

Examining The Impact of Customer Satisfaction and Brand Image toward Consumer Loyalty on Bank Syariah Indonesia

Fitri Ayu Nofirda^{1*} and Perengki Susanto²

¹Program Studi Manajemen, Universitas Muhammadiyah Riau, Riau, Indonesia

²Fakultas Ekonomi dan Bisnis, Universitas Negeri Padang, Padang, Indonesia

Abstract. Bank Syariah Indonesia is a financial institution whose principal business is to provide credit and services in payment and money circulation that operates in accordance with sharia principles. This research is intended to see the role of customer satisfaction and brand image mediating customer engagement on Bank Syariah Indonesia customer loyalty. Through the purposive sampling method, the number of samples is determined to be at least 120 respondents. Data collection using questionnaire dissemination. Structural Equation Modeling (SEM-AMOS) analysis technique version 26 was used in this study. These results show that Customer Satisfaction has a significant effect on Customer Loyalty, Brand Image has a significant effect on Customer Loyalty, Customer Engagement has a significant effect on Customer Loyalty. Customer Satisfaction has a significant effect on Customer Loyalty through Customer Engagement, and Brand Image has a significant effect on Customer Loyalty through Customer Engagement.

Keywords: Customer satisfaction, brand image, customer engagement, customer loyalty

Abstrak. Bank Syariah Indonesia suatu lembaga keuangan yang usaha pokoknya memberikan kredit dan jasa-jasa dalam pembayaran serta peredaran uang yang beroperasi disesuaikan dengan prinsip-prinsip syariah. Penelitian ini dimaksudkan guna melihat peran customer satisfaction dan brand image memediasi customer engagement terhadap loyalitas nasabah Bank Syariah Indonesia. Melalui purposive sampling method ditentukan jumlah sampel yaitu minimal 120 responden. Pengumpulan data menggunakan penyebaran kuisioner. Teknik analisis Structural Equation Modeling (SEM-AMOS) versi 26 digunakan pada penelitian ini. Hasil tersebut menunjukkan Customer Satisfaction berpengaruh signifikan terhadap Loyalitas Nasabah, Brand Image berpengaruh signifikan terhadap Loyalitas Nasabah, Customer Engagement berpengaruh signifikan terhadap Loyalitas Nasabah. Customer Satisfaction berpengaruh signifikan terhadap Loyalitas Nasabah melalui Customer Engagement, dan Brand Image berpengaruh signifikan terhadap Loyalitas Nasabah melalui Customer Engagement.

Kata kunci: Customer satisfaction, brand image, loyalitas nasabah, customer engagement.

*Corresponding author. Email: fitriayunofirda@umri.ac.id

Received: April 4th, 2024; Revision: April 29th, 2024; Accepted: Mei 28th, 2024

Print ISSN: 1412-1700; Online ISSN: 2089-7928. DOI: <http://dx.doi.org/10.12695/jmt.2024.23.1.3>

Copyright©2024. Published by Unit Research and Knowledge, School of Business and Management - Institut Teknologi Bandung (SBM-ITB)

Introduction

The development of the Islamic banking industry has resulted in various achievements from the increasing number of products and services, however, the growth of Islamic banking has not been able to keep pace with the growth of conventional banking that Indonesian Islamic banking still needs to continue to be developed so that it can keep pace with the growth of conventional banking in order to enlarge the financial industry as a whole. The Islamic banking industry in Indonesia has shown quite good development, which is marked by an increase in services in almost all regions of Indonesia (Widyastuti & Arinta, 2020). Islamic banking can contribute to economic transformation in productive and value-added economic activities. Growth in the banking sector occurs every year. Both Conventional Banks and Sharia Banks in Indonesia. So, it can be seen that banks in Indonesia have a very good growth development.

Customer loyalty is considered the most important asset and one of them is the key to achieving banking success and sustainability. Loyalty to a financial institution or the length of customer relationship with the financial institution in carrying out mutually beneficial cooperation, One important factor that can cause satisfied customer loyalty will be determined on consumer perceptions and expectations (Pangesti & Sutanto, 2020). The ability to provide assurance on services is a key determinant of customer satisfaction, as customer satisfaction levels increase, there is an increase in relationships between customers leading to increased loyalty. The factor for customer loyalty is also a consumer memory of the brand, giving an assessment of objects in the environment and what customers feel when hearing or seeing the name of a brand. (Brando & Ibrahim, 2016).

