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The Effect of Brand Image, Service Quality, and Customer Value on Customer Satisfaction

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ABSTRACT

This study aims to analyze the effect of brand image, service quality, and customer value on customer satisfaction of bank Muamalat Indonesia. Where, customer satisfaction is part of the formation and to grow market share, in general, and increase the rank of Bank Muamalat in the Islamic banking industry. Multiple linear regression analysis was used to test three independent variables namely brand image, service quality, and customer value on customer satisfaction. The research data came from 150 customer respondents who saved at Bank Muamalat Indonesia Ciputat, BSD, and Cipulir branches. The results showed that the brand image variable did not significantly influence the customer satisfaction of Bank Muamalat Indonesia, while the variable service quality and customer value had a significant positive effect on customer satisfaction of Bank Muamalat Indonesia. However, a good reputation, Identical to Islamic Banks, trusted and Islamic, needs to be attached and socialized to strengthen the brand image. On the other hand, the speed of service is a factor of customer satisfaction that needs major attention, and speed of service creates a strong customer value regarding expected performance.

Keywords: Islamic Bank, Customer Value, Brand Image, Service Quality, Customer Satisfaction
JEL Classification: M31

1. INTRODUCTION

The development of Sharia Banks in Indonesia has not been encouraging, with the Sharia Bank market share of only 5.7%, and by early 2019 around 5.94%. Low market share of the overall banking market share. Based on this, research needs to be done to find out the cause of the low penetration of Islamic banks, among others it is necessary to conduct research on the factors that influence the satisfaction of consumers who can maintain and develop market share.

Meanwhile, the first Sharia Bank, Bank Muamalat Indonesia was established in 1992, until about 26 years later, based on the results of the Sharia Bank ranking in Indonesia (Infobank, 2019) showed that as a market leader, its position had been shifted by Bank Syariah Mandiri, and placed Bank Muamalat Indonesia ranked second after Bank Syariah Mandiri ranked first. The third rank is occupied by BRI Syariah, fourth by BNI Syariah, and the fifth by Mega Syariah Bank. Meanwhile, based on the service quality index, Bank Muamalat was ranked fourth (Table 1). Thus also in terms of brand, Bank Muamalat was ranked 4th, shown in the following Table 2.

As stated above, in terms of market share, Bank Muamalat Indonesia still ranks second, even though service quality and brand image are ranked 4. This is a question whether service factors and brand image do not affect sales so that even though service quality and level brand image ranked 4th compared to the others, the sales penetration is still good. On the other hand, Bank Muamalat Indonesia first stood, its image brand should be stronger than other Islamic banks, as well as in terms of experience serving.

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Table 1: Service quality index 2019

No.	Brand	Service accessibility	Service process	People	Service solution	PSQ	PSV	SQ index 2019	SQ award 2019
1.	BNI Syariah	4,1590	4,0333	4,0142	4,0769	4,0679	4,0000	4,0340	DIAMOND
2.	BRI Syariah	4,0000	3,9955	4,0543	4,0341	4,0217	4,0227	4,0222	DIAMOND
3.	BCA Syariah	4,0500	4,1000	4,2639	3,7500	4,0427	4,0000	4,0214	DIAMOND
4.	Bank Muamalat	3,8000	3,9500	3,9861	4,0000	3,9381	4,0000	3,9690	GOLDEN
5.	Bank Syariah Mandiri	3,9091	3,8677	3,8611	3,8182	3,8628	3,8182	3,8405	

Source: www.servicequality-award.com

On the other hand, previous research shows several factors that influence consumer satisfaction, as part of maintaining and developing market share. Pereira et al. (2016) shows that service quality has a significant positive effect on customer satisfaction. Dunuwille and Pathmini (2016) research results show that perceived quality, brand image, brand awareness, and brand associations are also positively related to customer satisfaction. There is a strong positive relationship between brand image and customer satisfaction.

Iqbal et al. (2017) produced research on the most important determinants of sharia customer satisfaction is competence, employee commitment, and the company's image as an Islamic bank. On the other hand, the results of research Suhartanto et al. (2018) shows that quality perception, brand image, brand awareness, and brand associations are also positively related to customer satisfaction. There is a strong positive relationship between brand image and customer satisfaction.

Janahi and Almubarak (2017) convey the results of their research that the quality of customer service has a positive impact on customer satisfaction when customers deal with Islamic banks. The results of the study are in line with recent research conducted by Ashraf, (2014) which shows that service quality directly influences customer perceptions and satisfaction in Islamic banking. The results of the study of Setyoko et al., (2015) states that Islamic marketing has a significant effect on customer satisfaction. This means that so far the Islamic marketing carried out by Bank Mualamat Indonesia has affected customer satisfaction.

