The Influence of Marketing Mix, Perceived Brand Image and Customer Value on Loyalty Through Customer Satisfaction at Islamic Banks in Makassar City

Qanitati Az-zahra[1], Mursalim Laekkeng[2], Baharuddin Semmaila[3] and Annas Plyriadi[4]

Abstract

This research investigates the influence of the Marketing Mix, Perceived Brand Image, and Customer Value on Customer Satisfaction and Loyalty at Islamic Banks in Makassar City. The study is designed to achieve three primary objectives: first, to examine the partial effects of the Marketing Mix, Perceived Brand Image, and Customer Value on Customer Satisfaction; second, to analyze the partial effects of these variables, along with Customer Satisfaction, on Customer Loyalty; and third, to assess the indirect effects of the Marketing Mix, Perceived Brand Image, and Customer Value on Customer Loyalty through Customer Satisfaction. Adopting a quantitative research approach, the study involved a population of 143,370 customers, from which a sample of 387 respondents was selected using percentage sampling. Data were gathered through questionnaires and analyzed using the Structural Equation Model (SEM). The results indicate that (1) the Marketing Mix, Perceived Brand Image, and Customer Value each have a positive and significant impact on Customer Satisfaction, (2) Perceived Brand Image, Customer Value, and Customer Satisfaction each positively and significantly affect Customer Loyalty, (3) the Marketing Mix does not have a significant direct effect on Customer Loyalty, and (4) the Marketing Mix, Perceived Brand Image, and Customer Value positively and significantly influence Customer Loyalty indirectly through Customer Satisfaction. These findings provide valuable insights into the factors driving customer satisfaction and loyalty in the context of Islamic banking in Makassar City.

Keywords: *Marketing Mix, Perceived Brand Image, Customer Value, Customer Satisfaction, Customer Loyalty.*

INTRODUCTION

Indonesia has the largest Muslim population in the world. It is estimated that by October 2023, the number of Muslims in Indonesia will reach 240.62 million. This implies that the majority of the population in Indonesia is Muslim (almost 90% of the population). However, despite this, Indonesia is not an Islamic country based on Islamic laws. The desire of Muslims to have a banking system based on Islamic law led to the birth of a bank system based on sharia principles in Indonesia. Over the past three decades, Islamic banking has emerged and gained momentum and become a global phenomenon with warm acceptance from Muslim and non-Muslim customers (Matriadi et al., 2016). The first Islamic bank was present in Indonesia in 1992 which was pioneered by Bank Muamalat Indonesia. After that, Sharia Commercial Banks, Sharia Business Units, Sharia People's Financing Banks (BPRS), Sharia Cooperatives began to develop, Sharia People's Financing Banks (BPRS), Sharia Cooperatives began to develop, Sharia Insurance, Sharia Pawnshops, Waqf, and other Sharia Financial Institutions (LKS). Together, the Islamic and conventional financial systems synergistically support the mobilization of public funds more broadly to increase financing capabilities for sectors of the national economy. Islamic banks are banks whose banking systems are run in accordance with Islamic principles. The agreement between the customer and the bank must also be in accordance with the terms and conditions of the contract as contained in Islamic sharia. Islamic banks represent the frustration experienced by the Muslim community over the desire for financial institutions based on the Al-Quran and Hadith as the basis for their activities and transactions, (Nasrum, 2019). The presence of Islamic banking in Indonesia has received a good response from the community, especially since the majority of Indonesia's population is Muslim. Islam does not allow Muslims to make all forms of transactions related to interest. This is the difference between the Islamic bank system and conventional banks.

[1] Doctor of Management Science, Universitas Muslim Indonesia, Makassar E-mail: qaniatiazzahra@gmail.com

[2] Universitas Muslim Indonesia, Makassar. E-mail: mursalim@umi.ac.id

[3] Universitas Muslim Indonesia, Makassar. E-mail: baharuddin.semmaila@umi.ac.id

[4] Universitas Muslim Indonesia, Makassar. E-mail: annas.pliriadi@umi.ac.id

The development of Islamic finance globally has experienced a significant increase. According to the Global Islamic Economy Report (2018), Islamic finance is one of the forces that must be taken into account by the world, especially countries that are members of the Organization of Islamic Cooperation (OIC). This is followed by the development of Islamic banking which is and continues to increase, so that the Islamic financial industry is more looked at than the conventional financial industry. In 2017 the Islamic financial industry sector had assets of US$2.4 trillion and is expected to increase to US$3.8 trillion by 2023, with details of the total Islamic banking market of US$1.7 trillion in 2017 and an estimated 6% increase in 2022 to US$2.4 trillion.

Perkembangan perbankan syariah secara global tidak lantas menjadikan industri The development of Islamic finance globally has experienced a significant increase. According to the Global Islamic Economy Report (2018), Islamic finance is one of the forces that must be considered by the world, especially countries that are members of the Organization of Islamic Cooperation (OIC). This is followed by the development of Islamic banking which is and continues to increase, so that the Islamic financial industry is more looked at than the conventional financial industry. In 2017 the Islamic financial industry sector had assets of US$2.4 trillion and is expected to increase to US$3.8 trillion by 2023, with details of the total Islamic banking market of US$1.7 trillion in 2017 and an estimated 6% increase in 2022 to US$2.4 trillion.

According to Siregar, OJK Banking Supervisory Commissioner, in merdeka. com, (2016), there are several reasons for the development of Islamic banks in Indonesia that are still inferior to other countries, namely because (a) Indonesia has only started Islamic banking since 1992 in contrast to other countries that have been around for a long time, (b) Indonesia does not yet have a special institution to coordinate Islamic financial institutions including Islamic banks, (c) Indonesia still applies a buttom up system while other countries are top down, (d) lack of socialization and education from the national Islamic banking and finance industry, and (e) there are still many people who think that Islamic banks are not as complete, modern and good as conventional banks. So that there are still many Islamic banks that do not have loyal customers from services and products that are equivalent to conventional banks. This is supported by Karim's research, (2017) which states that there are 3 aspects that cause Islamic bank customers to be dissatisfied, namely (a) the difference factor (b) facilities that are still lacking (c) Human Resources (HR).

Head of the Financial Services Authority (OJK) Regional Office 6 Sulawesi Maluku and Papuan (Sulampua) Darwisman said that the third party funds (DPK) of Islamic banks in South Sulawesi were still far below conventional, he said in terms of deposits of conventional banks in January 2023 it was recorded at Rp106.67 trillion (92.66%) while the DPK of Islamic banks was only Rp8.52 trillion, while in terms of assets, in January 2023 conventional banks still dominated with the achievement of Rp160.03 trillion (92.72%) compared to the assets of Islamic banks which only had assets worth Rp12.43 trillion. In the same period, in terms of financing, conventional banks reached Rp127.87 trillion (92.48%) compared to Islamic banks which only had Rp10.47 trillion.

Regarding the obstacles faced by the Islamic banking sector in collecting deposits, the influence of the COVID-19 pandemic, spending (spending) of public funds is predominantly centralized to banks in the Western region of Indonesia, which is an account belonging to a corporation that empties, another obstacle faced by the Islamic banking sector is that mobile banking features are still lacking compared to other banks. In addition, the level of literacy of people in rural areas is still low (Hanafi, 2023).

Sharia Commercial Banks have 14 institutions with a total of 1,919 offices. (OJK, 2019). This indicates that people already believe in the Islamic banking business and are willing to save their funds or invest funds in Islamic banking. Research from Rahmi (2020) shows that the tendency for customers to switch to choosing Islamic banks over conventional banks is because customers feel suitable for the system used by Islamic banks, such as avoiding usury, interest in promotions given and the absence of administrative costs at Islamic banks.