According to –Sumarno et al., (2022) customer satisfaction is defined as a positive emotional reaction after purchasing a product or service.

In general, the reaction of customers is known when the company conducts product evaluations where it can improve the quality-of-service products and cause a pleasant experience from efforts to meet customer needs and expectations. At the time of making a purchase, most can be seen from the expression of consumers liking or disliking the services provided.

According to Mu'arotun & Soliha (2022), customer satisfaction is a consumer response or assessment of the performance of the goods or services they consume where the results received must be at least the same as consumer expectations. Once the company tests its quality product works well. At the same time the company will benefit when consumers are satisfied when receiving product services and the performance of the product is in accordance with their wishes, so product performance is an important factor to make loyal customers. According to Pahlevi et al., (2021) customer satisfaction is a comparison of the quality of service experienced by customers, which is expected by customers if the quality experienced by customers is lower than expected, then there will be customer dissatisfaction as expected, customers will be satisfied, and if the quality of service is more than what is expected, customers will be very satisfied.

According to Kotler and Keller (2017) customer satisfaction is a feeling of pleasure or disappointment that arises in a person after comparing the results of the product they are thinking about with the expected product. According to Wilson and Christella (2019) Customer satisfaction is a tool for companies to obtain added value from customers and can also act as a factor that allows companies to survive in a competitive market environment.

Dimensions of customer satisfaction according to Kotler (2017):

- (1) Highly satisfied customers generally remain loyal longer.
- (2) Buy more as the company introduces new

products and improves.

- (3) Speak well to others about the company and its products.
- (4) Pay less attention to competing brands and are less sensitive to price.
- (5) Offer a product or service idea to the company, and charge more cheaper to serve than new customers as transactions can be routine

Under the pressure of globalization and crowded banks, enterprises face increasingly several bank competitions in the product market, requiring them to get customer's attention to ensure their satisfaction. To survive in competition, satisfaction is an asset for companies to be able to survive in competition (Kurniawan, 2017). Currently technology companies in Indonesia are filled with so many bank brands. This makes companies have to look for ways to survive in the Indonesian market and the main key is increasing consumer satisfaction (Chandra, 2019).

The purpose of this study is to investigate how customer satisfaction can affect customer loyalty through customer engagement as mediating. Specifically, the work attempts to come out with a structural equation model, which can help researchers and practitioners to better understand customer satisfaction on customer Bank Syariah Indonesia Behavior. Yet, the urgency of this research has investigated how a designed customer satisfaction and brand image can shape consumer loyalty in Bank Syariah Indonesia users. Specifically, none of the studies explores the effect of customer satisfaction that involves a combination of brand image and consumer engagement on Sharia Bank.

Hypothesis Development

The relationship between customer satisfaction and customer loyalty is very important. Customer satisfaction has a significant influence on customer loyalty. According to Aini (2018), measuring customer satisfaction and dissatisfaction with a product

or brand is an important indicator of customer loyalty. The company routinely evaluates products aimed at improving product quality weaknesses in order to increase customer satisfaction followed by increasing customer loyalty, that customer satisfaction has a partial influence on customer loyalty. Based on the explanation above, the hypothesis of this study is:

H1: Customer satisfaction has a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI) in Pekanbaru.

Given the strong relationship between brand image and loyalty, the brand image measure consists of functional, social, symbolic, experiential and appearance enhancements which implies that marketers should focus on the benefits of brand image to achieve customer loyalty (Amir et al., 2020). Factors for customer loyalty are also and become a customer's perception of the brand that is in the customer's mind, and also provide an assessment of physical objects and social objects and the idea depends on the physical stimulus and social stimulus that exists in the environment. Based on the explanation above, the hypothesis of this study is:

H2: Brand image has a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI) in Pekanbaru.

Customer engagement can affect loyalty, based on the level of relationship and emotional interaction felt by customers. when the engagement process takes place, customers try to increase knowledge and social interaction with other customers to find out more information about the brand (Wati et al., 2020). So, that the customer engagement relationship between customers can be an alternative evaluation for customers to assess how the services have been provided. So, if the customer feels satisfied, the customer will be loyal to the company.

H3: Customer engagement has a positive and significant effect on customer loyalty at Bank Syariah Indonesia (BSI) in Pekanbaru.

