

## Service Quality and Corporate Image through Customer Satisfaction and Their Impact on Customer Loyalty of Bank Syariah Indonesia

Nurul Zakiah<sup>1</sup>, Umiyati<sup>2</sup>

<sup>1</sup>Faculty of Economics and business, Syarif Hidayatullah State Islamic University Jakarta: Email: [nurulzakiah18@mhs.uinjkt.ac.id](mailto:nurulzakiah18@mhs.uinjkt.ac.id)

<sup>2</sup>Faculty of Economics and Business, Syarif Hidayatullah State Islamic University Jakarta: Email: [umiyati@uinjkt.ac.id](mailto:umiyati@uinjkt.ac.id)

**ABSTRAK.** *This study aims to examine and analyze the effects of service quality and corporate image variables on customer satisfaction and their impact on customer loyalty. This study uses primary data by distributing questionnaires to customer of Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya. The numbers of samples in this research is 100 respondents and uses a purposive sampling method. The method used in this study is Partial Least Square (PLS) using a data analysis tool, namely SmartPLS 3.0. The results of this study indicate that the quality of service has a significant effect on customer satisfaction, while corporate image does not have a significant effect on customer satisfaction. The quality of service has a significant effect on customer loyalty, while the corporate of image has no significant effect on customer loyalty. Service quality has a significant effect on customer loyalty through customer satisfaction, while corporate image has no significant effect on customer loyalty through customer satisfaction.*

**Keywords:** *Bank Syariah Indonesia; Corporate Image; Customer Satisfaction; Customer Loyalty; Service Quality*

### INTRODUCTION

Indonesia can be said to be one of the countries that has the largest number of Muslim religious communities in the world. Based on projected data from Global Religious Futures 2020, Indonesia is among the 5 countries in the world that have the largest Muslim population, with a percentage reaching 10.51% of the total world Muslim population or around 229.62 million Muslims. Furthermore, based on data from the Ministry of Home Affairs (Kemendagri), the Muslim population in Indonesia was 237.53 million as of December 31 2021. This number is equivalent to 86.9% of the country's population which reaches 273.32 million people. Likewise, according to a report by The Royal

Islamic Strategic Studies Center (RISSC), the Muslim population in Indonesia is estimated at 237.56 million. Indonesia will become the country with the largest Muslim population in the world in 2022. The Muslim population is equivalent to 86.7% of the population in the country. When compared globally, the number is equivalent to 12.30% of the world's Muslim population of 1.93 billion people. Bank Syariah Indonesia (BSI) is currently the largest Islamic bank in Indonesia, because Bank Syariah Indonesia is a combination of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. This merger is a sign that the three banks have merged as one entity, namely Bank Syariah Indonesia. With the merger of the three Islamic banks, it is hoped that this will become a solution for companies to form Islamic banks that can give a sense of pride to the community, and can become new energy for building the national economy and contributing to the welfare of the wider community.

In building and creating customer satisfaction, Bank Syariah Indonesia must prove and provide the best service for its customers. to rapid growth). Because with the joining of these three banks, Bank Syariah Indonesia (BSI) has challenges that must be faced starting from the existence of a culture clash (cultural clash) within the three companies that employees might feel, then challenges related to information technology and system integration (such as : mobile banking, ATMs and various systems that exist in each of these merged banks, as well as challenges in terms of location analysis faced by each bank's ATMs which must be closed to avoid wasted operational costs, then on technical operations as well the relationship with the customers of each bank that has been merged must be properly decided, and product research and development at Indonesian Islamic banks (BSI) must be improved and made attractive to customers. This is done because customers will certainly compare the convenience and satisfaction of Indonesian Islamic banks with other banks. Therefore, BSI is valued pkan can understand demand and better understand what the market wants.

Based on data obtained from BSI, BSI received five awards from Marketing Research Indonesia and Infobank in the 18th Infobank Banking Service Excellence Award 2021 for its performance in half a year of operation. However, apart from the awards that have been received during the half-year operation of Bank Syariah Indonesia, there are also various problems that have occurred both in terms of service quality and satisfaction felt by customers which may lead to an unfavorable image and reduced customer loyalty itself. Reporting from *mediakonsumen.com* (2021), there were several problems experienced by customers regarding the performance of BSI during the transition period when the three Islamic banks joined. These problems are in the form of: BNI Syariah credit card settlement documents that have not been received (Bank Syariah Indonesia), incorrect customer service information causing BSI customers to be harmed by ATM withdrawal fees, failure to deposit cash into BSI accounts at BNI ATM machines, and the length of time settlement of failed cash deposit transactions and unsatisfactory ATM card skimming report services at Bank Syariah Indonesia.