Although Islamic banks have experienced significant development, they are still less superior when compared to conventional banks. This can be seen in the market share of Islamic banking based on data from the Financial Services Authority (OJK) (February 2022) is still around 6.65% while the rest is the market share of conventional banks, which is around 93.35% of total national banking assets, meaning that the difference between Islamic banks and conventional banks in Indonesia is still very far.

Bank Indonesia research, as reported in Bisnis.com that the number of rational savers is very large. They will compare how much potential income through interest or profit sharing between conventional and Islamic banks, then choose the highest. This is one of the factors causing the gap between the number of accounts and third party funds in Islamic banking and the total banking industry nationally. The total number of Islamic bank accounts is 40.5 million, conventional 310 million. Islamic bank accounts are 12% of the total banking accounts but the share is only 6.4%, meaning that the average amount of savings in Islamic banks is smaller than in conventional banks. Customers will determine a strict financial management strategy so that their assets can continue to grow. Therefore, the high interest rate offered by conventional banks makes them more attractive than Islamic banks.

The development of Islamic banking in South Sulawesi shows quite good numbers from year to year, when viewed from the number of Third Party Funds (DPK) but again when compared to Conventional Banks it is still very behind. Sharia Commercial Banks (BUS) number 48 units, which consist of 12 units of Operational Headquarters / Branch Offices (KPO / KC), 29 Sub-Branch Office Units / Sharia Service Units (KCP / UPS), and 5 Cash Offices (KK). (OJK PS Statistics, 2022).

Table 1. Total deposits of South Sulawesi Islamic Banks 2019-2022

YEARS	THIRD PARTY FUNDS (DPK)
2019	5.826
2020	6.462
2021	7.572
2022	8.556

Source: BI-South Sulawesi Economic Report Dec 2022

Developing an Islamic bank business is not easy, so focusing on customer loyalty is a top priority for banks. This is because maintaining and maintaining good relations with customers is an important key for a business to survive. Customer loyalty is a condition expected by every bank, Ishak (2017). Loyal customers do not come out of nowhere, therefore banks must try to create them. Loyalty from customers is in fact not just about services or products, but also the result of building emotions of closeness and trust that they feel. Satisfied and loyal customers will not hesitate to spread the word and positive things about the banking products they use, Akhtar et., al (2011). Maintaining loyal customers should get top priority over getting new customers, because recruiting or getting new customers is not easy, in addition to requiring more costs and the need for creative innovation in attracting customers, therefore it is a loss for the company if it releases customers who have been loyal.

Customer awareness, presence, and loyalty to Islamic banks in Indonesia are low, this is due to issues that show that Islamic banking in Indonesia is still considered not fully implementing Islamic principles, Nurhayati & Sukesti, (2016). The banking instead adheres to capitalist economic principles that compete for large profits. Islamic banking has not provided benefits or welfare for its customers as prescribed in Islamic economic principles but instead pursues its own profits and even practices usury. An example of the occurrence of usury practices in Islamic banking is the more profit sharing obtained by banks than customers. In the end, not surprisingly, banks including foreign banks are busy establishing or opening their Islamic branches because the bank is very likely to get greater profits. Therefore, to increase trust that will affect customer satisfaction and loyalty, Islamic Banks take various strategies, namely: (a) optimizing the supervisory board, (b) optimizing the use of information and digital technology, (c) increasing the capacity of human resources (HR) in all elements of Islamic bank employees, so that they are able to become financial consultants for customers and investors, (d) focus on building the halal ecosystem sector, (e) synergy and collaboration, (f) support from all stakeholders, and (f) support from all stakeholders, and (g) Islamic banking literacy. (Ismulyaty et al, 2022).

The object of this research is Islamic Commercial Banks (BUS) in Makassar City. Customer loyalty is the top priority of Islamic banks. Customer loyalty refers to a situation where the customer is involved in the transaction

process repeatedly with the bank. Therefore, loyal customers can maintain company stability and become a benchmark for development for banks to develop their business.

The results of observations by Nur (2023) show that customer loyalty is still low in Islamic banks in Makassar city compared to conventional banks. The causes of customer loyalty to Islamic banks are still low, such as: (1) customers' understanding and awareness of Islamic banking is still lacking, so they easily switch to conventional banks, Standardization is needed on the grounds that Islamic banking has differences with conventional banks. Moreover, Islamic bank products are not only intended for Muslim customers, but also for non-Muslim customers (2) access to Islamic bank funding is still lacking in certain sectors, especially infrastructure, agriculture, maritime, and plantations where so far only in the real sector, so customers tend to switch to conventional banks, (3) Product availability and standardization of Islamic banking products are lacking. This is because so far there are still many Islamic banks that have not run their business according to sharia principles which include partnership (Ta'awun), justice (Mutual Ridho), benefit (Kemaslahatan), balance (Tawazun), universality. (4) The level of understanding (awareness) of Islamic bank products. Until now, very few customers know about Islamic banking products and terms in Islamic banking, so they tend to switch to conventional banks.

Based on previous research, it has been revealed that a customer's loyalty to a bank comes from customer satisfaction using several basic theories such as Stakeholder theory, Faimess Heuristic Theory, Promise Theory, Signaling theory, and Tripatite theory (Hasfar.M, et al (2020), Apri et al (2021), Christy et al (2020), Afifah et al (2017), Suryawan (2016), Achmad et al (2021), Mahatir (2020), Bashir et al (2020). However, Theory of Planned Behavior (TPB) is a theory of planned behavior that analyzes consumer attitudes, subjective norms, and consumer perceived behavioral control. Consumer attitudes measure the way a person perceives an object as positive or negative, and favorable or unfavorable as the basic theory of customer loyalty used by researchers.

In the Theory of Planned Behavior (TPB) it is explained that a person's intention will be influenced by the individual's attitude towards the intention he wants to carry out. In addition, subjective norms and behavioral control also influence a person's intention. It is the same as someone when they become a customer of a bank who has an interest in purchasing a product / service, of course they will tend to find out about the quality of service and the image of the company they will buy. These actions such as, finding out through social media, pamphlets and info from consumers who have made purchases at the company. TPB is literally behavior planning, if it is related to this research, the intended behavior is customer loyalty, where satisfaction is a stimulus or stimulus for loyal behavior itself.

Research related to satisfaction with loyalty still provides inconsistent findings. Research by Nurhayati & Sukesti, (2016) found that the higher the satisfaction provided by Islamic banks to their customers, the higher the loyalty to Islamic banks. Customer satisfaction reflects that Islamic banks provide good service quality and can maintain loyalty and are oriented towards reaching a larger number of customers.

Several studies prove that satisfaction greatly affects customer loyalty, Chiguvi and Guruwo (2015) reveal that there is a positive relationship between customer satisfaction and customer loyalty. Therefore, according to his research, banks are recommended to positively increase customer satisfaction with the aim of achieving customer loyalty. Song et al (2019) state that satisfaction is a strong antecedent of loyalty, even satisfaction is a prerequisite for achieving loyalty because increased satisfaction usually leads to increased loyalty. In line with that, according to Ganiyu (2017) that customer satisfaction is very important in building and increasing customer loyalty.

Awan and Rehman (2014) explain that there are many studies that state the relationship between satisfaction and loyalty, some even think that the positions of the two are interchangeable, although recently it has become unidirectional, namely from satisfaction to loyalty only, because satisfied customers will become loyal customers. The results of research by Awan and Rehman (2014) explain that the satisfaction variable has a significant effect on the customer loyalty variable. This is also supported by several studies revealing that there is a positive relationship between customer satisfaction and customer loyalty in banking aspects such as research by Amin et al., (2013), Kashif et al., (2015), Sayani et al., (2015).