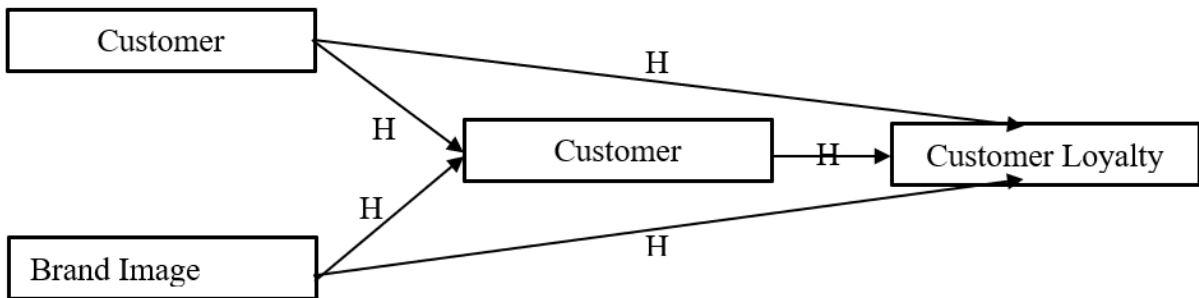
Customer engagement can affect customer

satisfaction, based on the level of relationship and emotional interaction felt by customers. This satisfaction is in the form of affective and happy responses when customers use banking services, when the engagement process takes place, customers try to increase knowledge and social interaction with other customers to find out more information about the brand (Wati et al., 2020). So that the customer engagement relationship between customers can be an alternative evaluation for customers to assess how the services have been provided. If in the interaction, the service or response from the bank is in accordance with customer expectations, then they will feel satisfied. Based on the explanation above, the hypothesis of this study is:

H4: Customer satisfaction has a positive and significant effect on customer loyalty through customer engagement.

Brand image is an accumulation in the minds of consumers that gives perceptions to the brand, associations, attributes, benefits and consumer attitudes towards the brand (Cahyadi and Keni, 2021). Even customer engagement occurs based on the interactive and cooperative experience of customers with certain objects such as brand image in service. Customers reveal that the better and stronger the brand image of a bank or institution will cause the higher the level of customer engagement. Based on the explanation above, the hypothesis of this study is:

H5: Brand image has a positive and significant effect on customer loyalty through customer engagement.



Research Methodology

This study will design use quantitative approach. Questionnaires is distributed through Google form that share using online social media. Respondents are individuals who have ever used service in Bank Syariah Indonesia. Based on consideration and analysis, BSI customer users are selected because the context of customer is very suitable for this context. Sample consisted of 120 respondents using Hair et al (2016) (total of indicator x 10 = 12 x 10).

All items have good reliability with Cronbach alpha scores above 0.60. This study uses Structural Equation Modelling (SEM) the measurement model and the structural model.

The approach taken in this study is a field research approach, namely, to determine the factors of customer influence *Satisfaction* and Brand Image on Customer Loyalty. With this study, researchers in analyzing data obtained in the field most likely need help from spreadsheet software programs such as AMOS version 26.

The location of this research is Bank Syariah Indonesia (BSI) in Pekanbaru. The reason for choosing BSI in Pekanbaru is to find out how the services at BSI in Pekanbaru, as well as to find out how BSI enthusiasts in Pekanbaru. The time of this study is December 2021- May 2022. Population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are

determined by researchers to be studied and then drawn conclusions (Sugiyono, 2017).

A population can also be defined as a group of elements or cases, be they individuals, objects, or events, that relate to specific criteria and are the targets of generalizations set by researchers to study and draw conclusions. The population in this study is all customers at Bank Syariah Indonesia (BSI) in Pekanbaru whose number is unknown.

Sampling is carried out based on characteristics set against target population elements that are adjusted to the purpose or research problem (Sugiyono, 2017). The study used statistical analysis techniques Structural Equation Modeling (SEM). The sampling technique in the study is with the following criteria:

1. Male/female age ≥ 22 years because respondents are mature in attitude
2. Have saved ≥ 1 year so that respondents can describe customer satisfaction, and brand image of customer loyalty.
3. Have been a customer ≥ 1 year so that respondents can describe customer satisfaction, and brand image of customer loyalty.

The number of sample sizes in this study uses the opinion of Purwanto et al., (2021) that the sample calculation with the number of indicators analyzed. Generally, the minimum sample size is at least five times more than the number of question items to be analyzed, and the sample size will be more acceptable if the ratio is 10:1.

The formula used in this study is.

$$\begin{aligned} \text{Sample} &= \text{number of indicators} \times 10 \\ &= 12 \times 10 \\ &= 120 \end{aligned}$$

Based on the calculation above, the number of respondents in this study is at least 120 respondents.