Furthermore, based on observations made by researchers at Bank

Syariah Indonesia (BSI) KCP Depok Sawangan Raya, the phenomenon of problems related to human error was obtained when giving customer account books carried out by bank employees. With the mistake of giving the account book by the bank employee, the customer has become disappointed. Also, problems often occur in the BSI mobile banking system in activating it which is felt by customers and features that are not understood by some customers who are still unfamiliar with the BSI mobile banking technology. This causes customers to compare Islamic Banks with Conventional Banks, by giving the view that the mobile banking system at Indonesian Sharia Banks (BSI) is difficult to understand while the mobile banking system at Conventional Banks is easier to understand.

Reporting from [www.cnbciindonesia.com](http://www.cnbciindonesia.com) (2021), there are also problems raised by a toll road operator named Jusuf Hamka related to the company's image of national banking, especially Islamic banks, where there is a disgraceful acknowledgment of Islamic banks. He revealed that he was tyrannized by Islamic banks regarding matters of debt financing between the two. He revealed that he felt extorted by Islamic banks around 20 billion to pay compensation fines. This problem occurs regarding accelerated repayment of syndicated financing from Islamic banks, where there are perceptions and differences in the calculation of the repayment obligations between Jusuf's calculations and Islamic banks'. This is what caused Jusuf Hamka to call Islamic banking cruel, unjust and like a loan shark through a conversation with someone on a podcast webcast. Quoted from [finance.detik.com](http://finance.detik.com) (2021) Jusuf Hamka's statement said that sharia banking is cruel, unjust and like moneylenders like that through social media can have a broad impact on public perceptions of sharia banking among the wider community. This is because it can influence other people as readers or listeners in the decision-making process which can lead to doubts from customers and prospective customers to use products and services at Islamic banks due to statements like that. Based on the problems above, the purpose of this study was to determine the effect of service quality and corporate image through customer satisfaction and its impact on customer loyalty at Bank Syariah Indonesia (a case study of BSI KCP Depok Sawangan Raya).

## **LITERATURE RIVIEW**

### **Service Quality**

Service quality can be said as an expected advantage and control over the level of excellence to fulfill customer desires (Tjiptono & Chandra, 2011). There are several dimensions for identifying service quality (reliability, responsiveness, assurance, empathy, and tangibles) that link certain service characteristics to consumer expectations (Parasuraman et al., 1985). Meanwhile, a study on the quality of services engaged in the service industry based on sharia principles was developed by Othman & Owen, (2002). Where in the service industry based on Islamic principles and principles, Othman and Owen added 1 dimension in service quality variables that can be assessed in the service industry based on sharia principles known as Compliance with Islamic law

(compliance with Islamic law): (1) Tangibles (physical form), namely the ability of the company (bank) to demonstrate its existence to customers. (2) Reability, namely the ability of the company (bank) to provide services to customers as promised. (3) Responsiveness, namely the bank's ability to help customers and availability to serve customers well. (4) Assurance (Guarantee and Certainty), namely the ability of bank employees to foster a sense of trust in bank customers. (5) Empathy (Individual attention), namely giving sincere and individual attention to customers by understanding the customer's wishes. (6) Compliance with Islamic Law, namely a company's ability to comply with Islamic rules and run its business in accordance with Islamic banking and economic principles.

### **Corporate Image**

Image is a set of beliefs, ideas, and impressions that a person has of an object (Kotler & Armstrong, 2008). According to Shirley Harrison in (Abdu, 2018) there are 4 dimensions of corporate image, namely as follows: (1) Personality, the overall characteristics of the company that are understood by the target public (knowledge held by the public about the company) such as companies that can be trusted, companies that have responsibilities social responsibility. (2) Reputation, is the public's perception of the organization's actions in the future. (3) Value, namely the values of a company, in other words corporate culture, such as the attitude of management who cares about customers, employees who are quick to respond to customer requests and complaints. (4) Corporate Identity, namely, components that facilitate the introduction of company target products such as logos, colors and slogans.

### **Customer Satisfaction**

Satisfaction is a person's feelings of pleasure and disappointment that arise after comparing the performance (outcome) of the product that is thought of against the performance (outcome) expected (Kotler & Kevin Lane, 2008: 138). consumer satisfaction is the result of a thorough evaluation given by customers or customers for the performance of the products they consume (Jhonson et al., 2014). According to setyawati (2009) in (Wirawan et al., 2019) on satisfaction there are several indicators, including. (a) Overall Satisfaction, namely the overall level of satisfaction of consumers towards the company. (b) Expectation Satisfaction, namely the suitability of the product or service offered with customer expectations. (c) Experience Satisfaction, namely the level of customer satisfaction during a relationship with the company.