Based on previous research, there are several factors/variables that influence consumer satisfaction. To determine the variables selected and used in this study, a preliminary survey was conducted to find the most important factor or variable, through the qualitative Focus Group Discussion (FGD) method with 10 (ten) customer respondents, finding that the factors or variables that influence satisfaction customers and the most mentioned are service quality, value for customers and brand image. Based on this, the variables used in this study are brand image, service quality, and value for customers, its effect on customer satisfaction.

2. LITERATURE REVIEW

Shciffman and Kanuk (2010. p. 29) say that customer satisfaction is an individual customer's perception of the performance of a product or service and its relationship with its expectations. Research shows that the level of customer satisfaction has a relationship with consumer behavior and identifies several types of consumers. Rivai (2012. p. 15) supports this view, according to him, customer satisfaction is a feeling of pleasure or disappointment from customers who come from a comparison between product performance and expectations. If the product's performance is in line with expectations, customers will certainly feel satisfied. Conversely, if product performance is not in line with expectations, customers will feel disappointed. In addition, according to him also customer satisfaction in the concept of Islamic marketing does not only appear if the product's performance is in accordance with customer expectations materially but also the product's performance must be in accordance with customer expectations spiritually. That is, the product must pay attention to the provisions of Islamic law and provide special satisfaction to customers, especially those who are Muslims.

In addition, Iqbal et al. (2017) said that the most important determinants of customer satisfaction at Islamic Banks are competence, employee commitment, and the image of the bank as a Syariah Bank. Suhartanto et al. (2018) shows that service quality, emotional ties, and religiosity in Islamic banks directly affect customer loyalty, and indirectly affect customer satisfaction. In contrast to this opinion, the results of Lone and Bhat's research (2018) show that there is no difference in the level of satisfaction in the two types of Bank (Sharia and Conventional).

According to Nyadzayo and Khajehzadeh (2016), in Yulisetiarini and Prahasta (2019), consumer satisfaction will increase if consumer perceptions of the brand image have increased. (Chao et al. [2015], in Yulisetiarini and Prahasta (2019), shows that brand image has a positive effect on service quality and customer satisfaction in the banking industry. (Rahi, [2016], in Yulisetiarini and Prahasta (2019), that customer value and brand image have a positive and significant influence on customer satisfaction, according to (Lee, (2013), in Yulisetiarini and Prahasta (2019), stating that service quality is also considered as a very complex determinant of customer satisfaction and as a measure of dimensional structure good and bad perceptions that are currently being accepted Research conducted by (Khan and Fasih. [2014], in Yulisetiarini and Prahasta [2019]) that there is a significant positive effect between service quality on customer satisfaction research conducted by (Izogo and Ogba (2015), in Yulisetiarini and Prahasta (2019), states that satisfied customers are influenced by service quality. According to Estrella-Ramón et al. (2013), in Yulisetiarini and Prahasta (2019), that customer value can strengthen the company's influence on customers which are important assets in the company. (Lee et al., 2015) in Yulisetiarini and Prahasta (2019), Islamic banking as a banking service provider must pay attention to the benefits of services to be received and used by

consumers Similar studies on customer value from (Rahi, 2016) in Yulisetiarini and Prahasta (2019), that customer value has a significant positive effect on customer satisfaction in services such as banking, telecommunications, insurance, and transportation.

2.1. Effect of Brand Image on Customer Satisfaction

According to Ali et al., (2018), brand image is related to the attitude of beliefs and preferences for a brand. Kotler and Kevin (2015), Soemirat and Ardianto (2007) define an image which is a number of beliefs, ideas, and impressions from the results of their experiences of products/services. In this case, his knowledge and experience of the existence of a Sharia Bank that carries the concept of Sharia.

Brand image (brand image) is a group of brand associations that are formed and attached to the minds of customers. Customers who are accustomed to using brands certainly tend to have consistency with the brand image (Rangkuti, 2015. p. 244). Research by Nurfadila et al. (2015) and Iqbal et al. (2014) shows that brand image influences customer satisfaction. In addition, Khaliq et al. (2014) argue that the Sharia Bank Branding Strategy must be considered to gain a competitive advantage and build a strong brand image.

Kotler and Keller (2015), Soemirat and Ardianto (2007) define brand image which is a number of beliefs, ideas, and impressions from the results of their experiences of products/services. In this case, his knowledge and experience of the existence of a Sharia Bank that carries the concept of Sharia. According to Tjiptono (2014), brand image is a description of associations and consumer confidence in certain brands. In addition, Kotler and Kevin (2016), argues that brand image explains the extrinsic nature of goods and services, as well as the consequences of brand perception caused in meeting the psychological and social needs of consumers. Brand image is a group of brand associations that are formed and attached to the minds of customers. Customers who are accustomed to using brands certainly tend to have consistency with the brand image (Rangkuti, 2015. p. 244).