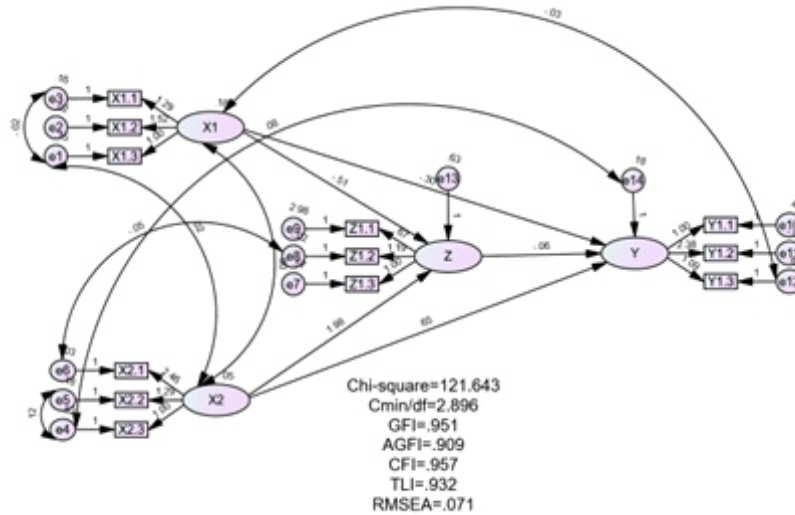
Results and Discussion

Respondent Demographic Results

The characteristics of respondents are a description of the existence of respondents in the place of research. The characteristics of respondents are divided by gender, age, education, occupation, income, length of time as a customer.

Table 1.
Description Analysis

Gender	Male		Female		
	92 (40%)		280 (60%)		
Age	18-22 y.o	< 30 y.o	30-40 y.o	> 40 y.o	
	17 (5%)	200 (53,7%)	110 (29,3%)	45 (12%)	
Education	High School	Bachelor's Degree	Master's Degree		
	112 (30,1%)	240 (64,5%)	20 (5,4%)		
Type a Job	Civil Servant	Entrepreneur	Private Employee	Student	Another
	110 (29,5%)	40 (10,7%)	200 (54%)	17 (4,5%)	5 (1,3%)
Monthly Income	<1000.000	1000.000 < 2500.000	2500.000 < 4000.000	>5000.000	
	17 (4,5%)	55 (14,8%)	250 (67,2%)	50 (13,5%)	
Length of Time as a customer	1 Year	2-6 Months	6-8 Months	8-10 Months	
	250 (67,2%)	22 (5,9%)	45 (12,1%)	55 (14,8%)	



Model Structure Analysis

Analysis of SEM data with the Structure Model can be seen in the figure above Goodness-of-fit-model Structural Model. The model created can be concluded to have been identified, in the model it can be seen that almost all variables are appropriate.

Validity Test

The construct validity test explains that all indicators used to measure the dimensions of their customer satisfaction, brand image, customer loyalty, and customer engagement variables are valid, this is based on an estimated value with a critical ratio greater than twice the standard standard error and all indicators that show a p value of > 0.05.

Table 2.
Validity Test

	Statement		CR	P	Results
X1.1	<---	X1			
X1.2	<---	X1	14.856	0.000	Valid
X1.3	<---	X1	15.149	0.000	
Z1.1	<---	Z			
Z1.2	<---	Z	6.118	0.000	Valid
Z1.3	<---	Z	5.287	0.000	
Y1.1	<---	Y			
Y1.2	<---	Y	8.807	0.000	Valid
Y1.3	<---	Y	6.290	0.000	
X2.1	<---	X2			
X2.2	<---	X2	7.957	0.000	Valid
X2.3	<---	X2	8.629	0.000	

Based on the table above, it is explained that based on the validity test, each indicator has a *Critical Ratio* value of $CR > 1.96$ with *probability* $P < 0.05$, the *** mark is significant < 0.001 so that it can be concluded that these indicators are significant and can be said to pass the validity test.

Reliability Test

Another evaluation that must be done is that the reliability test of the model shows that in a model, the indicators used have a good degree of suitability.