### **Customer Loyalty**

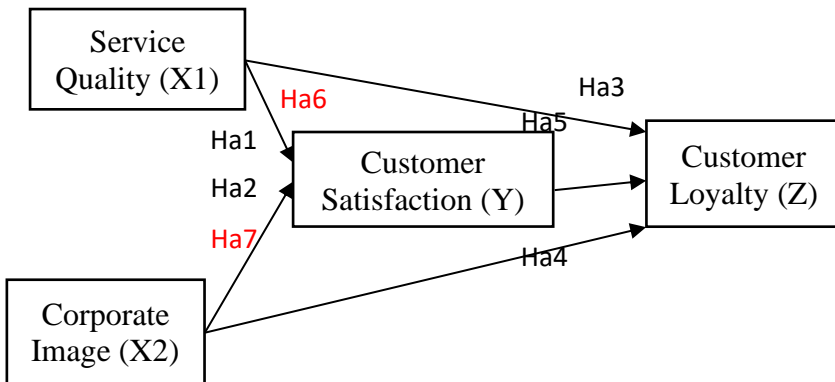
Loyalty is a customer commitment to stay deeply re-subscribe or repurchase selected products and services consistently in the future, even though later there will be influences from situations and marketing efforts that have the potential to cause behavior changes (Oliver, 1996 in Hurriyati, 2008). According to Kotler & Keller (2012: 57) in (Arianto & Kurniawan, 2021) related to indicators of customer loyalty, namely: (1) Repeat Purchases, repeat

purchases and loyalty to product purchases. (2) Retention, not affected by negative things about the company. (3) Referrals, recommending the company to other parties.

**Research Framework**

This study examines the effect of Service Quality as a variable X1 and Corporate Image as a variable X2 on Customer Satisfaction and its Impact on Customer Loyalty of Bank Syariah Indonesia. Based on this theory, the research framework can be described as follows:

Picture 1 Research Framework



**Research Hypothesis**

- $H_{01}$  : There is no direct influence between service quality and satisfaction Bank Syariah Indonesia (BSI) customers.
- $H_{a1}$  : There is a direct influence between the quality of service on customer satisfaction of the Bank Indonesian Sharia (BSI).
- $H_{02}$  : There is no direct effect between corporate image and customer satisfaction Indonesian Sharia Bank (BSI).
- $H_{a2}$  : There is a direct influence between corporate image and bank customer satisfaction Indonesian Sharia (BSI).
- $H_{03}$  : There is no direct influence between service quality and customer loyalty Bank Syariah Indonesia (BSI).
- $H_{a3}$  : There is a direct influence between service quality and customer loyalty Indonesian Sharia (BSI).
- $H_{04}$  : There is no direct effect between corporate image and customer loyalty of the Bank Indonesian Sharia (BSI).
- $H_{a4}$  : There is a direct influence between corporate image and customer loyalty Indonesian Sharia (BSI).
- $H_{05}$  : There is no direct influence between customer satisfaction and customer loyalty Indonesian Sharia Bank (BSI).
- $H_{a5}$  : There is a direct influence between customer satisfaction and customer loyalty of the Bank Indonesian Sharia (BSI).

$H_{06}$  : There is no indirect effect between service quality and loyalty customers through Bank Syariah Indonesia (BSI) customer satisfaction.

$H_{a6}$  : There is an indirect effect between service quality and customer loyalty through Bank Syariah Indonesia (BSI) customer satisfaction.

$H_{07}$  : There is no indirect effect between corporate image and customer loyalty through Bank Syariah Indonesia (BSI) customer satisfaction.

$H_{a7}$  : There is an indirect effect between corporate image and customer loyalty through Bank Syariah Indonesia (BSI) customer satisfaction.

## **RESEARCH METHODOLOGY**

The population in this study were customers who used the banking services of Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya and the total population in this study was 2,987 customers. The technique used is non-probability sampling with the purposive sampling method, with the sample criteria being: a customer of the BSI KCP Depok Sawangan Raya and using BSI KCP Depok Sawangan Raya services for more than 1 year.

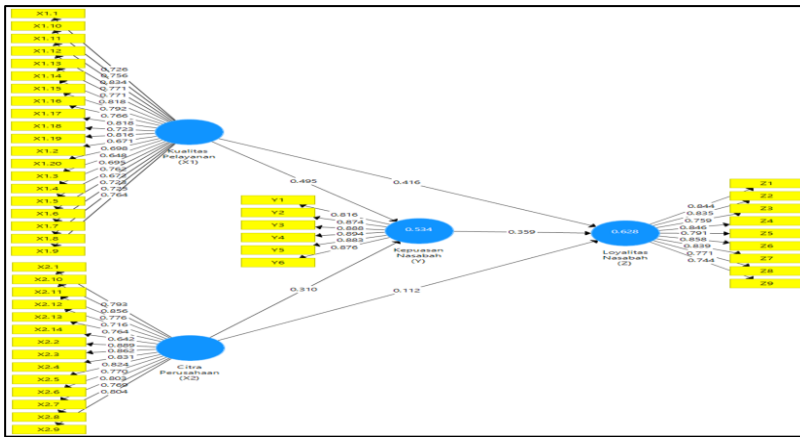
Quantitative research is applied to this study which uses a path equation model with Structural Equation Modeling (SEM) with the PLS-SEM type in order to carry out predictive testing of each construct and see whether or not there is a relationship and influence of each construct studied (Hamid and Anwar, 2019). The software used is SmartPLS 3.0. Data analysis was carried out through: (1) outer model tests including convergent validity, discriminant validity and AVE (Average Variance Extracted) tests; (2) the inner model test includes the R-Square, Q-Square, Goodness of fit (GoF) test; (3) hypothesis testing.