Furthermore, the results of research from Hendrawan et al (2021), Chussoy et al (2020), Audistiana et al (2017), Sulistyadi (2016), Achmad et al (2021), Mahatir (2020), Bashir et al (2020) generally prove that customer satisfaction has a positive and significant effect on customer loyalty. However, the research findings of Sari & Wening (2022) prove that customer satisfaction does not have a positive and significant effect on customer loyalty, which means that the research conducted at the Kngean Unit BRI bank office has not met customer satisfaction in several aspects such as queuing services that are less conducive, as found in the conclusion that there is no significant relationship between customer satisfaction and customer loyalty. The results of the study indicate that service performance and customer satisfaction together have no effect on customer loyalty.

Banks as financial institutions that produce financial services also need strategies to increase customer loyalty through strategies to market their products. Banks have several goals to achieve. This means that the importance of bank marketing lies in the goals to be achieved, such as improving the quality of service and providing a variety of products in accordance with the wants and needs of customers.

Marketing mix is a combination of the most important variables or ways of marketing systems, variables in the Marketing Mix can be used by companies optimally to attract or influence potential customers or consumers. According to Sumarni (2011) bank marketing strategy is a combination of four variables or activities that are the core of the marketing system, namely product strategy, interest rate strategy, location strategy and promotion strategy or in other words, it is a collection of variables that can be used by companies or banks to influence consumer responses that are shown to provide satisfaction to the selected market share or consumers. In this study, researchers refer to Dharmesta's theory, as according to Dharmesta (2008) in the book Modern Marketing Management that the marketing strategy of Islamic Banks includes Product, Price, Promotion, Place, Process, People / Customer Service, (marketing mix).

Research according to Segoro (2021), states that the marketing strategy marketing mix has no significant effect on customer loyalty, in contrast to research conducted by Ehsan (2021) that the marketing strategy marketing mix has a direct and significant effect on customer loyalty. Another study by Darmawan et al (2019) on the application of the marketing mix to customer loyalty that product, price, promotion has no effect on customer loyalty. Contrary to the results of Alafeef's research (2020) all elements of the bank's marketing mix, namely product, price, place, process, people, physical evidence, affect customer loyalty positively and significantly.

Regarding the perceived brand image variable, the results of Chao's research (2015) state that brand image has a significant positive effect on customer loyalty. According to Ghafoor, et al (2012) brand image not only conveys brand goodwill to customers but also implicitly persuades them to buy your product repeatedly. According to Syoalehat, et al (2014) states that brand image is an important priority for consumers before making a purchase where the existence of a positive brand image in the minds of customers can create more value when making purchases or using a particular brand.

Banks need to build and maintain a positive image in order to create a good impression, view or perception judged by satisfied and loyal customers Azizah, (2012). Building a positive brand image will make it easier for banks to communicate effectively, especially in influencing the public in making decisions as customers. Perceived Brand Image arises from the assessment or response of customers who feel right about the various activities, empathy, achievements and reputation of the bank during its various activities, Pratama (2017). Building a brand image is the first and very important step for banks. This can help banks gain customer trust more easily, thus having an impact on satisfaction and loyalty.

According to Sari et al, (2020), state that the factors that influence customer loyalty are product or service performance, brand image, price to value relationship, employee performance, competition, timely product delivery system and satisfaction relationship with customers. This is in line with the results of research conducted by Nguyen & Gaston Regarding the perceived brand image variable, the results showed that the relationship between satisfaction and brand image was not significant. Meanwhile, high service quality will form a favorable image of banking institutions, contrary to research conducted by Amin, et.al., (2013) entitled Islamic Banks: Constrasting the Drivers of Customer Satisfaction on Image, Trsut, and Loyalty of Muslim and Non-Muslim Customers in Malaysia that customer satisfaction has a significant relationship with brand Image.

In addition, one of the efforts in order to maintain the existence of Islamic Banks is to pay attention to Customer Value (customer value). According to Tjiptono, (2005) customer value is a perceptual preference and customer evaluation of product attributes, attribute performance, and the consequences obtained from using products that facilitate the achievement of customer goals and objectives in usage situations. If the performance of the product / service offered is above expectations, the customer will give positive value so that the result is high customer loyalty. Research conducted by Mutafarida, (2017) that the least influenced factor by customer value when juxtaposed with service quality variables and product innovation on customer loyalty.

Regarding customer value, Hasan et al. (2014) state that customer value is a more directed goal and customer loyalty is a subordinate goal for business because it is a behavioral intention. This is similar to the results of research by Gumussoy and Koseoglu (2016) that customer loyalty is predicted by customer satisfaction and customer perceived value in this case customer value.

This gap research shows several circumstances, namely (a) there is no significant effect on customer satisfaction and loyalty, (b) sometimes customer satisfaction is positive but has no significant effect on loyalty so that customer loyalty decreases or is negative, or (c) customer satisfaction remains but has a significant effect on customer loyalty so that customers are more loyal or positive, and (d) even otherwise satisfaction is positive but has an insignificant effect on loyalty. This shows that the relationship between these two variables based on the results of empirical research in relation to customer behavior is not consistent and even tends to be almost always different in different times and circumstances.

Previous research has discussed a lot with the theme of marketing mix on loyalty and satisfaction, but with differences in exogenous variables, as well as differences in indicators which are the novelty of this research, thus reflecting its originality, namely:

1. This study adds the variables of perceived brand image and customer value as exogenous variables, so that those that affect customer satisfaction and loyalty are related to the marketing mix, perceived brand image and customer value.

2. Indicators of perceived brand image related to perceptions felt by bank customers and emphasize the principles of compliance in accordance with Islamic legal norms.

3. Marketing Mix variables use indicators from the dimensions of product, price, promotion, place, process, people.

Based on the phenomenon and the inconsistency of the findings of previous researchers who still need an affirmation, the main theme of this study is: "The Effect of Marketing Mix, Perceived Brand Image, and Customer Value in Increasing Loyalty through Customer Satisfaction at Islamic Banks in Makassar City".

RESEARCH METHODS

The research approach used is quantitative method. The quantitative method is a traditional method of scientific research that systematically examines parts and phenomena and their relationships. The purpose of quantitative research is to develop and use mathematical models, theories and hypotheses related to natural phenomena. Research with a quantitative approach is defined as research based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses. This research is associative, which is a research method conducted to find the relationship between one variable and another, as well as test and use the truth of a problem or knowledge Sugiyono, (2016). This study uses independent variables (marketing mix, perveived bank brand image, customer value), intervening variables (customer satisfaction), dependent variables (customer loyalty). Quantitative descriptive research method is research that uses numbers starting from data collection, interpretation of data, and appearance of the results. The approach in this study is a quantitative descriptive approach using a questionnaire or questionnaire in processing data which will then be described (Sugiyono, 2016).

Data Type and Source

The types and sources of data used in this research are primary data and secondary data.

1. Primary data Primary data is a data source obtained directly from research samples as the main data in this study (Sugiyono, 2018). Data is obtained from a questionnaire distributed to respondents, then respondents will answer questions systematically. The primary data used in this study are the results of filling out questionnaires by respondents.

2. Secondary Data Secondary data is research data obtained that is not directly related to providing data to data collectors, Sugiyono (2018). The data source in question is in the form of evidence, records or historical reports that have been arranged in archives related to the research to be carried out. This secondary data can be obtained by researchers from journals, magazines, books, statistical data and the internet.

