The Influence of Corporate Image and Service Quality on Customer Loyalty Mediated by Customer Satisfaction at Bank ACEH Syariah Head Office of Banda Aceh City

Ihsan, Muhammad Adam, Mukhlis*

Management Department, UniversitasSyiah Kuala

ABSTRACT: This research aims to examine the corporate image and service quality (servqual) effect on customer loyalty mediated by customer satisfaction at the Bank Aceh Syariah (BAS) Banda Aceh Head Office, in Banda Aceh City.Thisstudy was conducted at the BAS Banda Aceh Head Office. The population was thecustomersin Banda Aceh. The sample used was 198 people. The result concludes that in BAS Banda Aceh Head Office the Corporate image affects loyalty, Servqual affects loyalty, Corporate image affects satisfaction, Servqual affects satisfaction, Satisfaction affects loyalty, Corporate image affects loyalty mediated by satisfaction, and Servqual affects loyalty mediated by satisfaction. The findings also show that the function of satisfaction in this model is as a partial mediator in predicting corporate image and servqual to affect loyalty. So these findings imply that the model of increasing loyalty at the BAS Banda Aceh head office is a function of improving corporate image and increasing servqual so that it has an impact on increasing satisfaction.

Keywords: Corporate Image, Service Quality, Loyalty Satisfaction

## I.	Introduction

The sharia banking industry continues to experience rapid development, the proof of which is the market share growth rate as of September 2021 of 6.52%(OJK, 2021). The growth of Islamic banks in Indonesia continues to experience positive growth. Based on the 2018 Sharia Banking Transformation Study, the inhibition of the accelerated growth of Islamic banks occurred due to the absence of significant differentiation in the business model, quality and quantity of resources, as well as the low literacy and inclusion scale. The existence of these phenomena is used as a reference for business actors in the banking industry sharia to carry out the right competitive strategy to get customers.The most important thing to create a good strategy among Islamic banking companies is to improve quality performance so that customers are encouraged to save in Islamic banks. The performance of a company cannot be separated from the aspects of corporate image and service quality (servqual). In this case, the banking industry needs to pay attention to this matter consistently and continuously to make improvements that can maintain its customers or attract the interest of new customers.

In the province of Aceh, Islamic banking is an absolute thing. After the issuance of Qanun Aceh (Aceh Province Regulation) Number 11 of 2018 regarding Islamic Financial Institutions (LKS), financial transactions in Aceh are required to use sharia principles. With the issuance of the Aceh Qanun, it means that there are no more transactions with conventional banks. This makes one of the banks in Aceh which is owned by the local government, namely Bank Aceh Syariah(BAS) strive to increase the satisfaction and loyalty of its customers.Bank Aceh (name when it was still a conventional bank type) began to write a new history as a result of the Extraordinary General Meeting of Shareholders (EGMS) which was held on 25 May 2015. At this conference, Bank Aceh converted its operations from the conventional method to a more detailed Sharia method. Since the day of determination, the conversion procedure is determined by the Bank Aceh conversion team and monitored by the Financial Services Authority (OJK). Bank Aceh finally obtained a conversion implementation permit from the Central OJK Committee to change business activities from conventional methods to all Sharia methods, then went through various steps and approval procedures required from OJK. The conversion license is determined based on the laws and regulations of the OJK Representative Council number KEP44/D. 03/2016 dated 1 September 2016 related to the issuance of licenses for the transition of business activities

from conventional commercial banks to sharia commercial banks. On September 19, 2016, changes to the operating system were carried out simultaneously in all BankAceh branch networks. Since that day, Bank Aceh has been able to serve all customers and the general public through pure sharia mode based on PBI Provisions Number 11/15/PBI/2009.