## **RESULTS AND DISCUSSION**

### **Outer Model Test Result or Measurement Model**

If seen from the picture 1, it can be said that there are no indicators that are worth below 0.6. So that it can be stated that the constructs in each variable are valid and can be used to continue the next calculation.

Picture 2: Structural Model



Source: Output SmartPLS 3.0, 2022

**Discriminant Validity Results**

The discriminant validity test can be assessed based on the cross-loading value of the gauge with the construct. An indicator must have a greater correlation coefficient with each construct than the value of the correlation coefficient with other constructs to be said to be valid (Abdillah & Hartono, 2015).

Table 1 Cross Loading

	<b>X1 Service Quality</b>	<b>X2 Corporate Image</b>	<b>Y Customer Satisfaction</b>	<b>Z Customer Loyalty</b>
X1.1	0,726	0,462	0,481	0,447
X1.2	0,671	0,340	0,366	0,371
X1.3	0,648	0,321	0,275	0,352
X1.4	0,695	0,436	0,457	0,407
X1.5	0,762	0,453	0,423	0,499
X1.6	0,672	0,389	0,387	0,427
X1.7	0,723	0,434	0,450	0,445
X1.8	0,725	0,429	0,516	0,567
X1.9	0,764	0,510	0,481	0,535
X1.10	0,756	0,571	0,533	0,537
X1.11	0,834	0,547	0,564	0,605
X1.12	0,771	0,462	0,553	0,665
X1.13	0,771	0,514	0,506	0,622
X1.14	0,818	0,481	0,493	0,601
X1.15	0,792	0,534	0,512	0,608

X1.16	0,766	0,516	0,675	0,641
X1.17	0,818	0,512	0,670	0,629
X1.18	0,723	0,402	0,617	0,606
X1.19	0,816	0,524	0,659	0,686
X1.20	0,698	0,468	0,441	0,473
X2.1	0,552	0,793	0,490	0,448
X2.2	0,589	0,889	0,513	0,521
X2.3	0,554	0,862	0,489	0,555
X2.4	0,561	0,831	0,466	0,501
X2.5	0,583	0,824	0,513	0,588
X2.6	0,478	0,770	0,402	0,429
X2.7	0,486	0,803	0,506	0,443
X2.8	0,451	0,769	0,486	0,447
X2.9	0,449	0,804	0,498	0,479
X2.10	0,554	0,856	0,567	0,523
X2.11	0,464	0,776	0,508	0,403
X2.12	0,434	0,716	0,572	0,465
X2.13	0,432	0,764	0,489	0,422
X2.14	0,343	0,642	0,365	0,345
Y1	0,623	0,576	0,816	0,657
Y2	0,642	0,557	0,874	0,587
Y3	0,598	0,548	0,888	0,606
Y4	0,581	0,542	0,894	0,682
Y5	0,568	0,529	0,883	0,633
Y6	0,593	0,488	0,876	0,565
Z1	0,600	0,555	0,576	0,844
Z2	0,664	0,566	0,622	0,835
Z3	0,557	0,431	0,514	0,759
Z4	0,634	0,500	0,672	0,846
Z5	0,541	0,422	0,650	0,791
Z6	0,647	0,563	0,647	0,858
Z7	0,650	0,464	0,516	0,839
Z8	0,526	0,423	0,521	0,771
Z9	0,506	0,386	0,462	0,744

Source: Output SmartPLS 3.0, 2022

All indicators get a cross loading value of 0.60 and the correlation between latent constructs on each indicator has a higher correlation value for



each construct when compared to the other constructs. So, it can be concluded that the four variable constructs namely service quality, corporate image, customer satisfaction and customer loyalty are included in the valid category and have good value on discriminant validity.

Table 2 AVE Values

Variabel	AVE
Service Quality (X1)	0,561
Corporate Image (X2)	0,632
Customer Satisfaction (Y)	0,761
Customer Loyalty (Z)	0,567
Mean	0,630

Source: Output SmartPLS 3.0, 2022

In table 4.3 above, it can be seen that the AVE value for each variable has a value > 0.5 and it can be concluded that the model is considered good.

**Reliability**

Hair et al (2008) in (Abdillah and Hartono, 2015) say that statement items are said to be reliable if the Cronbach's Alpha and Composite Reliability values in the reliability test are more than 0.7 although 0.6 is still acceptable.

Table 3 Reliability

Variable	Cronbach's Alpha	Composite Reliability
Service Quality (X1)	0.955	0,962
Corporate Image (X2)	0.932	0,960
Customer Satisfaction (Y)	0.873	0,950
Customer Loyalty (Z)	0.936	0,945

Source: Output SmartPLS 3.0, 2022

Based on the values obtained by all variables for Cronbach's alpha and composite reliability already have values of more than 0.60, the constructs of service quality, corporate image, customer satisfaction and customer loyalty have good reliability and are included in the reliable category.