Research by Nurfadila et al. (2015) and Iqbal et al. (2014) shows that brand image influences customer satisfaction. According to Adi and Basuki (2019), the brand image does not have a significant positive effect on customer satisfaction. Contrary to this opinion, brand image has a significant positive effect on customer satisfaction (Nurfadila et al., 2015). Likewise, according to Iqbal et al. (2018) that brand image has a partial influence on customer satisfaction. In addition, there is a significant and positive relationship between brand image and customer satisfaction (Rozaq and Soni, 2018), and brand image has a significant influence in building customer satisfaction (Ayuni et al., 2015). According to Iqbal et al. (2017), the determinant of customer satisfaction is the brand image on a Sharia bank.

Standart of Service Quality at Islamic Bank is called iB Service Quality, an abbreviation of Islamic Banking Service quality which is used as a marker of Islamic Banking identity in Indonesia. In addition, iB Service quality is used to reflect the quality of services and imaging for Islamic Banking in Indonesia (Rivai, 2012. p. 177).

2.2. Effect of Service Quality on Customer Satisfaction

Service quality is the overall characteristics and nature of a product or service in satisfying needs (Kotler and Keller, 2015). Service quality greatly influences creating value for customers and companies, by providing a quality experience more efficiently in order to increase the company's long-term profits. Based on the above definition, service quality is needed especially for service companies like Sharia Banks. Because the service process determines the quality of the results received by customers.

Perwangsa (2017) research results show that ethics sharia marketers, among others, have a spiritual personality (taqwa), be kind and sympathetic (shidq), apply fairly in business (al-'adl), be serving and humble (Khidmah), keep promises and do not cheat, honest and reliable (al-amanah), do not be negative (su'uzh-zhann), do not make gundah (ghibah), do not bribe (risywah) simultaneously affecting the satisfaction of customers of Bank Muamalat. Research Results Pereira et al. (2016) shows that service quality has a significant positive effect on customer satisfaction.

Janahi and Almubarak (2017) research results show that service quality has a significant effect on customer satisfaction. These results are consistent with Ashraf's research (2014) that service quality has an effect on customer satisfaction. In addition, service quality is a key driver of sharia banking customer satisfaction in Indonesia (Fauzi and Suryani, 2018). Quality of service consisting of compliance, assurance, reliability, physical evidence, empathy, and responsiveness have a partial and significant influence on customer satisfaction (Febriana, 2016).

Service quality has a significant positive effect on customer satisfaction (Adi and Basuki, 2019; Bagoes and Rachmat, 2019; Budiarti, 2018; 2019; Dawi et al., 2018; Darmawan and Ridlwan, 2018; Hidayat et al., 2017; Hilal and Djatola, 2018; Aisyah, 2018; Rozaq and Soni, 2018; Suhartanto et al., 2018; Sigit and Soliha, 2017; Pereira et al., 2016). Furthermore, the quality of Islamic banking services significantly influences customer satisfaction (Wahyuni et al., 2017). Meanwhile, based on the results of the t-test (partial), the dimensions of compliance, reliability, and tangibility significantly affect customer satisfaction, while the dimensions of assurance, empathy, and responsiveness do not significantly influence customer satisfaction (Aldila and Ibdalsyah, 2018).

According to Shanka (2015), there is a positive and significant effect between service quality on customer satisfaction which will ultimately increase the level of customer commitment to the bank. In addition, there is a strong and positive relationship between the six main dimensions of service quality (Compliance, Guarantee, Reliability, Manifestation, Empathy, and Responsiveness) to customer satisfaction (Janahi and Almubarak, 2017).

In addition, there are other factors that influence customer satisfaction as stated by Utami and Aryani (2017), namely guarantee and responsiveness, while other independent variables such as; compliance, reliability, physical evidence, empathy has no effect on customer satisfaction. In addition, responsive factors, tangibles, empathy, assurance, and reliability partially affect

customer satisfaction (Rahmawati, 2014). Tangible, reliability, responsiveness, assurance, and empathy simultaneously influence the level of customer satisfaction in Islamic banking (Yusup, 2019).

