

ABSTRACT

This study aims to determine whether interactive communication, promotional programs, and user experience simultaneously influence bank customer decisions through brand image.

This study uses a quantitative approach, namely numerical analysis that can be measured and calculated objectively. This approach aims to understand the extent to which one variable influence another by applying statistical analysis techniques. The results of this study confirm that interactive communication strategies and improving the user experience play a crucial role in building brand image, which in turn serves as a powerful driver of customer decisions. Meanwhile, incentive programs require more precise design to significantly contribute to brand image.

Keywords: *Interactive Communication, Incentive Program, User Experience, Customer Decision, BNI Mobile Banking*