Table 3.
Reliability Test

Variable	AVE	CR	Limitation CR	Results
Customer Satisfaction(X1)	0,87	0,97	0,70	Reliable
Brand Image (X2)	0,70	0,87	0,70	Reliable
Customer Loyalty (Y)	0,54	0,78	0,70	Reliable
Cusomer Engagement (Z)	0,63	0,81	0,70	Reliable

Based on the table above explains that the model has been tested, reliability testing can be carried out, the basis for reliability decision making is carried out by comparing the magnitude of CR and AVE per variable with predetermined standards, namely $AVE > 0.5$ and $CR > 0.70$. It can be seen that the AVE and CR values have exceeded the predetermined limits, so that all variables are said to be reliable or trustworthy.

Goodness of Fit Test

After passing the instrument reliability and validity test, the next step is to test the model developed by looking at the GOF index. Model acceptability can be seen by comparing, among others, what is obtained with the value of model acceptance.

Table 4.
(Goodness-of-fit-model) Structural Model

Criterion	Yield Value Limitations	Model Results	Model Evaluation
1. Absolute Fit Indices			
Chi-Square (CMIN)	Expected small	121,643	Fit
CMIN/DF	<3,00	2,896	Fit
GFI	>0,90	0,951	Fit
RMSEA	<0,08	0,71	Fit
2. Incremental Fit Indices			
AGFI	>0,90	0,909	Fit
TLI	>0,95	0,932	Fit
CFI	>0,95	0,957	Fit

Based on the table explains that the value generated from testing the table model is concluded that the model is acceptable and overall, the research model is said to be good. In testing the SEM assumption, it is also produced that the data has been declared normal both in multivariate and univariate dimensions, free from *outliers* both multivariate and univariate, as well as free from elements of

multicollinearity and singularity. Thus, the model can be declared valid, so that it can be used for the next analysis, namely hypothesis testing.

Hypothesis Test Results

From the results of data analysis using SEM AMOS, hypotheses can be tested, and the results of statist

Table 5.
Analysis Results of Structural Model Hypothesis Test

<i>Path Analysis</i>	<i>Estimate</i>	<i>S.E.</i>	<i>C.R.</i>	<i>P</i>	<i>Results</i>
H1	1.981	.507	3.909	.000	Accepted
H2	-.512	.172	-2.981	.003	Accepted
H3	-.060	.029	-2.028	.043	Accepted
H4	-.304	.087	-3.507	.000	Accepted
H5	.654	.203	3.225	.001	Accepted

Based on the results in the Table obtained:

- The effect of customer satisfaction on customer loyalty with P-values of $0.000 < 0.05$, meaning that there is a positive and significant between the two. The higher the customer satisfaction variable, the higher the customer loyalty.
- The influence of brand image on customer loyalty with P-values of $0.003 < 0.05$, meaning that there is a positive and significant between the two. The higher the brand image variable, the higher the customer loyalty.
- The effect of customer engagement on customer loyalty with P-values of $0.043 < 0.05$, meaning that there is a positive and significant between the two. The higher the customer engagement variable, the higher the customer loyalty.
- The effect of customer satisfaction on customer loyalty through customer engagement with P-values of $0.000 < 0.05$, meaning that there is a positive and significant between the two. The higher the customer satisfaction variable, the higher the customer loyalty.
- The influence of brand image on customer loyalty through customer engagement with P-values of $0.001 < 0.05$, meaning that

there is a positive and significant between the two. The higher the brand image variable, the higher the customer loyalty.

- The results of customer satisfaction are capable of mediating significantly between images brand on brand loyalty. This matter gives the meaning that the higher the image brand in the minds of customers then generates customer satisfaction as well increase customer loyalty towards the brand. This research supports Irawati research results (2020) which states that customer satisfaction influence consumer loyalty.

Conclusion

Our findings provide useful guidelines for managers to consider customer satisfaction attributes when seeking to improve consumer loyalty. The customer engagement affects customer satisfaction, which in turn influences consumer loyalty. Furthermore, this study also provides practical insights into ways of enhancing customer satisfaction in banking context. Our study informs managers how the proposed model could be applied to companies in understanding the factors that

drive a consumers' satisfaction and its effect on consumer loyalty. Our study also provides some insights into the relative importance of various product attributes in enhancing customer satisfaction, brand image, customer engagement and consumer loyalty.

This study investigates customer satisfaction and its relationship to customer loyalty through customer engagement as mediating in the context of Bank Syariah Indonesia Behavior. The research gaps identification aided in revising and reprioritizing future research in this field.