Population and Sample

Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions, it can be concluded that population is a collection of all measurements of objects, or individuals being studied Sugiyono, (2016). The population in this study are people in Makassar City who have used Islamic Banks as a tool for transactions or savings. Population is an element or element that will be studied and has a large number, Mustafa (2000), because the number of Islamic Bank customers in Makassar City cannot be reached, the researchers took several samples that were considered to represent the existing population. According to Hair et al., (2010) the sample size if it is too large will make it difficult to get a suitable model, and it is recommended that the appropriate sample size is between 100-200 respondents so that interpretation estimation with the Structural Equation Model (SEM) can be used. For this reason, the number of samples will be determined based on the results of the minimum sample calculation. Determination of the minimum sample size for SEM according to Hair et al (2010) is: (Number of indicators + number of variables) x (5 to 10 times) Based on these guidelines, the maximum sample size for this study is: Maximum sample = (34 + 5) x 10 = 390 respondents. Based on the formula above, the maximum sample size in this study was 390 respondents of Islamic Bank customers in Makassar City.

Data Collection Technique

Data collection techniques are strategic steps used by researchers that aim to obtain data in research. According to Sugiyono, (2018) that data collection is obtained from observation, interviews, documentation and triangulation.

Data Analysis Technique

To analyze the data, achieve research objectives and test the hypothesis proposed, the data obtained will then be processed according to the needs of the analysis. The techniques used are descriptive statistical analysis techniques and inferential statistics. The data that has been collected is then edited and tabulated in tabular form and a descriptive discussion is carried out. Descriptive measure is the provision of numbers both in the number of respondents (people) and in the form of frequencies and percentages. Statistical analysis using inferential statistics to test the effect between the independent variable and the dependent variable. The inferential statistical analysis technique used is multiple regression analysis. The analysis used to answer the hypothesis in this study uses a Structural Equation Model (SEM) using Amos release software. Structural Equation Model (SEM) is a statistical tool used to solve multilevel models simultaneously that cannot be solved by linear regression equations. SEM can also be considered as a combination of regression analysis and factor analysis. SEM can be used to solve equation models with more than one dependent variable and also recursive effects. SEM is based on covariance analysis and thus provides a more accurate covariance matrix than linear regression analysis. Statistical programs that can be used to solve SEM include Analysis Moment of Structure (AMOS) or Linear Structural Relationships (LISREL).

RESEARCH RESULTS AND DISCUSSION

The results of the causality test of each research variable are determined based on statistical analysis using AMOS 22 and are shown in the following table.

Table 2. Direct Effect Hypothesis Test Results

Model			Estimate	S.E.	C.R.	P	Label
Z	<---	X2	,263	,079	3,329	***	H5 accepted
Z	<---	X3	1,681	,507	3,316	***	H8 accepted
Z	<---	X1	,823	,125	6,584	***	H2 accepted
Y	<---	X2	,219	,064	3,424	***	H4 accepted
Y	<---	X3	,007	,003	2,330	,021	H7 accepted
Y	<---	X1	,120	,225	,535	,593	H1 rejected
Y	<---	Z	,224	,092	2,434	,015	H10 accepted

*** P value <0.001

Source: Data processed by researchers using Amos

Based on table 27, it can be explained regarding the direct effect hypothesis test as follows.

1) The effect of percieved brand image on customer satisfaction obtained a positive path coefficient of 0.263 and p = 0.000 <0.05, thus H5 which *states "Percieved Brand Image* has a positive and significant effect on customer satisfaction" is **accepted**

2) The effect of customer value on customer satisfaction obtained the results of a positive path coefficient of 1.681 and p = 0.000 <0.05, thus H8 which states *"Customer Value has a positive and significant effect on customer satisfaction"* **is accepted**

3) The effect of marketing mix on customer satisfaction obtained a positive path coefficient of 0.823 and p = 0.000 <0.05, thus H2 which states *"Marketing Mix has a positive and significant effect on customer satisfaction"* **is accepted**.

4) The effect of percieved brand image on customer loyalty obtained a positive path coefficient of 0.219 and p = 0.000 <0.05, thus H4 which states *"Percieved Brand Image* has a positive and significant effect on customer loyalty" **is accepted**

5) The effect of customer value on customer loyalty obtained a positive path coefficient of 0.007 and p = 0.021 <0.05, thus H7 which states "*Customer Value has a positive and significant effect on customer loyalty*" **is accepted**

6) The effect of marketing mix on customer loyalty obtained a positive path coefficient of 0.120 and p = 0.593> 0.05, thus H1 which states "*Marketing Mix has a positive and significant effect on customer loyalty*" **is rejected**.

7) The effect of customer satisfaction on customer loyalty obtained a positive path coefficient of 0.224 and p = 0.015 <0.05, thus H10 which states "*Customer satisfaction has a positive and significant effect on customer loyalty*" **is accepted**
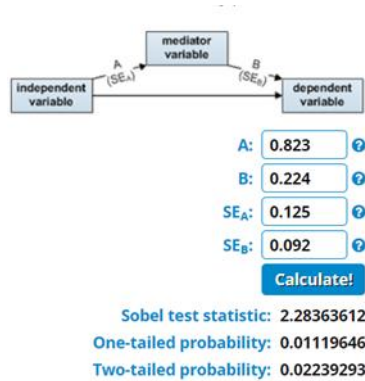
Figure 1. Sobel Test Indirect Effect Hypothesis H3

8)   The effect of *marketing mix* on loyalty through customer satisfaction obtained a positive t count of 2.28 and p = 0.02 <0.05, thus H3 which states "Marketing Mix has a positive and significant effect on loyalty through customer satisfaction" i**s accepted**
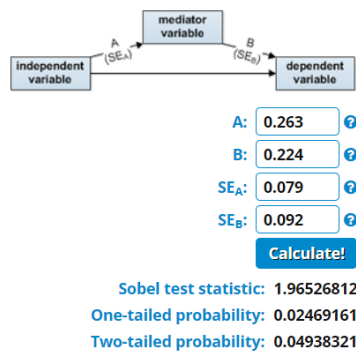

Figure 2. Sobel Test Indirect Effect Hypothesis H6

9) The effect of percieved brand image on loyalty through customer satisfaction   obtained a positive t count of 1.96 and p = 0.04 <0.05, thus H6 which states "*Percieved Brand Image* has a positive and significant effect on loyalty through customer satisfaction" **is accepted**
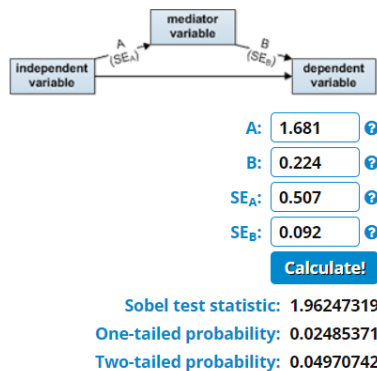

Figure 3. Sobel Test Indirect Effect Hypothesis H9

10) The effect of *customer value* on loyalty through customer satisfaction is obtained positive t count of 1.96 and p = 0.04 <0.05, thus H9 which states "Customer Value has a positive and significant effect on loyalty through customer satisfaction" **is accepted**

11) Overview of Overall Hypothesis Test

The overall hypothesis test in the study can be described in the following table explanation:

Table 3: Summary of Hypothesis Test

No	Hypothesis	Results
1	H1	Unsupported Data
2	H2	Supported Data
3	H3	Supported Data
4	H4	Supported Data
5	H5	Supported Data
6	H6	Supported Data
7	H7	Supported Data
8	H8	Supported Data
9	H9	Supported Data
10	H10	Supported Data

Source: Data processed by researchers using Amos 22

Based on table 28, it can be concluded that 1 hypothesis in this study is rejected, namely H1 and the rest of the hypothesis testing is supported by data.