2.3. Effect of Customer Value on Customer Satisfaction

Customer value is based on the perspective of the organization's customers, taking into account what they want and believing that they get from the purchase and use of certain products (Tjiptono, 2014. p. 308). Consumer consideration regarding Sharia Banking is about the specificity and uniqueness of the banking system compared to conventional banking, according to the rules and norms outlined by Bank Indonesia on Sharia Banking (www.bi.go.id). Customer value is customer value has a significant positive effect on customer satisfaction (Iqbal et al., 2018). Iqbal et al. (2018) show that brand image and customer value influence customer satisfaction. Islamic banks without the label "Islam" and conventional banks have the same customer satisfaction (Lone and Bath, 2018). Sharia marketing has a significant influence on customer satisfaction, and corporate image has a significant effect on customer satisfaction (Setyono et al., 2015).

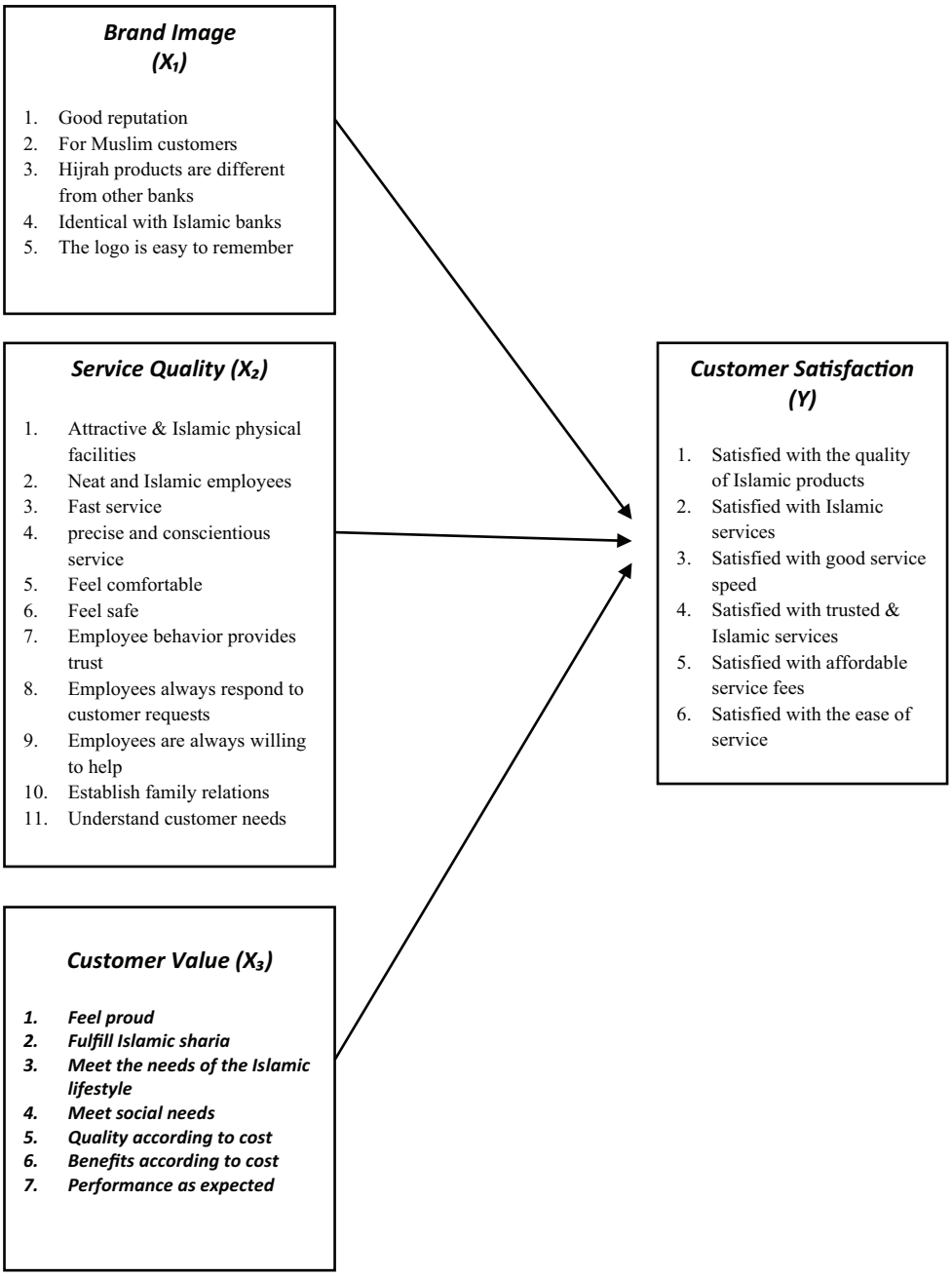
Framework for thinking and hypothesis:

Based on the results of previous studies that have been presented, research models and hypotheses are shown in Figure 1.