BAS always pays attention to the needs of its customers to maintain customer loyalty in transactions. According to Schiffman, (2015) argues that loyalty is a customer who is really satisfied and continues to buy. When the buying experience felt by the customer meets the customer's expectations, the customer will be loyal to an item or that given by the company. This will have an impact on customer recommendations to other people, which can lead to benefits for the service/product provider company. The aspect that greatly influences customer loyalty is the customer or customer satisfaction.According to Kotler, (2015), the comparison between the consumer's feelings of pleasure and displeasure due to the perception of the product to what the consumer expects is called satisfaction. If the goods or services that are distributed are not sufficient for what the customer expects, then satisfaction will not be found by the consumer. However, if the goods or services distributed can meet customer expectations, then the customer tends to be satisfied.Supporting factors to make customers loyal is the company's image. Abd-El-Salam et al in (Cholisati et al., 2019), suggest that corporate image is a general impression that remains in the hearts of customers as a result of a collection of impressions, ideas, behavior, and knowledge of the company stored in memory. This impression then turns into a positive or negative image in line with the impression and experience of consumers in the company. Both positive and negative will then be recalled when the company name is heard or brought to the consumer's mind or the consumer's memory.This shows that BAS prepares, innovates, and utilizes its dynamic marketing capabilities to adapt to market dynamics and to meet customer needs. One of the capabilities needed is to provide the best quality service for its customers.(Zeithaml, 2013) argues that servqual is the dominant element in customer evaluation, where the service provided is a mixture of physical products (eg, IT services, mobile services), servqual is also a major factor in determining customer satisfaction. Consumers can evaluate servqual based on their view of the technical results shared, the process by which the findings were delivered, and the quality of the physical environment in which the service is provided.

BAS's competitive resilience is vulnerable due to the presence of Bank Syariah Indonesia in Aceh, which has a monopoly on all conventional banks such as BRI, BNI, and Mandiri. The three banks turned into Bank Syariah Indonesia. The implementation of regional regulations in Aceh or Qanun Aceh Number 11 of 2018 concerning Islamic Financial Institutions has resulted in the transfer of conventional bank businesses in Aceh to PT Bank Syariah Indonesia Tbk. This can be a separate threat to BAS. Where BAS must be able to maintain its existence as a sharia bank in Aceh.Customer decisions in using Islamic banking services can be based on various aspects and other factors, both internal and external. Realizing that there is still uncertain information and data regarding aspects that influence BAS's customer loyalty.

II. Literature

Customer Loyalty

(Utami, 2015) says customer loyalty can give rise to competitive advantages, and increase market share and profits over a long period. In addition, loyalty can reduce marketing costs, including promotion costs. Therefore, companies not only have to cultivate a better marketing strategy but also have to maintain attachment over a long period to realize customer loyalty.Tabrani et al., (2018)have classified customer loyalty divided into two senses, namely action loyalty and attitudinal loyalty. Loyalty according to behavior refers to consumer actions in making purchases because they like certain brands or like the services provided, while loyalty according to behavior describes the emotional and psychological desires of consumers in repurchasing and suggesting it to others.

Parameters of customer loyalty according to Griffin in(Utami, 2015)is:
1. Re-purchase: consumers reuse Islamic bank products.
2. Buying between product lines and services: customers multiply using goods or other services distributed by Islamic banks.
3. Refer to others: Customers share recommendations related to Islamic bank products with others.
4. Immunity against Competitors: Customers object to receiving various other bank products.
5. Willingness to accept low or high interest

In this study, customer loyalty will more often be called just loyalty.

Customer Satisfaction

According toKotler (2015), the comparison between the consumer's feelings of pleasure and displeasure due to the perception of the product to what the consumer expects is called satisfaction. If the goods or services distributed are not sufficient for what the customer expects, then there will be no satisfaction that will be felt by the consumer.

However, if the goods or services distributed can meet the desires of consumers, consumers tend to be satisfied. The driving force for a customer to reuse an item or service is satisfaction. Conversely, if a customer is dissatisfied with an item or service, the customer is unable to make another purchase of that item or service(Sangadji, EM, 2013).Leninkumar, (2017)states that there are several indicators to measure customer satisfaction, which consist of:

1. Application services are as needed
2. The application service is as expected
3. The choice to use this application is a wise decision.
4. The usability of the application is effective and efficient
5. Overall, the service in the application is very good.

In this study, customer satisfaction will more often be called just satisfaction.