**Inner Model Test Results or Structural Model**

**Results of R-Square or Test of Determination**

The table 4 shows that the variable customer service quality and corporate image can explain the customer satisfaction variable of 53,4% and 46,6% influenced by other variables outside of this study. Then the variability of customer loyalty can be explained by the variable service quality and corporate image in the model of 62,8% and 37,2% influenced by other variables outside this study.

Table 4 R-Square

Variable	R-Square
Customer Satisfaction	0,534
Customer Loyalty	0,628

Source: Output SmartPLS 3.0, 2022

**Q-Square**

Table 5 shows the value of Q2 is 0.385 for the customer satisfaction variable and 0.400 for the customer loyalty variable. So this research mode is declared to have predictive relevance because it has a Q2 value greater than zero.

Table 5 Q-Square

	SSO	SSE	Q <sup>2</sup> = (1-SSE/SSO)
Customer Satisfaction	600,000	369,010	0,385
Customer Loyalty	900,000	539,877	0,400

Source: Output SmartPLS 3.0, 2022

**Goodness of Fit (GoF)**

Referring to the results of the analysis, the SRMR (Standardized Root Mean Residual) value is 0.081, then the model is said to be fit because the SRMR value is < 0.10. The Chi-Square value obtained is 3.148,243 > 0.50. The NFI (Normal Fit Index) value is 0.529 < 0.90 then the model is said to be marginal fit. So that the empirical data used in this study indicate a good model. From the table, it can be stated that the research model can be said to be fit.

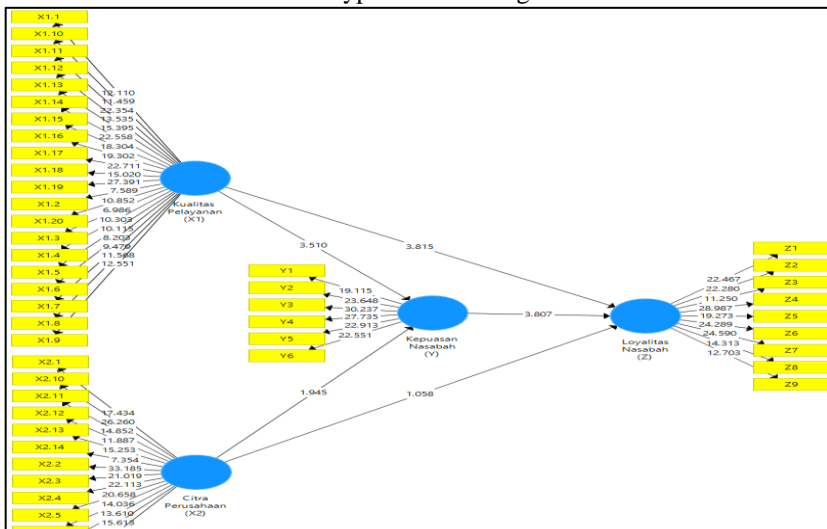
Table 6 Goodness of Fit

	Saturataed Model	Estimated Model
SRMR	0,081	0,081
Chi-Square	3.148,243	3.148,243
NFI	0,529	0,529

Source: Output SmartPLS 3.0, 2022

**Hypothesis Testing Results**

Picture 3 Hypothesis Testing Results



Source: Output SmartPLS 3.0, 2022

The test of the hypothesis is seen by looking at the p-value with a significance of 0.50 and the T-statistic with a value of 1.985, it means that there is a significant influenced between variables. The following is the result of the path coefficients of SmartPLS 3.0.

Table 7 Path Coefficients

	<i>Original Sample</i>	<i>Sample Mean</i>	<i>Standard Deviation</i>	<i>T Statistics</i>	<i>P Values</i>
<b>X1→Y</b>	0,495	0,478	0,141	3,510	0,000
<b>X2→Y</b>	0,310	0,338	0,159	1,945	0,052
<b>X1→Z</b>	0,416	0,426	0,109	3,815	0,000
<b>X2→Z</b>	0,112	0,093	0,106	1,058	0,291
<b>Y-Z</b>	0,359	0,366	0,094	3,807	0,000

Source: Output SmartPLS 3.0, 2022

### **The Influence of Service Quality on Customer Satisfaction**

Hypothesis testing through the bootstrapping method obtained the results that the quality of service (X1) on customer satisfaction (Y) has a path coefficient of 0.495 which has a positive effect of 49,5%, then the p-value obtained is 0.000 where the results are less than 0.05. It has a t-statistic value of 3.510 where the value is greater than the t-table in this study, which is 1.985. Therefore, the effect of service quality (X1) on customer satisfaction (Y) proved significant. This shows that the service of quality (X1) has an effect on customer satisfaction (Y), which means that according to the hypothesis Ha1 is accepted. This means that the better the quality of service provided by Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya to customer, the feeling of satisfaction received will increase. The results of this study are in line with research Putra, (2021) which states that service quality has a significantly positive effect on customer satisfaction. Similar to Huda Khoiri & Adityawarman, (2021) research which states that service quality has a positive effect on customer satisfaction.