DISCUSSION

The entire series of research processes is intended to provide a perception of conclusions about the causal relationship of the variables studied, namely marketing mix (XI), perceived brand image (X2), customer value (X3), customer satisfaction (Z), and Customer Loyalty (Y), marketing mix variables, perceived brand image, customer value (X1, X2, X3) are independent variables that influence the dependent variable, namely Customer Loyalty (Y). While the variable Customer satisfaction (Z) is a mediating variable, which aims to see the amount of influence of the independent variable on the dependent variable indirectly through the mediating variable. The results of hypothesis testing and data processing using SEM AMOS can obtain several explanations related to hypothesis testing and data processing as follows:

Marketing Mix Does Not Have A Positive And Significant Effect On Customer Loyalty

In this case all components of the marketing mix in this variable relationship are not significant to customer loyalty, indicators of the dimensions of product, price, promotion, place, process, and people / customer service which are measurements of marketing mix variables in this study did not have a significant impact on customer loyalty.

There are several factors that can explain why the marketing mix does not always have a positive and significant effect on customer loyalty, although it is an important component in marketing strategy: (1) Compliance with customer needs: Marketing mix that is not in accordance with customer preferences and needs will not be effective in building loyalty. If the product, price, promotion, or distribution do not meet the expectations or value sought by customers, then the marketing effort may not be successful. (2) Product or service quality: Despite strong marketing efforts, if the products or services offered do not meet the quality standards expected by customers, they may not feel emotionally attached or loyal to the company. (3). Ineffective Communication: Marketing mix that is not supported by clear, consistent, and persuasive communication may fail to convey the unique value or superiority of the product to the customer. This can reduce the effectiveness in building loyalty. (4). Intense Competition: In a competitive market, factors such as transaction fees, ease of ATM

withdrawals/cash deposits, collaboration with corporations can be more decisive in influencing customer loyalty.

Marketing Mix Has A Positive And Significant Effect On Customer Satisfaction

In this case all components of the marketing mix in this variable relationship have a positive and significant effect on customer satisfaction, the marketing mix or service marketing mix at the bank which consists of six main elements, namely product (product), price (price), promotion (promotion), place (place / distribution), and process (process), and people / customer service. When all these elements are managed well, it can contribute positively and significantly to customer satisfaction.

1. Product: A good product will meet customer needs and expectations. Customers tend to feel satisfied if the products and services offered by the bank match what the customer wants.

2. Price: Price is something of value that buyers must give up to obtain goods or services. In the banking world, this includes transaction fees, interest rates, and minimum balances or compensation. the price for banks based on sharia principles is profit sharing. The selling price of a product has a dual function. The first function of price, is a means to win competition in the market. The second function, price is the source of company profits. Rational and fair prices for customers can affect their perception of the value of a product. In the context of prices in the banking world, it also includes fees charged by customers, such as transaction fees, profit sharing, minimum balances and so on which can increase satisfaction because customers feel they are getting value for the money they spend.

3. Promotion: Effective promotion can provide clear information and build a positive image of products and services in the eyes of customers. This can influence their perceptions and increase satisfaction.

4. Place: the strategic location of Islamic banks is not only at the branch office or bank headquarters, but the availability of ATM machines that are easily accessible, and easily accessed by customers is also important. An efficient location can provide convenience to customers in conducting financial transactions, this will increase customer satisfaction.

5. Process: A smooth and easy process in transacting with the company can also affect customer satisfaction. This includes the process of transactions, delivery, lending funds and post-sales services.

6. People/Customer Service: Interaction between customers and employees is also an important factor. Good customer service in communication and problem solving can significantly increase customer satisfaction.

7. A good combination of all these elements can create a positive experience for customers, which in turn will increase their satisfaction with the bank. These results are in line with research conducted by Ardani, (2021) which formulates the hypothesis that the marketing mix has a positive and significant effect on customer satisfaction.

Marketing Mix has a positive and significant effect on loyalty through customer satisfaction

This study proves that if satisfaction can act as a mediating variable on loyalty, an effective marketing mix can affect customer loyalty through increased customer satisfaction. Each dimension of the marketing mix variable in this study as well as indicators that are a reference for measuring marketing mix can contribute to the creation of customer loyalty through satisfaction:

Product: In the world of Islamic banking, the context of products refers to various types of financial services that comply with Islamic sharia principles. These products are designed to comply with Islamic law, which prohibits the practices of riba (interest), gharar (uncertainty), and haram (prohibited practices).

Price: The price that matches the value provided by the product can affect customers' perceptions of the fairness and value of the product. If customers feel the price they pay is commensurate with the benefits and quality of the products and services they get, then customers tend to remain loyal.

Promotion: Effective promotion can increase nasbaah awareness about the various products and services offered by the bank, and become an added value of these products. If the promotion is done well and provides clear information to customers, then customers will understand the advantages and disadvantages of the products / services offered, this can increase satisfaction and affect loyalty.

Place (location / place): The location of the bank is the place where banking products are sold and the banking control center. There are several types of bank office locations, namely the location of the head office, main branch, sub-branch, cash office, and the location of Automated Teller Machine (ATM) machines. Determining the location of a bank branch is a very important policy. The ease of conducting financial transactions, be it through a teller / customer service, or through a strategic and easily accessible cash deposit ATM can affect the satisfaction of each customer. Customers feel that they are given convenience and comfort by the bank in making transactions.

Process: An efficient and transparent process in interacting with banking services, such as the process of saving, payment, transfer methods, funding needs, profit sharing, investment and so on can provide a positive experience to customers. This can increase satisfaction and strengthen customer loyalty.

People / Customer Service: Good interactions between customers and service staff (customer service) can increase trust / trust so that it will affect loyalty. Responsive, friendly, and competent service can make customers feel empathetic and valued, which can then bring feelings of satisfaction so that customers tend to return to transact at the bank.

Perceived Brand Image Has A Positive And Significant Effect On Customer Loyalty

The results of hypothesis testing prove Perceived Brand Image has a positive and significant effect on customer loyalty. A good bank image will increase customer loyalty. Sharia principles, product variety, products known by customers, and reputation are indicators that have a significant effect on customer loyalty. Bank image arises due to customer assessment or response to sharia principles, product variations, products known by customers, and reputation, which can affect customer loyalty.

Islamic banks already operate in accordance with sharia principles that are different from conventional banks will affect customer loyalty. Sharia principles are related to the rules of agreement based on Islamic law between the Bank and other parties for depositing funds or financing business activities or other activities that are stated in accordance with sharia. Sharia principles, which consist of the principle of partnership (Ta'awun), the principle of justice (Mutual Ridho), the principle of benefit (Kemaslahatan), and the principle of balance (Tawazun). The principle of partnership (Ta'awun) is related to the principle that underlies Islamic banks to provide assistance to the community in the field of Islamic finance.

The principle of Justice (Mutual Ridho) is related to the equality of rights and obligations between customers and banks based on the willingness of each party in the absence of coercion. The principle of benefit (Kemaslahatan) where Islamic banks prioritize the benefits of all businesses run by banks and in accordance with sharia rules. The principle of balance (Tawazun) where this principle illustrates that between banks and customers are in one unit. Islamic banks with a good image will create user loyalty, priority use, interest in other products, references, and are not easily switched.

Mudharabah, musyarakah, murabahah products are competitive superior products. Islamic bank products do have their own competitive advantage in the market. Not only do they offer sharia-compliant financial alternatives, but they often appeal to customers who seek transparency, fairness and ethical values in the management of their finances. These advantages can increase the loyalty of customers who prioritize these aspects in their financial decision-making.