This study also contributes to brand management research and practice by demonstrating the impact of customer satisfaction customer through customer engagement. Consumers who were engage with the bank were considerably more interested in the brand and inclined to purchase the product. The findings are also crucial from a managerial standpoint. They illustrate how customer engagement may be used to establish and strengthen positive customer satisfaction and brand image through customer loyalty.

This study has a number of limitations. A large portion of our sample comprises people who were Bank Syariah Indonesia Customer. Researchers recommend that the proposed research model be empirically validated in a subsequent study. To gain deeper insights, future studies should compare different groups, perhaps Bank Syariah Indonesia customer versus another bank customer. Further studies may also benefit from other research designs and approaches customer. We also suggest further studies to consider mediating effects (trust, switching behavior, etc). Future research should include other factors such as brand trust and brand equity policy support that may aid in improving the sharia bank performance in Indonesia to survive in the highly competitive and rapidly changing business paradigm. Moreover, in the future study may investigate other niche categories of Syariah Banks to give more in-depth insight into the specific factors, such as

impact of trust issue, that may be crucial for each SMEs category and their sustainability. The information can be collected from managers or owners who represent Syariah Banks.

Furthermore, future researchers may conduct interviews with the Director of Syariah Banks. Moreover, the findings of this study are based on cross-sectional data, as the survey was conducted at a single point in time. Therefore, strong conclusions regarding the true dynamic effects of the model cannot be drawn in the same manner as if this study were conducted using a longitudinal design. Hence, it will be interesting to test the mode considering longitudinal design. Additionally, our study focused on the Sharia Banks, so future studies may focus on other emerging conventional banks which will facilitate comparing and contrasting Sharia Banks behavior in contrasting emerging Conventional Banks behavior.

References

- Aini, Z. (2018). Pengaruh Service Quality Dan Customer Trust Terhadap Customer Satisfaction Serta Dampaknya Pada Customer Loyalty Perbankan Syariah. *Jurnal Bisnis Dan Manajemen*, 6(2), 149–159.
- Amir, A., Mandey, S. L., & Tawas, H. N. (2020). Pengaruh Perceived Value, Brand Image Terhadap Customer Loyalty. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas SAM Ratulangi (JMBI UNSRAT)*, 7(3), 612–627.
- Apriyanti, H. W. (2018). Perkembangan Industri Perbankan Syariah Di Indonesia. *Maksimum Media Akuntansi Universitas Muhammadiyah Semarang*, 8(1), 16–23.
- Arikunto, S. (2019). *Prosedur Penelitian*. Jakarta: Rineka cipta.
- Bakhri, S. B., Astuti, D., & Khairunnisa. (2021). Perbankan Syariah: Sebuah Kajian Kepuasan Pelayanan Nasabah DI Kota Pekanbaru. *Jurnal Tabarru': Islamic Banking and Finance*, 4(2), 541–550.