### **The Influence of Corporate Image on Customer Satisfaction**

Hypothesis testing through the bootstrapping method obtained the results that

the corporate image (X2) on customer satisfaction (Y) has a path coefficient of 0.310 which has a positive effect of 31,0%, then the p-value obtained is 0.064 where the results are greater than 0.05. It has a t-statistic value of 0.856 which is smaller than the t-table in this study, which is 1.985. Therefore, the effect of corporate image (X2) on customer satisfaction (Y) is not significant. This indicates that the corporate image (X2) has no effect on customer satisfaction (Y), which means that the hypothesis Ha2 is rejected. Shows that the corporate image contained in Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya been able to influence the level of customer satisfaction at Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya. This is because it is not certain that a good corporate image can make customers feel satisfied, because customer satisfaction can also be factored in by the existence of good service quality. These results are not in line with research from Utari et al., (2020) which says that the corporate image variable has a significant effect on customer satisfaction.

### **The Influence of Service Quality on Customer Loyalty**

Hypothesis testing through the bootstrapping method got the results that the quality of service (X1) on customer loyalty (Z) has a path coefficient of 0.416 which has a positive effect of 41,6%, then the p-value obtained is 0.000 where the results are less than 0.05. It has a t-statistic value of 3.935 where the value is greater than the t-table in this study, which is 1.985. Therefore, the effect of service quality (X1) on customer loyalty (Z) proved significant. This shows that the service of quality (X1) has an effect on customer loyalty (Z), which means that according to the hypothesis Ha3 is accepted. The results of this study explain that the better the quality of service provided by Bank Syariah Indonesia to customers, the better the loyalty given by customers will increase. These results are in line with research conducted by Khoiril & Adityawarman (2021) which states that service quality has a positive effect on customer loyalty. Similar to research by Mahmudi et al.,(2021) which states that service quality partially has a significant positive effect on customer loyalty variables.

### **The Influence of Corporate Image on Customer Loyalty**

Hypothesis testing through the bootstrapping method results that company image (X2) on customer loyalty (Z) has a path coefficient of 0.112 which has a positive meaning of 11.2% and the p-value obtained is 0.284 where the result is greater than 0. 05. It has a t-statistic value of 1.073, which is smaller than 1.985. Therefore, the effect of corporate image (X2) on customer loyalty (Z) is not proven to be significant. This shows that corporate image has no significant effect on customer loyalty (Z). This shows that corporate image (X2) has no effect on customer loyalty (Z), which means that according to the hypothesis Ha4 is rejected. The results of this study indicate that good or bad corporate image at Bank Syariah Indonesia does not affect the frequency of customer loyalty given by Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya customers. This can be caused because, it is necessary to see

the level of customer satisfaction first before it can influence customers in obtaining customer loyalty. Corporate image does not directly affect customer loyalty, which means that a good corporate image in this study cannot absolutely build customer loyalty, which means that corporate image does not always have a significant influence that can affect customer loyalty at Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya.

**The Influence of Customer Satisfaction on Customer Loyalty**

Testing the hypothesis through the bootstrapping method results that customer satisfaction (Y) on customer loyalty (Z) has a path coefficient of 0.359 which means a positive effect of 35.9%, then the p-value obtained is 0.000 where the result is smaller from 0.05. It has a t-statistic value of 3.614 where this value is greater than the t-table in this study, which is 1.985. Therefore, the effect of customer satisfaction (Y) on customer loyalty (Z) is proven significant. This shows that customer satisfaction (Y) affects customer loyalty (Z), which means that according to the hypothesis Ha5 is accepted. It can be interpreted that the higher the satisfaction possessed by Bank Syariah Indonesia (BSI) KCP Depok Sawangan Raya customers, it will increase customer loyalty in the form of loyalty to become a customer of Bank Syariah Indonesia. The results of this study are in line with research conducted by Khoiri & Adityawarman (2021) customer satisfaction has a positive effect on customer loyalty. In contrast to research conducted by Priantoro & Yudiana, (2021) which states that satisfaction has no positive and significant effect on customer loyalty.

Table 8 Specific Indirect Effect

	<b>Original Sample</b>	<b>Sample Mean</b>	<b>Standard Deviation</b>	<b>T Statistics</b>	<b>P Value</b>
<b>X1→Y→Z</b>	0,178	0,175	0,072	2,475	<b>0,014</b>
<b>X2→Y→Z</b>	0,111	0,123	0,072	1,541	<b>0,124</b>