Percieved Brand Image Has A Positive And Significant Effect On Customer Satisfaction

In this case all components of the perceived brand image in this variable relationship are significant to customer satisfaction, the company's image is a person's impression or perception of the company or its products which is influenced by factors outside the company's control.

These results are in line with research conducted by Ma'azah & Prasetyo, (2023) which formulates the hypothesis that perceived brand image has an effect on customer satisfaction. Brand Image also allows consumers to recognize, evaluate the quality of the product, and can cause low purchase risk. Consumers generally prefer well-known brands even though the price offered is more expensive. Brand Image and Customer Satisfaction succeeded in finding several relationships between brand image and customer satisfaction by looking at people's reactions to different salespeople. Image has a role in marketing an organization because it has the potential to influence consumer perceptions and expectations about the goods or services offered and ultimately affect consumer satisfaction. Some research results show that company image has a significant influence on customer satisfaction. To avoid great risk, consumers prefer to buy from providers of goods or services that have a good image.

Percieved Brand Image Has A Positive And Significant Effect On Loyalty Through Customer Satisfaction

Sobel test results prove that Percieved Brand Image has a positive and significant effect on customer loyalty through customer satisfaction. Higher customer satisfaction will increase the influence between bank image on loyalty. Expectation conformity, emotional, and the right decision are indicators that have a significant influence on bank image on customer loyalty.

Customer satisfaction is related to the situation where the needs, desires and expectations of customers can be met through the products offered. Satisfied customers will create a positive perception of the bank's image, so that customers will become loyal. Customers are satisfied when what they expect is in accordance with reality, so that a positive image of the bank is formed and affects loyalty. Customers are satisfied because of emotional feelings towards Islamic Banks that offer good products and services, so that customers become loyal. The right decision regarding the selection of a product or service of Bank Syaraiah, is largely determined by how far the Islamic Bank provides information to customers. Customers who obtain clear information are satisfied and the decisions taken can increase the relationship between the bank's image and customer loyalty. Brand image in the view of Islam is a good name or good identity that a person or company has and building a brand into a good name that can be trusted by consumers must be in accordance with Islamic principles must not conflict with the provisions of sharia principles. For example, a good image owned by the Prophet Muhammad SAW who was nicknamed the title Al-Amin means someone who is trusted. For this reason, a company needs to build a good brand image so as to create a trusted perception by consumers, so that this can be used to attract consumers in purchasing products and services.

Brand image must have an honest attitude to branding. Honesty is important in marketing. With the creation of a good name, it will show a positive identity and quality. Therefore, honesty about the condition of an item or service must be in accordance with the situation and needs to be explained about its weaknesses and advantages. Brand image must have an honest attitude to branding. Honesty is important in marketing. With the creation of a good name, it will show a positive identity and quality. Therefore, honesty about the condition of an item or service must be in accordance with the situation and needs to be explained about its weaknesses and advantages.

This study proves that satisfaction can act as a mediating variable, this is in line with research conducted by Sudana & Setiawan, (2021) which states that brand image has a positive and significant effect on loyalty through satisfaction. Based on the statistical results obtained, satisfaction is able to mediate the effect of brand image on loyalty. The better the brand image of a company and the more satisfied customers are, it will increase loyalty directly or indirectly. In this study, customer satisfaction plays a key role as a mediator that explains how other factors affect customer loyalty.

Customer Value Has A Positive And Significant Effect On Customer Loyalty

In this case, all components of customer value in this variable relationship are significant to customer loyalty, indicators such as emotional value, social value, quality/performance value, and price/value for money can have a significant impact on bank customer loyalty:

1. Emotional Value: Customers who feel emotionally connected to the bank (for example, because of good personal service, high trust, or satisfaction with the experience) tend to be more loyal.

2. Social Value: Banks that are perceived to provide social value, such as support for the community or the environment, can build loyalty among customers who feel the positive impact of the bank's involvement in their causes.

3. Quality/Performance Value: High-quality, efficient and reliable bank products and services increase customer satisfaction. Customers who benefit from this quality tend to be more loyal.

4. Price/Value for Money: Banks that offer products and services at the right price and in accordance with the value obtained by customers can attract customers to remain loyal. The perception that customers get positive feedback from what they invest is an important factor.

These factors affect customer perceptions of the value they receive from banks and can strengthen customers' emotional ties to financial institutions (banks), thereby increasing loyalty. These results are in line with research conducted by Donny et al., (2018) which formulates the hypothesis that customer value has a positive and significant effect on customer loyalty. When customers feel that they will benefit from a product or service, customers will make purchasing decisions. Therefore, it is very important to understand the relationship between customer loyalty and customer value and distinguish its nature to apply it wisely in business.

Customer Value Has A Positive And Significant Effect On Customer Satisfaction

In this case, all components of customer value in this variable relationship are significant to customer satisfaction, indicators such as emotional value, social value, quality/performance value, and price/value for money can have a significant impact on bank customer satisfaction:

1. Emotional Value: A statement that customers are attracted by the features of the products and services offered by Islamic banks so that customers feel an emotional connection with the bank, such as trust, personalized service, tend to be more satisfied with the bank.

2. Social Value: A statement that the services provided by Islamic banks are in accordance with customer expectations. Banks that provide social value, for example by contributing to communities or neighborhoods with disabilities, can not only increase customer satisfaction but also build a positive reputation in the eyes of society. This creates a deeper and more meaningful relationship between the bank and the customer, which in turn can contribute to loyalty and long-term growth.

3. Quality / Performance Value: A statement that the quality of bank products and services provides benefits in accordance with customer needs, when customers get a good experience and customer expectations match what is offered by Islamic banks in the use of products and services will provide greater satisfaction to customers.

4. Price / Value for Money: Customers tend to be satisfied if they feel the products and services they receive are in accordance with what has been paid. Banks must continue to maintain customer trust, Islamic banks can provide a good balance between price, cost, and value perceived by customers, understanding and meeting customer expectations is the key to building positive and long-term relationships with customers.

Customer Value Has A Positive And Significant Effect On Loyalty Through Customer Satisfaction

This study proves that if satisfaction can act as a mediating variable, indicators such as emotional value, social value, quality/performance value, and price/value for money affect bank customer loyalty through increasing customer satisfaction.

1. Emotional Value: Customers who feel emotionally connected to the bank, for example due to friendly service, high trust, or other positive experiences, tend to feel more satisfied. This trust and emotional satisfaction can strengthen the bond between the customer and the bank, encouraging them to remain loyal.

2. Social Value: Banks that provide social value, such as support for the community or the environment, can increase the satisfaction of customers who care about these things. Customers who feel that their bank supports their values will tend to be more loyal.

3. Quality/Performance Value: Good quality, efficient and reliable products and services increase customer satisfaction. Customers who are satisfied with their experience in using the bank's products and services will tend to be more loyal because they feel well supported by the bank.

4. Price/Value for Money: Customers who feel that they are getting good value for money will be more satisfied. This perception can help in maintaining customer loyalty, as they feel that their investment in the bank is well rewarded.

By improving customer satisfaction through these aspects, banks can strengthen their customer loyalty. Customers who are satisfied with their experience will likely choose to continue using the bank's services and even recommend it to others, thus supporting long-term growth in terms of loyalty and market share of the bank. This is in line with research conducted by Ishaq et al., (2014) which states that customer value has a positive and significant effect on loyalty through satisfaction. The conclusion in the study is that customer value is one of the determinants of satisfaction and loyalty. Based on the statistical results obtained, customer satisfaction is able to mediate the effect of customer value on brand loyalty. The better customer value and satisfaction will increase brand loyalty directly or indirectly. This conclusion leads to a relationship between value for customers and customer satisfaction and customer loyalty. If the customer assesses that the product or service is able to provide added value to the customer, the customer will be satisfied with the service or product offered. The mediating variable in this study is customer satisfaction, which means that it has the main key in increasing brand loyalty.