- Brando, A., & Ibrahim, M. (2016). Pengaruh Brand Image Produk Syariah Terhadap Loyalitas Nasabah Perbankan. *Jurnal Bisnis Dan Manajemen*, 3(2), 1–9.
- Budiman, F. (2020). Kepuasan Dan Loyalitas Nasabah Bank Syariah Indonesia Cabang Boyolali. *Jurnal Ekonomi, Sosial & Humaniora*, 2(5), 142–166.
- Cahyadi, C. Y., & Keni, K. (2021). Prediksi Kualitas Produk, Citra Merek Dan Kepuasan Pelanggan Terhadap Intensi Membeli Kembali. *Jurnal Manajerial Dan Kewirausahaan*, 3(4), 914–921.
- Danahiswara, B. P., & Nurtjahjani, F. (2020). Pengaruh Relationship Marketing Dan Customer Satisfaction Terhadap Loyalitas Pelanggan Pada Honda Ahas Tongan Malang. *Jurnal Aplikasi Bisnis*, 6(1), 233–236.
- Darmadi, R., Silitonga, P., & Kristiadi, A. A. (2021). Pengaruh Citra Merek Terhadap Loyalitas Dengan Customer Engagement Sebagai Variabel mediasi. *Jurnal Ilmu Manajemen*, 11(1), 11–24.
- Deccasari, D. D., & Amin, A. (2021). Pengaruh Citra Merek Dan Kualitas Produk Terhadap Loyalitas Konsumen Dengan Kepuasan Konsumen Sebagai Variabel Intervening. *Jurnal Ekonomi Dan Bisnis V*, 14(1), 67–82.
- Farisi, S., & Siregar, Q. R. (2020). Pengaruh Harga dan Promosi Terhadap Loyalitas Pelanggan Pengguna Jasa Transportasi Online di Kota Medan. *Jurnal Ilmiah Magister Manajemen*, 3(1), 148–159.
- Harahap, A. D., & Amanah, D. (2019). Loyalitas Nasabah Perbankan di Indonesia. *Jurnal Bisnis Dan Ekonomi*, 26(1), 27–40.
- Jasmani. (2017). Pengaruh Persepsi Merek Dan Kualitas Pelayanan Terhadap Kepuasan Pelanggan (Studi Kasus Pada PT. Bisma Narendra Di Jakarta). *Jurnal Mandiri*, 1(2), 188–206.
- Madeline, S., & Sihombing, S. O. (2019). Dampak Pengalaman Merek Pada Cinta Merek, Kepercayaan merek, Dan Loyalitas Merek. *Jurnal Bisnis Dan Manajemen*, 20(2), 91–107.
- Marliyah, Ridwan, M., & Sari, A. K. (2021). The Effect of E-Service Quality on Satisfaction and Its Impact on Customer Loyalty of Mobile Banking Users. *Budapest International Research and Critics Institute-Journal*, 4(2), 2717–2729.
- Marta, R. E., Abror, & Trinanda, O. (2019). Pengaruh Customer Satisfaction Terhadap Loyalitas Nasabah Dengan Customer Engagemnet Sebagai Variabel Intervening (Study Kasus Pada Bank Bri Unit Belimbing Padang). *Jurnal Bisnis Dan Manajemen*, 2(2156–164).
- Maulida, H., Nawawi, M. K., & Hakim, H. (2021). Pengaruh Brand Image dan Kualitas Pelayanan Bank Syariah terhadap Keputusan Mahasiswa Menabung pada Pengikut Autobase. *Jurnal Kajian Ekonomi Dan Bisnis Islam*, 4(2), 187–202.
- Miran, I. (2021). The Effect Of Product Quality And Brand Image On Customer Loyalty: Customer Satisfaction As An Intervening Variable. *Jurnal Ilmiah Manajemen*, 9(2), 129–140.
- Mu'arotun, R. E., & Soliha, E. (2022). Pengaruh Customer Relationship Management dan Kepercayaan Terhadap Kepuasan nasabah dan Dampaknya Pada Loyalitas Nasabah. *Jurnal Ilmiah Edunomika*, 6(1), 1–12.
- Mukminin, M. A., & Latifah, F. N. (2020). Pengaruh Citra Merek dan Kepercayaan Terhadap Loyalitas Nasabah Bank Syariah di Sidoarjo (The Influence of Brand Image and Trust on Sharia Bank Customer Loyalty in Sidoarjo). *Islamic Banking and Finance Journal*, 4(1), 54–72.
- Negara, D. J., Ferdinand, F., Meitiana, M., Astuti, M. H., Anden, T., Sarwala, R., & Mahrita, A. (2021). Knowledge Sharing Behavior in Indonesia: An Application of Planned Behaviour Theory. *Journal of Asian Finance, Economics and Business*, 8(3), 1053–1064.
- Nurhayati, S. (2020). Pengaruh Brand Trust, Brand Experience dan Kepuasan Pelanggan terhadap Loyalitas Pelanggan. *Jurnal Bisnis, Manajemen Dan Akuntansi*, 7(2), 36–46.