Corporate Image

According to Agung et al., (2019), corporate image is created of various kinds. A good impression that can add to the company's image is a brilliant company history or life, financial excellence obtained, export excellence, reputation as the originator of employment at a high total, willingness to develop social responsibility, consistency to conduct research, etc.According to Fajarwati, (2019)that the character and characteristics of the company are referred to as a corporate image. Companies have their way of influencing consumers and growing the company's image in the minds of consumers.According toSutojo, (2013)that consumer perceptions of corporate identity are considered as corporate image. Corporate image is a customer's picture of the company related to the impressions and feelings that consumers feel towards the company. So that, consumers will growthe love for the company. Shirley Harrison in (Agung et al., 2019)explained that there are several indicators in understanding the value of the corporate image, namely:

1. Personality. The character of a company that can be relied upon and has a social responsibility.
2. Reputation (Reputation). Reputation is whatever the company has dedicated to customers, where reputation is formed when customers have their own or other people's understanding of the company's transaction security performance.
3. Value (Value). The values that belong to a company through other meanings for security received by customers, servqual, the best products, and many other values given by the company to form a good corporate image
4. Corporate Identity. Elements that provide relief in introducing customers to the company through symbols, colors, and mottos.

Service Quality

Service accordingto Cashmere, (2017)is everything that is done by individuals and organizations in distributing satisfaction to customers, between employees, and leaders. Rusydi, (2017) argues that service quality (servqual) is a company's capability to provide superior and useful services when compared to its competitors. Servqual, according to Gronroos in Harrison, (2019), is a series of activities that are implied, to occur as a result of positive interactions between companies and customers.Zeithaml, (2013)argues that servqual is the dominant element in customer evaluation, where the quality shared is a coalition through physical products (eg, IT services, mobile services), servqual is also a major factor to ensure customer satisfaction. Consumers can evaluate servqual based on their views on the technical findings that were shared, the procedures by which those findings were realized, and the quality of the physical environment in which the services are provided.Zeithaml, (2013)suggests that there are several indicators to measure servqual contained in the Servqual element, namely as follows:

1. Reliability : Promise about a delivery, Provision of services, Problem-solving, Pricing
2. Responsiveness : the length of time they had to wait for help, Answers to questions, Attention to the problem
3. Assurances : Banking, Insurance, Brokers, Medical, Legal Services
4. Empathy : Convey, Personalized service, Need to be understood, Build a relationship
5. Tangible : Physical facility, Equipment, Personnel, Communication materials

Hypothesis

The literature used formed the hypothesis for this study to be tested as follows.

H1 : Corporate image affects loyalty

H2 :Servqual affects loyalty

H3 : Corporate image affects satisfaction

H4 :Servqual affects satisfaction

H5 : Satisfaction affects loyalty

H6 : Corporate image affects loyalty mediated by satisfaction
H7 :Servqual affects loyalty mediated by satisfaction

III.   Method

This study was conducted at the BAS Banda Aceh Head Office. The population was customers from BAS in Banda Aceh City. The sample used was 198 people.Data collection consists of primary and secondary. This study used Structural Equation Modeling (SEM) thru AMOS software to analyze the data. This data analysis tool is an inferential statistical tool used for hypothesis testing.Confirmatory factor analysis (CFA) was used to test the measurement model, and then the structural model was tested, based on a measure of goodness-of-fit from the CFA result (Hair, Black, Babin, & Anderson, 2014).

IV.   Result

After the CFA test, the structural test provides the table below.

Table 1.Standardized Regression Weight

			Estimates	SE	CR	P
Consumer Satisfaction	<---	Corporate Image	0.695	0.149	2,094	0.046
Consumer Satisfaction	<---	Servqual	0.935	0.275	2,498	0.012
Consumer Loyalty	<---	Corporate Image	0.864	0.202	4,181	0.000
Consumer Loyalty	<---	Servqual	0.686	0.128	3,618	0.000
Consumer Loyalty	<---	Consumer Satisfaction	0.753	0.261	2,880	0.004

Corporate Image on Loyalty(H1 test)

The influence of corporate image on loyalty obtains an estimated value of 0.864 with a significance level of 0.001. These results reveal the corporate image affected loyalty, by seeing the significant probability value that is equal to 0.001< the significant level (α) which is determined at 0.05, and also CR is 4.181 which means > 2.0. Thus Ha1 is accepted, proving corporate image affectsloyalty at the BAS Banda Aceh Head Office.The standard error value for the influence of corporate image on loyalty is positive (0.202), meaning that if the corporate image is good, it will increase loyalty at the BAS Banda Aceh Head Office.