The hypotheses in this study are as follows:

H_1: There is a significant positive influence of brand image on customer satisfaction of Bank Muamalat Indonesia.

Figure 1: Research model



H_2: There is a significant positive effect on service quality on customer satisfaction at Bank Muamalat Indonesia.

H_3: There is a significant positive effect of customer value on customer satisfaction of Bank Muamalat Indonesia.

3. RESEARCH METHODOLOGY

This research is quantitative verification research with explanatory survey research methods which are conducted to examine certain populations or samples. Data obtained using survey instruments with a questionnaire, data analysis is quantitative or statistical in order to test the hypothesis of the influence of independent variables on the dependent variable that has been determined. The population is all customers who save at Bank Muamalat Indonesia Ciputat, BSD, and Cipulir branches. In this study, the population is determined based on observations of researchers during December 2019. The population number is not known with certainty, therefore, to determine the number of samples the Hair Method (Hair Jr et.al, 2014), recommends a minimum sample size of 5 times the number of question items contained in the questionnaire. The total questions in this study were 29 questions, so the minimum sample size of this study was 29 x 5 = 145. The number of samples was rounded to 150 respondents.

4. ANALYSIS RESULT

Based on Table 3 below, respondents in this study were 51% male and 49% female. The age range of respondents is dominant at 30 years, 76%, between ages 25-30 years, 12.667%, ages 18-24 years, 10.667%, and age <18 years, 0.667%. Whereas based on education most of the respondents had obtained undergraduate education (52%) and had elementary/junior high/high school education (33.33%) and diploma (14.67%). Based on the type of work, most respondents work as private employees (32%), entrepreneurs (20%), while housewives (18.67%), Students and others (10.67%) and Government Employees/Civil servants (8%).

4.1. Validity and Reliability of Measuring Instruments

The results of the validity test showed that the variable brand image, service quality, and customer value consisting of 29 indicators, had the value of r count > r table = 0.1603 and Sig <0.05. Therefore, all variables are declared valid, except for the brand image variable X1.1.2 (only products for muslim customers). While the reliability test results for the four variables above have Alpha Cronbach values between 0.660 and 0.911 or all of the above 0.6. So, the three independent variables are declared reliable.

Table 2: Top brand index 2017-2019

Merek	TBI (2017) (%)	TBI (2018) (%)	TBI (2019) (%)	
Bank Syari'ah Mandiri	26,1	27,6	21,2	TOP
BRI Syari'ah	22,9	27,5	29,1	TOP
BNI Syari'ah	15,2	27	20	TOP
Bank Muamalat	13,3	4,2	4,7	
BCA Syari'ah	3,8	6,5	15,4	

Source: www.topbrand-award.com

4.2. Multiple Regression Test Results

The trial is used to determine the difference of each independent variable tested against the variable received. Based on (Table 4) the value of the β coefficient can be known Coefficient value β indicates the magnitude of the influence of each one each of the variables each research variable. The level of the independent variable on customer satisfaction was 0.435 times (43.5%), followed by the customer value 0.418 times (41.8%), and the lowest was the brand image of 0.079 times (7.9%).

Adjusted R^2 = 0.570, meaning the ability of the model (the independent variable brand image, service quality, and customer value) in explaining the dependent variable (customer satisfaction) of 0.570 or 57%. While the remaining 43% is explained by other factors outside this study. Other factors in previous studies that can explain the level of customer satisfaction are price, brand equity, product quality, brand trust, corporate image, Islamic marketing, religious motives, complaint handling, customer trust.

Based on the terms of acceptance of the hypothesis that if t arithmetic> t table or (−) t arithmetic <(−) t table and or the value of sig α <α 0.05, the results are obtained that all independent variables studied have a significant effect on the dependent variable namely customer satisfaction. All hypotheses in this study were accepted, except the brand image influence on the level of customer satisfaction of Bank Muamalat Indonesia.

Based on the value of the β coefficient can be known coefficient value β indicates the magnitude of the influence of each one each of the variables each research variable. The level of the independent variable on customer satisfaction was 0.435 times (43.5%), followed by the customer value 0.418 times (41.8%), and the lowest was the brand image of 0.079 times (7.9%).