- Nyan, L. M., Rockson, S. B., & Addo, P. K. (2020). The Mediation Effect of Customer Satisfaction on the Relationship Between Service Quality and Customer Loyalty. *Journal of Management and Strategy*, 11(3), 13–27.
- Pahlevi, F. A., Suwarni, & Nurzam. (2021). Pengaruh Kepuasan Nasabah Terhadap Loyalitas Nasabah Pada Bank Mega Syariah Bengkulu. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan*, 2(4), 315–322.
- Pangesti, K. P., & Sutanto, H. A. (2020). Determinan Kinerja Keuangan Perbankan Syariah Periode 2014–2018. *Journal of Economics and Banking*, 2(1), 21–36.
- Purwanto, A., Asbari, M., & Santoso, T. I. (2021). Analisis Data Penelitian Marketing: Hasil antara Amos, Untuk Jumlah Sampel. *Journal of Industrial Engineering & Management Research*, 2(216–227).
- Rachmawati, A. N., Gani, L., & Rossieta, H. (2017). Loyalitas Nasabah dan Kinerja Perbankan DI Indonesia. *Jurnal Keuangan Dan Perbankan*, 21(1), 144–156.
- Rahmawati, E., & Sanaji. (2015). Pengaruh Customer Engagement Terhadap Kepuasan Pelanggan Dan Kepercayaan Merek Serta Dampaknya Pada Loyalitas Merek. (*Jurnal Riset Ekonomi Dan Manajemen*), 15(2), 246–261.
- Rizaldi, M. L., & Hardini, R. (2018). Pengaruh Kualitas Pelayanan Brand Image Dan Customer Relationship Manajemen Terhadap Loyalitas Pelanggan Indomaret Kelurahan Padurenan, Bekasi Timur. *Jurnal Ilmu Manajemen*, 14(2), 77–94.
- Rosadi, R. (2021). Pengaruh Customer Experience Dan Kepuasan Terhadap Loyalitas Pengunjung Di Wonderland Adventure Waterpark Karawang. *Jurnal Media Ekonomi*, 26 (3), 24–32.
- Ruspitasari, W. D., Handoko, Y., & Indriana, D. (2022). Analisis Pengaruh Citra Merek Dan Kepercayaan Merek Terhadap Loyalitas Pelanggan Aqua Di Basa Swalayan Kabupaten Pematang. *Jurnal hummansi (Humaniora, Manajemen, Akuntansi)*, 5(1), 14–22.
- Santoso, S. (2021). *Analisis Structural Equation Modelling (SEM) Menggunakan AMOS 26*. PT Elex Media Komputindo.
- Sari, W. (2017). Pengaruh Customer Satisfaction Management Terhadap Loyalitas Nasabah. *Jurnal Bisnis Dan Manajemen*, 4(1), 1–11.
- Semuel, H., & Wibisono, J. (2019). Brand Image, Customer Satisfaction Dan Customer Loyalty Jaringan Supermarket Superindo Di Surabaya. *Jurnal Manajemen Pemasaran*, 13(1), 27–34.
- Simanjuntak, D. C. Y., & Purba, P. Y. (2020). Peran Mediasi Customer Satisfaction dalam Customer Experience Dan Loyalitas Pelanggan. *Jurnal Bisnis Dan Manajemen*, 7(2), 171–184.
- Sondakh, C. (2015). Kualitas Layanan, Citra Merek Dan Pengaruhnya Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Tabungan (Studi Pada Nasabah Taplus BNI Cabang Manado). *Jurnal Riset Bisnis Dan Manajemen*, 3(1), 19–32.
- Sugiyono. (2017). *Metode Penelitian Pendekatan Kuantitatif*. Bandung: Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung Alfabert.
- Sumarno, Dapiah, Edirianto, S., Tarjono, & Maulana, I. (2022). Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada Bank Syariah (Studi Kasus Bank Bjb Syariah KCP Pabuaran). *Journal of Economy Banking*, 3(1), 68–73.
- Syahputra, D., & Murwatiningsih. (2019). Building Customer Engagement through Customer Experience, Customer Trust, and Customer Satisfaction in Kaligung Train Customers. *Management Analysis Journal*, 8(4), 351–359.
- Thio, J. Y., & Rodhiah. (2021). Pengaruh Service Encounter Quality, Brand Attitude Image Terhadap Customer Loyalty Di Garuda Indonesia. *Jurnal Manajerial Dan Kewirausahaan*, 3(4), 1019–1028.

- Warsita, M., & Indriastuti, H. (2021). Mudah Cepat Tepat Penggunaan Tools Amos Dalam Aplikasi (SEM). *International Journal of Economics, Bussiness and Accounting Research* -, 5(2), 84–98.
- Wati, D. W. R., Fatmawatie, N., & Fauza, nilna. (2020). Pengaruh Customer Satisfaction Terhadap Customer Engagement Produk Krim Pelembab Wajah Fir & Lovely. *Journal of Islamic Economic Development*, 4(1), 50–71.
- Wedari, C. I. A., & Yasa, N. N. K. (2022). The Role of Brand Image to Mediate the Effect of Word of Mouth on the Intention of Using Wicitra Wedding Salon Services in the City of Denpasar. *Uropean Journal of Business and Management Research*, 7(2), 1–6.
- Widyastuti, E., & Arinta, Y. N. (2020). *Perbankan Syariah dan Pertumbuhan Ekonomi Indonesia*. Perbankan Syariah Dan Pertumbuhan Ekonomi, 8(2), 2615–7659.