This finding is supported by(Darmawan, Mardikaningsih, & Hadi, 2017)found that corporate image has a significant positive effect on loyalty. Research findings of (Hassan, Shamsudin, & Ahmad, 2019)also found loyalty is influenced by corporate image. Results of other studies conducted(Gürlek, Düzgün, & Selma Meydan Uygur, 2018);(Giovanis & Tsoukatos, 2017);(Alam & Noor, 2020); and(Karyose, Astuti, & Ferdiansjah, 2017); also found that there is a significant impact between the corporate image on loyalty. The higher the company's image is perceived by consumers, causing the company's image to be embedded in the minds of consumers so that the more loyal customers will share with the company. So it can be concluded that corporate image influences consumer loyalty.

Servqual on Loyalty(H2 test)

The servqualrole inloyalty obtains an estimated value of 0.686 with a significance level of 0.001. These results figure that Servqual affected loyalty, by seeing the significant probability value that is equal to 0.001 < the significant level (α) which is determined at 0.05, and also its CR is 3.681 which means > 2.0. Thus Ha2 is accepted, provingservqualaffectsloyalty at the BAS Banda Aceh Head Office.The standard error value for the servqualrole inloyalty is positive (0.128), describing if the quality of service provided by the bank to customers is good, it will increase loyalty at the BAS Banda Aceh Head Office.

These results are supported by (Darmawan et al., 2017)obtaining servqual has a significant positive effect on loyalty. Research resultLiu et al., (2017)also found the results of servqual affect loyalty.The results of other studies conducted byHassan et al., (2019);Giovanis & Tsoukatos, (2017);Gandhi, Sachdeva, & Gupta, (2019);Famiyeh, Asante-Darko, & Kwarteng, (2018), and(Alam & Noor, 2020)in their research they also found that there was a significant impact between servqual on loyalty. The higher the quality of service perceived by consumers, the higher the loyalty that will be given by consumers to the company. In this way, it can be concluded that servqual influences loyalty.

Corporate Image on Satisfaction(H3 test)

The influence of corporate image on satisfaction obtains an estimated value of 0.695 with a significance level of 0.046. These results reveal the corporate image affected satisfaction, by seeing the significant probability value that is equal to 0.046< the significant level (α) which is determined at 0.05, and also CR is 2.094 which means > 2.0. Thus Ha3 is accepted, proving corporate image affectssatisfaction at the BAS Banda Aceh Head Office.The standard error value for the influence of corporate image on satisfaction is positive (0.149), indicating if the corporate image is good, it will increase satisfaction at the BAS Banda Aceh Head Office.

This finding is supported by(Darmawan et al., 2017)corporate image has a significant positive effect on satisfaction. The research result of Hassan et al., (2019), also states that corporate image has a positive and significant influence on satisfaction.Further research findings are carried outGiovanis & Tsoukatos, (2017);Coutinho, Vieira, Mattoso, Troccoli, & Renni, (2019); andKaryose et al., (2017)also suggest that there is a significant influence of corporate image on satisfaction. The stronger the company's image that is embedded in the minds of consumers, the stronger the satisfaction felt by consumers. So it can be concluded that corporate image influences satisfaction.

Servqual on Satisfaction(H4 test)

The servqualrole insatisfaction obtains an estimated value of 0.935 with a significance level of 0.012. These results describe the servqual affected satisfaction, by seeing the significant probability value that is equal to 0.012 < the significant level (α) which is determined at 0.05 and its CR is 2.498 which means > 2.0. Thus Ha4 is accepted, provingservqualaffectssatisfaction at the BAS Banda Aceh Head Office.The standard error value for the servqualrole insatisfaction is positive (0.275), explaining if the quality of service provided by the bank to customers is good, it will increase satisfaction at the BAS Banda Aceh Head Office.