5. DISCUSSION

The results showed that brand image did not have a significant positive effect on customer satisfaction at Bank Muamalat Indonesia. The results of this study are in accordance with the phenomenon that occurs that Bank Muamalat Indonesia is ranked 4th in the ranking of top brands known to the public and consumers, wherefrom the ranking of market share achievements, Bank Muamalat Indonesia ranks second. This shows that, although the Bank Muamalat Indonesia brand is less well known by the public, the transactions made are still good, which puts Bank Muamalat Indonesia in second place in achieving market share. This is due to the fact that consumers do not heed the brand image. However, in this study, there is an interesting finding that there are indicators of the brad image variable, namely "good reputation" and "Identical to Islamic Banks," as well as easy-to-remember logos, which correlate strongly with with "trusted and Islamic" indicators of consumer satisfaction Appendix A. Based on this, consumers assume that 3 indicators of brand image shape their satisfaction, especially satisfaction in their need to get banks that are trustworthy and Islamic, 45.6% (Appendix B). Although these 3 indicators do not form the overall strength of the brand image in influencing consumer satisfaction. Therefore, these sub-variables need attention in the formulation of marketing strategies.

Previous studies that are in line with these studies include Adi and Basuki (2019), namely the brand image does not have a significant positive effect on customer satisfaction. In contrast to the results of this study, the research results of Nurfadila et.al. (2015), Iqbal et al (2014) show that brand image influences customer satisfaction. Ahmad et al. (2014) argue that the Sharia Bank Branding Strategy must be considered to gain a competitive advantage and build a strong brand image. Iqbal et al. (2017) states that the determinant of customer satisfaction is the image of Islamic banks. In addition, the results of other studies that show that brand image Affect consumer satisfaction include: Iqbal et al. (2018), Rozaq and Soni (2018), Ayuni et al.; (2015), Hilal and Djatola (2018).

Table 3: Demographic and socio-economic profile of respondents

Information	Frequency (Person)	Percentage
Gender		
Male	76	51
Woman	74	49
Total	150	100
Age		
<18 years	1	0,667
Between 18 and 24 years	16	10,667
Between 25 and 30 years	19	12,667
More than 30 years	114	76
Total	150	100%
Education		
Elementary School/Junior High School/Senior High School (SD/SMP/SMA)	50	33,33
Diploma (D1/D2/D3)	22	14,67
Bachelor Degree and Postgraduate (S1/S2/S3)	78	52%
Total	150	100%
Work		
Student	16	10,67%
Government Employees	12	8%
Private Employees	48	32%
Entrepreneur	30	20%
Housewife	28	18,67%
Others	16	10,67%
Total	150	100%
Branch office		
BSD	50	33,333%
Cipulir	50	33,333%
Total	150	100%
Entrepreneur	30	20%
Housewife	28	18,67%
Others	16	10,67%

The results of this study also indicate that service quality has a significant positive effect on customer satisfaction at Bank Muamalat. The most powerful indicator that influences customer satisfaction in terms of speed of service satisfaction is fast service (69.1%) (Appendix B). Thus, even though Bank Muamamalat is a Sharia bank with unique customers, they still want services like that of conventional banks. This needs to be understood by Bank Muamalat Indonesia and other Sharia banks to prioritize satisfying service by providing fast service. Because fast service has a greater effect on customer satisfaction, compared to Islamic facilities and employees, as well as compared to Islamic meeting indicators in the customer value variable. Which in accordance with Lone and Bhat (2018) that consumers have the same perception between Sharia banks and Conventional Banks about service quality by ignoring Islamic labels. In addition, according to them, it needs to be input for decision-makers in Islamic Banking.

This research is in line with previous studies, including conducted by Aisyah, 2018; Adi and Basuki, 2019; Budiarti, 2018; Darmawan and Ridlwan (2018); Janahi and Almubarak, 2017; Wahyudi et al., 2017; Pereira et al., 2016; Rozaq and Soni, 2018; Rahmawati, 2014; Suhartanto et al., 2018; Bagoes and Rachmat, 2019; which states that the quality of Islamic banking services affects customer satisfaction. In addition, Shanka (2015) states that there is a positive and significant effect between service quality on customer satisfaction which will ultimately increase the level of customer commitment to banks in Ethiopia.

The results of this study indicate that customer value has a significant positive effect on customer satisfaction at Bank Muamalat. The expected performance from the perspective of customer value in influencing customer satisfaction is the speed of service by 61.6% (Appendix B). Referring to the definition of customer value that is the customer's perspective by considering

Table 4: Regression results and multiple regression determination

Coefficients[a]						Model summary[b]	
Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	Adjusted R Square	Std. error of the estimate
	B	Std. error	Beta				
(Constant)	0,309	0,273		1.133	0.259	0.570	0.31477
Brand image (X1)	0.079	0.081	0.077	0.965	0.336		
Service quality (X2)	0.435	0.084	0.414	5.167	0.000		
Customer value (X3)	0.418	0.076	0.377	5.494	0.000		