Source: Results of Data Processing with, SmartPLS 3.0

**The Indirect Effect of Service Quality Variables on Customer Loyalty Through Customer Satisfaction**

This hypothesis test shows that service quality (X1) has a significant effect on customer loyalty (Z) through customer satisfaction (Y), so that according to the hypothesis Ha6 is accepted. Testing the hypothesis with the bootstrapping method produces a value on Specific Indirect Effects which shows the service quality variable (X1) on customer loyalty (Z) through customer satisfaction (Y) has a path coefficient of 0.178 which means there is a positive influence of 17.8%. Then, the t-statistic value is 2.475 which has a greater value than the t-table in this study, which is 1.985. In addition, the p-value is greater than 0.05, which is 0.014. So that the indirect effect given by the service quality construct (X1) on customer loyalty (Z) through customer satisfaction (Y) is proven significant. This proves that service quality can be an intervening variable in this study, which means that satisfaction mediation is partial mediation. Good service quality will increase customer loyalty with so many

customers who are loyal and with heart recommend Bank Syariah Indonesia to other people or family. So that the quality of service obtained by customers can increase customer satisfaction with Bank Syariah Indonesia. This is in line with what was conveyed by Rinaldy et al., (2017) in their research, namely service quality has an influence on loyalty through customer satisfaction.

### ***The Indirect Effect of the Corporate Image Variables on Customer Loyalty Through Customer Satisfaction***

In testing this hypothesis, it shows that corporate image (X2) on customer loyalty (Z) through satisfaction (Y) is in accordance with the hypothesis Ha7 is rejected. Testing the hypothesis with the bootstrapping method produces a value on the Specific Indirect Effect which shows that the company image variable (X2) on customer loyalty (Z) through customer satisfaction (Y) has a path coefficient of 0.111, which means that there is a positive influence of 11.1%. Then, the t-statistic value is 1.541 which is smaller than the t-table in this study, which is 1.985. In addition, the p-value is greater than 0.05, which is 0.124. So that the indirect effect given by the corporate image construct (X2) on customer loyalty (Z) through customer satisfaction (Y) proves to be insignificant. This proves that company image cannot be an intervening variable in this study, which means that mediation of satisfaction is no mediation. Based on the results of observations by researchers during the observation, this is because there are still problems related to corporate image and customer satisfaction, namely problems between customers and the bank due to misunderstandings, which result in the corporate image of Bank Syariah Indonesia not being good in the eyes of customers. besides that there is a statement from the corporate image dimension (X2) which has a low outer loading value with a value of 0.642. Where the contents of the statement are "I easily remember the name Bank Syariah Indonesia (BSI)", this indicates that there are still many people who are not familiar with or know the name Bank Syariah Indonesia. Because they are still accustomed to conventional banking or other Islamic banks.

## **CONCLUSION**

Based on the results of the research and analysis that has been carried out, the results show that, *first*, there is a significant influence between service quality and customer satisfaction at Bank Syariah Indonesia (BSI) Depok Sawangan Raya. *Second*, there is no significant effect between corporate image and customer satisfaction at Bank Syariah Indonesia (BSI) Depok Sawangan Raya. *Third*, there is a significant influence between service quality and customer loyalty. *Fourth*, there is no significant effect between corporate image and customer loyalty. *Fifth*, there is a significant influence between customer satisfaction on customer loyalty. *Six*, there is an indirect effect between service quality on customer loyalty through customer satisfaction. In this study, customer satisfaction can mediate the relationship between service quality and customer loyalty and is partial mediation. Moreover, there is no significant effect between corporate image and customer loyalty through customer

satisfaction. Henceforth, customer satisfaction cannot mediate the relationship between corporate image and customer loyalty and is no mediation.

Therefore, Bank Syariah Indonesia (BSI KCP Depok Sawangan Raya) should always be able to maximize good service because good service quality will create a great sense of satisfaction for customers by providing excellent service to customers and handling complaints submitted by customers properly. This will radiate a good corporate image. What's more, in this study the company's image is still not able to get the best value. Therefore, it is necessary for Bank Syariah Indonesia to be more active in exuding a good corporate image in the eyes of customers so that they can attract more customers or prospective customers to continue to subscribe by making transactions and being loyal to Bank Syariah Indonesia, especially at BSI KCP Depok Sawangan Raya.