This finding is supported by(Darmawan et al., 2017)servqual has a significant positive effect on satisfaction. The research result of Karyose et al., (2017) also states that servqual has a positive and significant influence on satisfaction.The results of other studies conducted by(Gandhi et al., 2019);(Giovanis & Tsoukatos, 2017), and (Hassan et al., 2019) also show that there is a significant influence between servqual on satisfaction. The higher the quality of service perceived by customers, the higher the satisfaction felt by customers. So it can be concluded that servqual affects satisfaction.

Satisfaction on Loyalty(H5 test)

The influence of satisfaction on loyalty obtains an estimated value of 0.753 with a significance level of 0.004. These results explain the corporate image affected loyalty, by seeing the significant probability value that is equal to 0.004 < the significant level (α) which is determined at 0.05, and also its CR is 2.880, which means > 2.0. Thus Ha5 is accepted, provingsatisfactionaffectsloyalty at the BAS Banda Aceh Head Office.The standard error value for the satisfactionrole in loyalty is positive (0.261), revealing if satisfaction increases it will increase loyalty at the BAS Banda Aceh Head Office.

This finding is supported by(Darmawan et al., 2017)satisfaction has a significant positive effect on loyalty. Research result(Famiyeh et al., 2018)also states that satisfaction can affect the loyalty given by consumers to companies.The results of other studies conducted by(Liu et al., 2017);(Hassan et al., 2019);(Giovanis & Tsoukatos, 2017);(Gandhi et al., 2019), and(Karyose et al., 2017); also show that there is a significant influence between satisfaction on loyalty. The higher the satisfaction felt by customers, the higher the loyalty that will be given by customers to the company. So it can be concluded that satisfaction affects loyalty.

Satisfaction Mediates the Corporate Image effect on Loyalty (H6 test)

Input:		Test statistic:	Std. Error:	p-value:
a	0.695	Sobel test: 2.4536396	0.21328927	0.01414186
b	0.753	Aroian test: 2.4138445	0.2168056	0.0157852
s_a	0.149	Goodman test: 2.49547011	0.20971399	0.01257904
s_b	0.261	Reset all	Calculate	

Figure 1Sobel Test of H6

From the calculation of the Sobel, provides the Sobel value is 2.453 >1.96shows a significant Sobel value, meaningthesatisfaction mediated the servqualrole inloyalty. Thus Ha6 is accepted, proving satisfaction mediates the corporate imageeffect onloyalty. This result also concludes that satisfaction acts as a partial mediator means the corporate image can affect loyalty both directly or uses satisfaction as a mediator.This finding is supported byGürlek et

al., (2018), indicating that corporate image has a significant positive effect on loyalty. The results of other studies conducted by Giovanis & Tsoukatos, (2017) also state that corporate image has a positive and significant influence on satisfaction.

This findingis supported by Hassan et al., (2019)in his research found that corporate image and servqual have a significant effect on loyalty through satisfaction. Research conducted byKaryose et al., (2017)also suggests that satisfaction mediates the corporate image role inservqual on loyalty. So that it can be concluded that satisfaction mediates the corporate image role inloyalty.

Satisfaction Mediates theServqualeffect on Loyalty (H7 test)

Input:		Test statistic:		Std. Error:	p-value:
a	0.935	Sobel test:	2.19981597	0.32005177	0.02781995
b	0.753	Aroian test:	2.14650129	0.3280012	0.03183301
s_a	0.275	Goodman test:	2.25731147	0.3118998	0.02398862
s_b	0.261	Reset all		Calculate	