Table 5: Research hypothesis testing results

Hipotesis	Supported
H_1: There is a nonsignificant effect of brand image on customer satisfaction of Bank Muamalat Indonesia. t =0.965< 1.655 0.339 >0.05.	X
H_2: There is a significant effect of service quality on customer satisfaction of Bank Muamalat Indonesia. t = 5.167>1.655. 0.000<0.05	√
H_3: There is a significant effect of customer value on customer satisfaction Bank Muamalat Indonesia. t = 5.494>1.655. 0.000<0.05	√

what they want and believe that they get from the purchase and use of certain products (Tjiptono, 2014), the results of this study show that what is wanted and needed by customers of Bank Muamalat Indonesia is the same as the wants and needs against conventional banks. Although the Sharia factor is a consideration in choosing Bank Muamalat. Like the results of Lone and Bhat's research (2018) which states that Islamic banks with the label "Islamic" and "conventional" banks have the same customer satisfaction. This needs to be a concern of Bank Muamalat Indonesia set marketing strategies and targets for achieving market share, it is necessary to place conventional banks as competitors. The results of previous studies that support the results of this study include Iqbal et al. (2018) and Setyono et.al.(2015) state that customer value positively influences customer satisfaction.

6. CONCLUSIONS AND SUGGESTION

6.1. Conclusion

The results showed that the quality of service and customer value of Bank Muamalat significantly influenced customer/customer satisfaction. Fast service, which is an indicator of service quality has the highest correlation in creating customer satisfaction, especially in the satisfaction of receiving fast service. The expected performance from a customer value perspective in influencing customer satisfaction is the speed of service. This is an interesting finding that although Muamalat Bank is a Sharia bank, the main needs of consumers are still on the quality of service and customer value that is met by conventional banks, namely the speed of service. This is an interesting finding, that the needs of consumers for fast services as that occur in Conventional Banks, also occur in Islamic Banks, like the results of research Pakurar et al. (2019) which state that customer satisfaction is influenced by service quality, including on-time service. Which in accordance with Lone and Bhat (2018) that consumers have the same perception between Sharia banks and Conventional Banks about service quality by ignoring Islamic labels. Thus, the competitors of Muamalat Indonesia Bank are not only other Sharia Banks, but also Conventional Banks.

The results of this study also showed that the brand image did not significantly affect customer satisfaction. However, in this study there are other interesting findings that, there are indicators of the brand image variable, namely "good reputation" and "Identical to Islamic Banks," as well as easy-to-remember logos, which correlate strongly with "trusted and Islamic" indicators, of consumer satisfaction. Based on this, consumers assume that 3 indicators of brand image shape their satisfaction, especially satisfaction in their need to get banks that are trustworthy and Islamic.

6.2. Suggestion

Adjusted $R^2 = 0.570$ (Table 4), meaning that the ability of model (the independent variable brand image, service quality, and customer value) in explaining the dependent variable (customer satisfaction) is 0.570 or 57%. Whereas 43% was solved by other factors outside this study. Thus still opening up space to explore the variables used to explain their effects on consumer satisfaction. In addition, because the ability of this model is strong in explaining the dependent variable, this research can be used as a base for further research in a wider space or in other banks.

Based on the results of the study, Bank Muamalat Indonesia needs to create a marketing strategy by considering conventional banks as a competitor to improve services and create customer value, not just focus on similar banks, given the speed of service and good performance appraisal for speed of service, gives results that are in line to achieve consumer needs satisfaction. These efforts can produce a wider range, penetrating the conventional bank market. In addition, as a Sharia bank, it is necessary to attach trust, a good reputation, and Islam as a brand that needs to be socialized to the public.