Customer Satisfaction has a positive and significant effect on Customer Loyalty

In this case all components of customer satisfaction in this variable relationship are significant to customer loyalty, the results of hypothesis testing prove that customer satisfaction has a positive and significant effect on customer loyalty. Higher customer satisfaction will increase loyalty. Expectation conformity, emotional, and the right decision are indicators that have a significant influence on customer loyalty. Customer satisfaction is related to the situation where the needs, wants and expectations of customers can be met through the products offered. Customers are satisfied and have loyalty if Islamic Banks can always meet customer expectations, create emotions, and make the right decisions in choosing products.

Bank Syariah yang menawarkan produk sesuai dengan harapan nasabah akan affect customer loyalty. According to expectations is the customer's estimate or belief about what will be received when the customer buys or consumes a product or service. Consumer expectations of a good or service have been formed before consumers buy the goods or services. When the purchase process is carried out, consumers expect that the goods or services they receive are in accordance with their expectations, desires and beliefs. Satisfied consumers will have user loyalty, priority use, interest in other products, references, and are not easily switched.

Islamic banks that can create emotional feelings for customers cause customers to feel satisfied and proud so that they affect loyalty. Emotional is a psychological feeling that arises from the purchase or utilization of a bank product or service. Customers after making a purchase will give a positive or negative assessment. This assessment is related to his psychological condition so that a mood will arise which will affect his willingness to make repeat purchases or not. Customers who have good emotions will feel proud, happy, comfortable and have confidence in using bank products and services. Satisfied customers will affect user loyalty, priority use, interest in other products, references, and are not easily switched.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results and discussion of the research, the researcher can conclude the following:

1.   This study proves that the marketing mix has no effect on customer loyalty. Marketing mix that is not in accordance with customer preferences and needs will not be effective in building loyalty. If the product, price, process, service, promotion, or distribution do not meet the expectations or value sought by customers, then these marketing efforts are unlikely to be successful.

2.   This study proves that the marketing mix has a positive and significant effect on customer satisfaction. Each element of the marketing mix, namely product, price, promotion, process, place, people / customer service, all of these elements have a positive influence on customer satisfaction, so Islamic banks must pay attention and manage each element properly to achieve a high level of customer satisfaction.

3.   This study proves that the marketing mix has a positive and significant effect on loyalty through customer satisfaction. satisfaction is created by good marketing mix management. Islamic banks need to ensure that all elements of the marketing mix are managed properly for customer satisfaction. In increasing loyalty, companies must prioritize efforts to increase customer satisfaction through relevant marketing mix elements.

4.   This study proves that perceived brand image has a positive and significant effect on customer loyalty. Islamic banks must focus on the sharia branding they have built to strengthen customer loyalty. This includes fulfilling compliance with Sharia principles, product quality, building a good reputation, and creating positive associations.

5.   This study proves that percieved brand image has a positive and significant effect on customer satisfaction. indicators of strength, uniqueness, ability to remember, and reputation, can increase customer satisfaction, the branding has met expectations and provided a positive experience for customers.

6.   This study proves that percieved brand image has a positive and significant effect on loyalty through customer satisfaction. Indicators consisting of strength, uniqueness, ability to remember, and reputation. A strong and positive image tends to form high expectations about the quality of the product or service. When the product or service meets or exceeds these expectations, the customer is satisfied. Customers who are satisfied with products or services tend to continue to use these products and services, which contributes to loyalty.

7.   This study proves that customer value has a positive and significant effect on customer loyalty. Indicators consisting of emotional value, social value, quality value, and value of money are indicators that have a significant effect on customer loyalty.

8.   This study proves that customer value has a positive and significant effect on customer satisfaction. Indicators consisting of emotional value, social value, quality value, and value of money are indicators that have a meaningful effect on customer satisfaction, Customers who are satisfied with the value they receive are more likely to continue using the product or service.

9.   This study proves that customer value has a positive and significant effect on loyalty through customer satisfaction. Indicators consisting of emotional value, social value, quality value, and value of money are indicators that have a meaningful influence on loyalty through customer satisfaction, Customers who feel the high value of a product or service tend to recommend the company to others, which also strengthens loyalty.

10.   This study proves that customer satisfaction has a positive and significant effect on customer loyalty. Higher satisfaction will increase loyalty, emotional expectation conformity, and the right decision is an indicator that has a meaningful influence on customer loyalty.

Suggestion

Based on the research results that have been presented, here are some suggestions for further research:

1. The lowest indicator value of the marketing mix variable (X1) is the X1.2 indicator, as the statement of the indicator is that there are no additional fees charged to customers in carrying out transactions, this includes the high transaction costs charged to customers when making interbank transactions, it is hoped that Islamic banks can consider this so that customers do not feel burdened by these transaction costs.

2. The lowest indicator value of the perceived brand image (X2) variable is the X2.3 indicator, as the statement of the indicator is that Islamic banks have a variety of products and services known by customers. Islamic banks need to conduct a thorough and effective socialization of the various variations of products and services offered to customers. By conducting thorough and effective socialization, Islamic banks can ensure that customers have a good understanding of the products and services they offer so that it will affect satisfaction and loyalty.

3. The lowest indicator value of the customer value variable (X3) is in indicator X3.1 as the statement of the indicator is that I am very interested in the features of the products and services offered by Islamic tires. This can be a study material by Islamic banks to pay more attention to their services in terms of delivering the features of the service products they offer because customers who feel emotionally connected to the bank tend to be more loyal.

4. The lowest indicator value of the customer satisfaction variable (Z) is in indicator Z.2 as the statement of the indicator is that I feel satisfied and proud to be a customer of an Islamic bank, this can be a thought for the bank to actively seek and respond to feedback from customers. By understanding their needs and expectations, banks can continuously improve processes and services to further satisfy customers.

5. The lowest indicator value of the customer loyalty variable (Y) is in indicator Y.3 as the statement of the indicator is that I am interested in using other products from Islamic banks. Customers who do not understand the various products and product advantages of Islamic banks will certainly not be interested in using other products, it is hoped that Islamic banks will educate effectively and proactively to customers and the public, in order to increase their loyalty to banks and build long-term relationships based on customer understanding and trust. In addition, Islamic banks can also implement attractive loyalty programs for customers, such as reward points or special discounts for loyal customers.

REFERENCES

Alafeef, M. (2020). The influence of service marketing mix on customer loyalty towards Islamic Banks: evidence from Jordan. International Journal of Academic Research in Accounting, Finance and Management Sciences, 10(3), 239-255.

Amang, B., Putra, P., Modding, B., Hasan, S. (2023). The Influence of Marketing Mix, Service Quality, and Company Image on Customer Satisfaction and Loyalty in Private Banks in Parepare City. Journal for ReAttach Therapy and Developmental Diversities, 6(1), 493-506.

Ardani, N. N. (2021). Effect of marketing mix and service quality on customer satisfaction and loyalty (A study on PT. Mutiara Cemerlang Utama Bali). Journal of Applied Sciences in Travel and Hospitality, 4(2), 77–84. https://doi.org/10.31940/jasth.v4i2.77-84

Aseandi, R. (2020). Pengaruh Brand Image Terhadap Kepuasan Nasabah Pada PT. Pegadaian Syariah Cab. Meureudu Aceh. Wahana Inovasi: Jurnal Penelitian dan Pengabdian Masyarakat UISU, 9(1), 48-63.