Figure 2Sobel Test of H7

From the calculation of the Sobel, provides the Sobel value is 2.199 >1.96shows a significant Sobel value, meaningthesatisfaction mediated the servqualrole inloyalty. Thus Ha7 is accepted, proving that satisfaction mediates the servqualeffect onloyalty. This result also concludes that satisfaction acts as a partial mediator means servqual can affect loyalty both directly or uses satisfaction as a mediator.This finding is supported byGandhi et al., (2019)found that servqual has a significant positive effect on loyalty. The research resultofLiuet al., (2017)also shows that servqual affects loyalty. Karyose et al., (2017)also state that servqual has a positive and significant impact on satisfaction. According to Hassan et al., (2019)in his research found that corporate image andservqual have a significant effect on loyalty through satisfaction. Research conducted byKaryose et al., (2017)also suggests that satisfaction mediates the relationship between corporate image and servqual on loyalty. In this way, it concludes that satisfaction mediates the servqualrole inloyalty

V. Conclusion

The result concludes that in BAS Banda Aceh Head Office the Corporate image affects loyalty, Servqual affects loyalty, Corporate image affects satisfaction, Servqual affects satisfaction, Satisfaction affects loyalty, Corporate image affects loyalty mediated by satisfaction, and Servqual affects loyalty mediated by satisfaction.The findings also show that the function of satisfaction in this model is as a partial mediator in predicting corporate image and servqual to affect loyalty. So these findings imply that the model of increasing loyalty at the BAS Banda Aceh head office is a function of improving corporate image and increasing servqual so that it has an impact on increasing satisfaction. These findings are in the form of premises and can be used as a theory to explain loyalty. These findings can also be developed by a further study using other variables that can influence loyalty, and also with objects in different industries. The limitations of this study are in the model and subject.Management practitioners can also take advantage of the model tested in this study, especially for BAS Banda Aceh head office by using it as a basis for future planning and strategy development to increase consumer loyalty.By developing a strategic and policy framework related to corporate image, servqual, and customer satisfaction, the target of creating high customer loyalty can certainly be achieved.

References

[1.] Agung, A., Gede, N., & Darmiyanti, N. L. (2019). The Role of Corporate Image in Mediating the Effect of Service Quality on Buying Decision for a Retail Outlet in Bali. *Expert Journal of Marketing*, 7(1), 20–30.

[2.] Alam, M. M. D., & Noor, N. A. M. (2020). The Relationship Between Service Quality, Corporate Image, and Customer Loyalty of Generation Y: An Application of S-O-R Paradigm in the Context of Superstores in Bangladesh. *Nor Azila Mohd Noor*, 10(2). https://doi.org/https://doi.org/10.1177/2158244020924405

[3.] Cholisati, N., Maesaroh, E. S., Rohman, F., & Puspaningrum, A. (2019). The role of customer satisfaction on the effect of service quality and corporate image on customer loyalty. *Management and Economics Journal*, 3(3), 255–264. https://doi.org/10.18860/mec-j.v3i3.7472

[4.] Coutinho, E. D., Vieira, P. R. da C., Mattoso, C. L. de Q., Troccoli, I. R., & Renni, M. J. P. (2019). Influence of service quality and corporate image on the satisfaction of patients with Brazil's National Cancer Institute. *International Journal of Pharmaceutical and Healthcare Marketing*, 13(4), 447–468. https://doi.org/10.1108/IJPHM-

07-2018-0036

[5.] Darmawan, D., Mardikaningsih, R., & Hadi, S. (2017). The Effect of Service Quality, Customer Satisfaction and Corporate Image on Customer Loyalty in the banking sector in Indonesia. *IOSR Journal of Business and Management (IOSR-JBM)*, *19*(11), 46–51. https://doi.org/10.9790/487X-1911064651

[6.] Fajarwati, I. (2019). *Pengaruh Kualitas Layanan dan Citra Perusahaan Terhadap Loyalitas Melalui Kepuasan Nasabah BRI Cabang Bekasi*. Sekolah Tinggi Ilmu Ekonomi Indonesia (STEI).