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APPENDIX

Appendix A: Operational research variables

No	Variable	Dimension	Indicator	Scale of measurement	Questionnaire No
1	Brand image (X1)	X1.1 Uniqueness	X1.1.1 Good reputation	Likert scale: 1: Strongly disagree (STS) 2: Disagree (TS) 3: Neutral/ doubtful (R) 4: Agree (S) 5: Strongly agree (SS)	X1.1
			X1.1.2 For Muslim customers		X1.2
			X1.1.3 Products are different from other banks		X1.3
			X1.1.4 Identical with Islamic banks		X1.4
			X1.1.5 The logo is easy to remember		X1.5
2	Service quality (X2)	X2.1 Tangible	X2.1.1 Attractive and Islamic physical facilities		X2.1
			X2.1.2 Neat and Islamic employees.		X2.2
		X2.2 Reliability	X2.2.1 Fast service		X2.3
			X.2.2.2 The service is right and thorough.		X2.4
		X2.3 Assurance	X.2.3.1 Feel comfortable doing transactions at the Bank		X2.5
			X2.3.2 Feel safe that the customer's assets are stored at the Bank		X2.6
			X.2.3.3 Employee behavior gives you confidence		X2.7
		X2.4 Responsiveness	X.2.4.1 The employee always responds to your request.		X2.8
			X.2.4.2 Employees always help customers		X2.9
		X2.5 Empati	X.2.5.1 Employees have a familial relationship with the customer		X2.10
			X.2.5.2 Employees understand customer needs		X2.11
3	Customer value (X3)	X.3.1 Emotional value	X.3.1.1 Feel proud to be a bank customer		X3.1
			X.3.1.2 Feeling fulfilling Islamic sharia by using bank products		X3.2
		X.3.2 Social value	X.3.2.1 Meet the Needs of Islamic lifestyle		X3.3
			X.3.2.2 Bank Muamalat Indonesia's products can meet your social needs		X3.4
		X.3.3 Price/value for money	X.3.3.1 Providing quality in accordance with costs		X3.5
			X.3.3.2 Bank Muamalat Indonesia products provide benefits in accordance with the costs you incur		X3.6
		X.3.4 Quality/ performance value	X.3.4.1 Bank Muamalat Indonesia's performance is in line with your expectations.		X3.7
4	Customer satisfaction (Y)	Y.1 Product quality	Y.1.1 Satisfied with the quality of Islamic Muamalat Indonesia Bank products		Y.1
		Y.2 Service quality	Y.2 .1 Satisfied with Islamic Muamalat Bank services		Y.2
			Y.2.2 Satisfied with the good speed of Bank Muamalat's services		Y.3
		Y.3 Emotional	Y.3.1 Satisfied with trustworthy and Islamic services		Y.4
		Y.4 Price	Y.4.1 Satisfied with affordable service fees		Y.5
		Y.5 Cost and Convenience	Y.5.1 Satisfied with the ease of service		Y.6

Appendix B: Correlation of variables X1, X2, X3 against variable Y

Variable	Indicator	Y					
		Quality of Islamic products (Y1)	Islamic Service (Y2)	Good speed of Bank Muamalat's services (Y3)	Trustworthy and Islamic services (Y4)	Affordable service fees (Y5)	Ease of service (Y6)
X1 (brand image)	Good Reputation	0.265	0.372	0.445	0.456	0.411	0.364
	For Muslim customers	0.141	0.167	0.075	0.205	0.083	0.046
	Products are different from other banks	0.321	0.404	0.333	0.345	0.321	0.322
	Identical with Islamic banks	0.249	0.395	0.262	0.450	0.239	0.298
	The logo is easy to remember	0.264	0.368	0.255	0.450	0.203	0.137
X2 (service quality)	Attractive and Islamic physical facilities	0.477	0.448	0.440	0.437	0.409	0.384
	Neat and Islamic employees	0.330	0.440	0.503	0.444	0.316	0.363
	Fast service	0.327	0.691	0.691	0.436	0.266	0.281
	The service is right and thorough	0.401	0.470	0.584	0.490	0.363	0.390
	Feel comfortable doing transactions at the Bank	0.297	0.366	0.519	0.426	0.352	0.394
	Feel safe that the customer's assets are stored at the Bank	0.350	0.413	0.400	0.530	0.365	0.435
	Employee behavior gives you confidence	0.246	0.410	0.445	0.553	0.410	0.429
	The employee always responds to your request	0.386	0.451	0.584	0.482	0.391	0.375
	Employees always help customers	0.281	0.427	0.424	0.450	0.391	0.405
	Employees have a familial relationship with the customer	0.235	0.293	0.286	0.310	0.317	0.240
	Employees understand customer needs	0.333	0.356	0.343	0.298	0.310	0.399
X3 (customer value)	Feel proud to be a bank customer	0.383	0.453	0.352	0.400	0.195	0.227
	Feeling fulfilling Islamic sharia by using bank products	0.375	0.394	0.301	0.547	0.232	0.226
	Meet the needs of Islamic lifestyle	0.350	0.439	0.335	0.400	0.328	0.315
	Bank Muamalat Indonesia's products can meet your social needs	0.172	0.160	0.217	0.337	0.297	0.276
	Providing quality in accordance with costs	0.378	0.358	0.320	0.435	0.484	0.379
	Bank Muamalat Indonesia products provide benefits in accordance with the costs you incur.	0.324	0.362	0.244	0.443	0.419	0.327
	Bank Muamalat Indonesia's performance is in line with your expectations	0.458	0.504	0.616	0.386	0.388	0.475