Aseandi, R. (2020). Pengaruh Brand Image Terhadap Kepuasan Nasabah Pada PT. Pegadaian Syariah Cab. Meureudu Aceh. Wahana Inovasi: Jurnal Penelitian dan Pengabdian Masyarakat UISU, 9(1), 48-63.

Cussoy, C., Puspita, I, P., Hariyanto, A. (2020). Analysis of The Effect of Accessibility of and Securty on Customer Satisfaction and Customer Loyalty Klik BCA. Journal Management & Business. Vol 4, No 3.

Ehsan, M. (2021). Pengaruh Strategi Pemasaran Dan Kualitas Pelayanan Terhadap Loyalitas Nasabah Melalui Kepercayaan Sebagai Variabel Intervening (Studi Kasus Pada BPRS Mitra Mentari Sejahtera Ponorogo) (Doctoral dissertation, IAIN PONOROGO).

Gojali, D., Mahpudin, M., & Ramdan, D. M. (2020). Pengaruh Bauran Pemasaran Terhadap Loyalitas Nasabah Bank Bjb Syariah Tasikmalaya. Antaradhin: Jurnal Ekonomi Syariah Kontemporer, 1(1), 1-6.

Hanafi, S., (2023). Analisis Pengaruh Digitalisasi Melalui Self Service Banking Technology Terhadap Tingkat Literasi Keuangan Syari'ah Masyarakat Pedesaan (Studi Kasus Masyarakat Desa Baleraksa Kecamatan Karangmoncol Kabupaten Purbalingga).

Hendrawan, A., Fauzi, A., & Sembiring, B. K. F. (2021). Effect of Service Quality and Company Image on Customer Loyalty with Satisfaction Customers as Intervening Variables (Case Study of Brilink Agent PT Bank Rakyat Indonesia (Persero) TBK. Medan Region Office). International Journal of Research and Review, 8(8), 196-202.

Hendrawan, A., Fauzi, A., Fawzeea, B, K. (2021). Effect of Service Quality and Company Image on Customer Loyalty with Satisfaction Customers as Intervening Variables (Case Study of Brilink Agent PT Bank Rakyat Indonesia (Persero) TBK. Medan Region Office). International Journal of Research and Review. Vol 8, Issue 8.

Ismulyaty, S., Nurmaini., Roni, M. (2022). Pengaruh Kualitas Layanan Dan Kepuasan Pengguna Internet Banking Terhadap Loyalitas Nasabah Bank Syariah Indonesia (BSI Kalirejo). Jurnal Nisbah Vol.8 No.1 Pp 66.

Latief, F., Semmaila, B., & Arfah, A. (2022). The Influence of Brand Image and Product Quality on Musical Instrument Purchase Decisions. Point of View Research Management, 3(2), 121-133.

Ma'azah, N., & Prasetyo, A. (2023). Brand Image Melalui Customer Satisfaction Sebagai Variabel Intervening Terhadap Customer Loyalty Pada Produk Skincare Safi Indonesia. Airlangga Journal of Innovation Management, 4(2), 219–228.

Mesak, H, I., Bari, A., T., Ellis, T, S. (2020). Optimal dynamic marketing-mix policies for frequently purchased products and services versus consumer durable goods : A generalized analytic approach. European Journal of Operational Research. 764-777.

Munica, V. (2023). Pengaruh Customer Experience, Customer Knowledge, Dan Customer Value Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada Bank Muamalat Kcp Salatiga).

Novia, M. A., Semmaila, B., & Imaduddin, I. (2020). Pengaruh kualitas Layanan Dan Kualitas Produk Terhadap Kepuasan Pelanggan. Tata Kelola, 7(2), 201-212.

Nuni, N., Nurhayati, A. (2019). Pengaruh kualitas pelayanan dann nilai pelanggan terhadap kepuasan pelanggan. Jurnal Ekonomi dan Bisnis 6:2,1-5.

Nur, Y. (2023). Pengaruh Citra Bank, Aksesibilitas, dan Customer Relationship Management terhadap Kepuasan dan Loyalitas Nasabah pada Bank Syariah di Kota Makassar. Disertasi.

Nurhaeda, Z., Azzahra, Q., Ramlawati, R., Suriyanti, S., & Mahfudnurnajamuddin, M. (2023). Analisis Penerapan Kinerja Perbankan Menggunakan Balanced Scorecard. Economics and Digital Business Review, 4(1), 501-514.

Ramadhani, M., & Nurhadi, N. (2022). Pengaruh Citra Merek, Kepuasan Konsumen Dan Kepercayaan Terhadap Loyalitas Pelanggan Air Mineral Merek Aqua. In Forbiswira Forum Bisnis Dan Kewirausahaan-Sinta 4 (Vol. 11, No. 2, pp. 200-214).

Riyadi, S. (2021). The effects of image, brand and quality on customer loyalty of sharia banking. The Journal of Asian Finance, Economics and Business, 8(3), 1315-1325.

Rompas, J. J., Mananeke, L., & Worang, F. G. (2020). Customer Relationship Management dan Customer Value Pengaruhnya Terhadap Kepuasan Nasabah Serta Implikasinya Terhadap Loyalitas Nasabah Pada Nasabah Kredit Komersil PT. Bank Sulutgo Kantor Cabang Utama Manado. JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi)., 7(2).

Salam, A & Habibah, M. (2021). Pengaruh Etika Bisnis Islam dan Bauran Pemasaran terhadap Loyalitas Nasabah dengan Keputusan Menjadi Nasabah Sebagai Variabel Intervening (Studi pada BPD Jateng Syariah, BRI Syariah dan Bank Muamalat) di Kota Semarang. BISNIS : Jurnal Bisnis dan Manajemen Islam. 9. 33.

Sari, R. J., & Aprianti, I. (2020). Pengaruh Kualitas Layanan dan Kepercayaan Terhadap Keputusan Loyalitas Nasabah. JEMPER (Jurnal Ekonomi Manajemen Perbankan), 2(2), 77-84.

Sari, W., & Wening, N. (2022). Analisis Kinerja Pelayanan, Kepuasan Nasabah Terhadap Loyalitas Nasabah BRI Kangean. Jurnal Manajemen Sosial Ekonomi (DINAMIKA), 2(2), 11-19.

Sudana, N. M. A. D., & Setiawan, P. Y. (2021). The Role Of Customer Satisfaction In Mediating The Effect Of Brand Image And Perceived Quality On Brand Loyalty: A Study On Bata Brand Consumers In Denpasar. Russian Journal of Agricultural and Socio-Economic Sciences, 115(7), 43–54.

Syahputra, M. A. (2019). Strategi pemasaran dalam upaya meningkatkan jumlah nasabah pembiayaan pada PT. BPRS Gebu Prima Medan (Doctoral dissertation, Universitas Islam Negeri Sumatera Utara).

Utami, L. T. (2018). Pengaruh Marketing Mix Terhadap Loyalitas Nasabah Bprs Sukowati Sragen Cabang Boyolali Dengan Kepuasan Sebagai Variabel Intervening (Doctoral Dissertation, Iain Salatiga).

Wijayanti, R. (2020). Pengaruh Customer Value dan Sharia Compliance terhadap Loyalitas melalui Kepuasan Nasabah Sebagai Variabel Intervening (Studi Kasus Pada Nasabah BRI Syariah KC Semarang).

Yani, A., Arfah, A., & Semmaila, B. (2022). Pengaruh Harga dan Promosi Terhadap Kepuasan Pelanggan Hotel. YUME: Journal of Management, 5(2), 531-544.