## REFERENCES

- Abdillah, W., & Hartono, J. (2015). *PARTIAL LEAST SQUARE (PLS) Alternatif Structural Equation Modelling (SEM) dalam Penelitian Bisnis (First)*.
- Abdu, R. (2018). "Pengaruh Digital Marketing Terhadap Corporate Image Pada PT AHM Di Kota Bandung Tahun 2017 " Rafi Abdu Jurusan D3 Manajemen Pemasaran Fakultas Ilmu Terapan University Telkom. *E-Proceeding of Applied Science*, 4(2), 321–332.
- Arianto, N., & Kurniawan, F. (2021). Pengaruh Kualitas Pelayanan dan Promosi Terhadap Loyalitas dengan Kepuasan Sebagai Variabel Intervening (Studi Home Industri Produk Pakaian Sablon & Bordir). *Jurnal Pemasaran Kompetitif*, 4(2), 254. <https://doi.org/10.32493/jpkpk.v4i2.9647>.
- finance.detik.com (2021). Jusuf Hamka's confession is related to the feelings of Islamic banks. <https://finance.detik.com/moneter/d-5655370/pengakuan-jusuf-hamka-soal-diperas-bank-syariah-harus-diselesaikan>.
- Bankbsi.co.id. (2021). BSI received five awards from Marketing Research Indonesia and Infobank in the 18th Infobank Banking Service Excellence Award 2021. <https://www.bankbsi.co.id>.
- DataIndonesia.id (2021). As much as 86.9% of Indonesia's population is Muslim. <https://dataindonesia.id/ragam/detail/sebanyak-869-penduduk-indonesia-beragama-islam>.
- DataIndonesia.id. (2022). 8 Countries with the Most Muslim Populations. <https://dataindonesia.id/ragam/detail/populasi-muslim-indonesia-terbesar-di-dunia-pada-2022>.
- Globalreligiousfutures.org. (2020). Muslim religious communities in the world. <http://www.globalreligiousfutures.org>.
- Hamid, R. S., & Anwar, S. M. (2019). *Structural Equation Modeling (Sem) Berbasis Varian: Konsep Dasar dan Aplikasi dengan Program SmartPLS*

- 3.2.8 dalam *Riset Bisnis* (Abiranto, S. Nurdiyanti, & A. D. Raksanagara (eds.)). PT Inkubator Penulis Indonesia (Institut Penulis Indonesia).
- Huda Khoiri, A., & Adityawarman. (2021). Analisis Pengaruh Kualitas Pelayanan Dan Penanganan Keluhan Terhadap Kepuasan Dan Loyalitas Nasabah Pada Bank Bnisyariah Semarang. *Diponegoro Journal of Islamic Economics and Business*, 1(1), 15–27. <https://ejournal2.undip.ac.id/index.php/djieb/index>.
- Hurriyati, R. (2008). *Bauran Pemasaran dan Loyalitas Konsumen*. CV. Alfabeta.
- Jhonson, M., Aderson, E., & Fornell, C. (2014). Rational and Adaptive in a Performance Satisfaction Expectations Framework Customer. *Journal of Consumer Research*, 2(1), 695–707.
- Kotler, P., & Armstrong, G. (2008). *Principle of Marketing* (12th ed.). Prentice Hall.
- Kotler, P., & Kevin Lane, K. (2008). *Manajemen Pemasaran*. Indeks.
- Mahmudi, A., Wulandari, A., & Alimudin, A. (2021). Service Quality, Company Image And Location Affect To Customer Loyalty Case Of : Bank Jatim Main Branch Surabaya. *Jurnal Ekonomi*, 21(2), 72–81. <https://doi.org/10.29138/je.v21i2.149>.
- Mediakonsumen.com (2021). Masalah yang dialami nasabah terkait layanan Bank Syariah Indonesia. <https://mediakonsumen.com/2021/03/10/surat-pembaca/surat-lunas-kartu-kredit-bni-syariah-bank-syariah-indonesia-tak-kunjung-diterima/amp>.
- Othman, A. Q., & Owen, L. (2002). Adopting and Measuring Customer Service Quality (SQ) in Islamic Bank: A Case Study in Kuwait Finance House. *International Journal of Islamic Finance Service*, 3(1), 1–26.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). Reproduced with permission of the A Conceptual Model of Service Quality and Its Implications for Future Research Want more papers like this? *Journal of Marketing*, 49(4), 41–50.
- Priantoro, M. A., & Yudiana, F. E. (2021). The Effect of Relationship Marketing, Experiential Marketing and Sharia Marketing Characteristics on Customer Loyalty of Sharia Bank With Customer Satisfaction as Intervening Variable. *MALIA: Journal of Islamic Banking and Finance*, 5(2), 109. <https://doi.org/10.21043/malia.v5i2.11800>.
- Putra, S. A. (2021). Analisis tingkat kepuasan nasabah atas pelayanan dengan demografi sebagai variable Moderasi pada Bank Syariah Cabang Binjai. *Jurnal Ekonomi Bisnis, Manajemen Dan Akuntansi (JEBMA)*, 1(1). <https://doi.org/10.47709/jebma.v1i1.962>.
- Tjiptono, F., & Chandra, G. (2011). *Service, Quality & Satisfaction* (4th ed.). Andi.
- Utari, I. M., Agus, R., & Azhar, A. (2020). Pengaruh Syariah Marketing Dan Citra Perusahaan Terhadap Kepuasan Nasabah Jasindo Oto Pada Pt Asuransi Jasindo Syariah Kantor Pemasaran Medan. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 11(1), 77–92. <https://doi.org/10.32678/ije.v11i1.161>.



Wirawan, Andi Andika, Sjahrudin, Herman, Razak, N. (2019). Pengaruh Kualitas Produk dan Lokasi Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan Sebagai Variabel Intervening Pada Lamuna Coffee di Kabupaten Bone. *Jurnal Organisasi Dan Manajemen*, 10(1), 15–26. <https://doi.org/10.31227/osf.io/p8e5z>.