[7.] Famiyeh, S., Asante-Darko, D., & Kwarteng, A. (2018). Service quality, customer satisfaction, and loyalty in the banking sector: The moderating role of organizational culture. *International Journal of Quality and Reliability Management*, *35*(8), 1546–1567. https://doi.org/10.1108/IJQRM-01-2017-0008

[8.] Gandhi, S. K., Sachdeva, A., & Gupta, A. (2019). Impact of service quality on satisfaction and loyalty at manufacturer-distributor dyad: Insights from Indian SMEs. *Journal of Advances in Management Research*, *16*(1), 91–122. https://doi.org/10.1108/JAMR-12-2017-0120

[9.] Giovanis, A., & Tsoukatos, E. (2017). An integrated model of the effects of service evaluation, corporate image, and switching barriers on customer loyalty. *Journal of Transnational Management*, *22*(1), 4–24. https://doi.org/10.1080/15475778.2017.1274612

[10.] Gürlek, M., Düzgün, E., & Selma Meydan Uygur. (2018). How does corporate social responsibility create customer loyalty? The role of corporate image. *The Eletronic Library*, *34*(1), 1–5. https://doi.org/https://doi.org/10.1108/SRJ-10-2016-0177

[11.] Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis* (7th ed.). United States of America: Pearson Education Limited.

[12.] Harrison, S. (2019). *Marketers Guide To Public Relations*. New York: JohnWilly and Son.

[13.] Hassan, S., Shamsudin, M., & Ahmad, R. (2019). Mediating Effect of Corporate Image and Students' Satisfaction on the Relationship Between Service Quality and Students' Loyalty in TVET HLIs. *Asian Academy of Management Journal*. https://doi.org/DOI:10.21315/AAMJ2019.24.S1.7

[14.] Karyose, H., Astuti, W., & Ferdiansjah, A. (2017). Customer Loyalty: The Effect of Service Quality, Corporate Image, Customer Relationship Marketing and Customer Satisfaction as Intervening Variable-An Empirical Analysis of Bank Customers in Malang City. *Marketing and Branding Research*, *4*(4), 336–347. https://doi.org/10.33844/mbr.2017.60334

[15.] Kasmir. (2017). *Customer Service Excellent Teori dan Praktik*. Jakarta: Raja Grafindo Persada.

[16.] Kotler, Philip & Keller, K. L. (2015). *Manajemen Pemasaran* (13th ed.). Jakarta: Erlangga.

[17.] Leninkumar, V. (2017). The Relationship between Customer Satisfaction and Customer Trust on Customer Loyalty. *International Journal of Academic Research in Business and Social Sciences*, *7*(4), 450–465. https://doi.org/10.6007/ijarbss/v7-i4/2821

[18.] Liu, W. K., Lee, Y. S., & Hung, L. M. (2017). The interrelationships among service quality, customer satisfaction, and customer loyalty: Examination of the fast-food industry. *Journal of Foodservice Business Research*, *20*(2), 146–162. https://doi.org/10.1080/15378020.2016.1201644

[19.] OJK. (2021). Snapshot Perbankan Syariah Maret 2021. Retrieved from Financial Services Authority website: https://ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Pages/Snapshot-Perbankan-Syariah-Maret-2021.aspx

[20.] Rusydi, A. (2017). *Manajemen Pemasaran*. Bandung: Alfabeta, CV.

[21.] Sangadji, E.M., & S. (2013). *Prilaku Konsumen: Pendekatan Praktis. Disertai: Himpunan Jurnal Penelitian*. Yogyakarta: ANDI.

[22.] Schiffman, L. G. & J. L. W. (2015). *Consumer Behavior* (Global Edi). Courier Kendallville: Pearson Education Limited.

[23.] Sutojo, S. (2013). *Membangun Citra Perusahaan*. Jakarta: Damar Mulia Pustaka.

[24.] Tabrani, M., Amin, M., & Nizam, A. (2018). Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships. *International Journal of Bank Marketing*, *36*(6). https://doi.org/10.1108/IJBM-03-2017-0054

[25.] Utami, S. (2015). the Influence of Customers ' Trust on Customer Loyalty. *International Journal of Economics, Commerce and Management*, *III*(7), 638–653.

[26.] Zeithaml, V. A. M. J. B. & D. D. G. (2013). *Service Marketing* (6.). Singapore: McGrawHill.