawati & Suminar, 2014). Satisfied customers will voluntarily express their feelings to others through social media. Based on the research results, satisfied BSI customers will recommend BSI as the bank of choice on social media. This research is in line with the results of research by Anita (2019) and Ozatec (2015) that customer satisfaction has a positive and significant effect on eWOM. BSI should pay attention to this in order to maintain customer satisfaction so that customers can spread positive eWOM, so that they can retain existing customers and even attract new customers.

**5.6.** Customer co-creation has a positive and significant effect on eWOM through customer satisfaction at Indonesian Sharia Banks in Medan City

Based on the Path Coefficient, it shows that customer co-creation has a positive and significant effect on eWOM through customer satisfaction. Overall, the customer co-creation provided by BSI to customers has had a good impact. Services such as dialogue, access, risk notification and transparency at BSI generate customer satisfaction. That satisfaction also drives the positive spread of eWOM. This can be realized because BSI has tried to provide the best for its customers amidst the negative stigma and busy mergers. Based on previous research, co-creation encourages consumers to participate in the production and delivery of value so that producers better understand their needs and expectations (Torkzadeh, et.al, 2020). Banks can meet customer expectations and make customers satisfied because of this.

Satisfaction with what is expected of customers will encourage customers to communicate by word of mouth both online on social media and verbally to friends, family and relatives. A deep relationship between the company and the customer will lead to a customer's willingness to pay more (Homburg., et al, 2005). When customers are involved, they will not only praise the company but will also defend the company (Folkes, 1988). Customers will feel satisfied and provide feedback, suggestions and this is done on their own accord (Maxham and Netemeyer, 2003). The form of co-creation expected by customers at BSI makes customers feel satisfied and willing to pay more, for example having more than one product at BSI. In addition, they also do positive eWOM voluntarily. This can be seen from several positive eWOMs written by BSI customers who use Twitter in recommending BSI as the bank of choice. This study is in accordance with the results of research by Eisingerich et al., (2014) and Cambra et al., (2017) which state that customer co-creation has a positive and significant effect on eWOM through customer satisfaction. This means that when customers are involved in creating value with the bank, they will feel satisfied and valued, thus, they will tend to do or spread positive word of mouth (WOM).

**5.7.** Customer experience has a positive and significant effect on eWOM through customer satisfaction at Bank Syariah Indonesia in Medan City

Based on the Path Coefficient, it shows that customer experience has a positive and significant effect on eWOM through customer satisfaction. The rapid development of technology affects the scope of interaction, the ease of accessing information anywhere, this greatly affects the company's performance. The spread of negative eWOM by BSI customers on social media Twitter can affect BSI's image and performance. Therefore, BSI should make more efforts to understand



the factors influencing eWOM and their impact. In this study, customer experience has a direct negative effect on eWOM. BSI must try to understand the customer experience better, unique and unexpected so that customers are willing to voluntarily do positive eWOM. This research is in line with the results of Saputri's research (2019) that customer experience has a positive and significant effect on eWOM with customer experience as a mediating variable. Satisfaction plays an important role in bridging the positive influence between customer experience and eWOM.

## 6.CONCLUSION

Customer co-creation felt by BSI customers who use Twitter is quite good. BSI must always maintain good communication with customers, especially with customers aged 19-25 years. Customer involvement is important because customers like to be involved with BSI. Focus more on listening to what customers want. Customer experience for BSI customers is quite good, although interestingly in this study it has a negative and not significant effect on eWOM. This should be of particular concern to BSI, because even though the customer's experience is good, they still carry out negative eWOM. This could worsen BSI's image in the future. Customers feel that the experience gained at BSI is mediocre and there is nothing interesting, so it does not encourage eWOM. BSI must create a unique and different money experience from other banks, such as providing drinks when customers are waiting for a long time, this applies to all customers, not just priority customers. In addition, BSI needs to improve the quality of mobile banking, which customers often experience errors, and increase the number of ATM machines available at ATM outlets. Customer satisfaction felt by BSI customers on Twitter has been achieved. Customers are satisfied with BSI as a whole, but BSI should also pay attention to always improve and maintain customer satisfaction. Some customers feel that the services provided by BSI are complicated and complicated. BSI must simplify the services provided so that customers feel that they are not wasting too much time.

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