

FACTORS AFFECTING CUSTOMER SATISFACTION PT BANK NEGARA INDONESIA SUB-BRANCH OFFICE SAWAHLUNTO

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ABSTRACT

This research is motivated by the existence of problems related to customer satisfaction of PT BNI Sawahlunto Sub-Branch Office. Based on this, there are three factors that allegedly cause this, including brand equity, service and trust. So, this study aims to see the effect of 1) The effect of brand equity on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. 2). The influence of service on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. 3). The influence of trust on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. 4). The effect of brand equity, service and trust together on customer satisfaction of PT BNI Sawahlunto Sub-Branch Office. By using the Slovin formula, the number of samples in this study was 100 people. The sampling technique used is simple random sampling. The data analysis technique used multiple regression. The results of this study indicate that 1) Brand equity has a significant and positive effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. 2). Service has a significant and positive effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. 3). Trust has a significant and positive effect on customer satisfaction of PT BNI Sawahlunto Sub-Branch Office. 4). Brand equity, service and trust have a significant and positive effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. The suggestions that can be put forward in this study are that it should increase awareness of brand awareness or the name of PT BNI Sawahlunto Sub-Branch Office, PT BNI Sawahlunto Sub-Branch Office should maintain service that customers feel is quite good, customers should pay more attention to aspects of trust, namely by paying more attention to performance Bank employees.

Keywords: Customer Satisfaction, Brand Equity, Service, Trust

1.0 NTRODUCTION

In an effort to improve the standard of living of the community, a business entity is formed which collects funds from the public in the form of deposits and distributes them to the public in the form of savings, deposits or other forms. The business entity is known as the bank (Payne, 2015). Is part of the monetary system that has a position as a driver of the community's economy (Hasibuan, 2015).Furthermore, customer satisfaction is the customer's response to the discrepancy between the expected level of interest and the actual perceived performance. One of the factors that determine customer satisfaction is the customer's perception of service quality focusing on five dimensions, namely tangible (direct evidence), reliability (reliability), responsiveness (responsiveness), assurance (guarantee), empathy (empathy) and access .Customer satisfaction, in addition to being influenced by perceptions

of service quality, is also determined by product quality, price, and factors that are personal as well as temporary situations (Hartono, 2009).

Bank Negara Indonesia (Persero), Tbk (hereinafter referred to as “BNI” or “Bank”) was initially established in Indonesia as the central bank under the name “Bank Negara Indonesia” based on Government Regulation in Lieu of Law number 2 of 1946 dated July 5, 1946. Furthermore, based on Law number 17 of 1968, BNI was designated as “Bank Negara Indonesia 1946”, and its status became a State-Owned Commercial Bank. One of the sub-branches of BNI is PT BNI, Sawahlunto Sub-Branch Office.

Banks must be able to provide excellent service in order to get customer satisfaction in order to win the competition. Customers who are satisfied with the service will tend to make transactions again, called customer loyalty. With excellent service, customers will tend to be loyal to the bank and people who have not become customers will be interested in using the bank's services and services. If the customer experiences the opposite, then the customer will leave and switch to another service provider or bank. For this reason, a service improvement strategy is needed to be able to win the competition and be able to create customer satisfaction.

Based on the results of initial observations of the services provided by PT BNI Sawahlunto Sub-Branch Office, information was obtained that the company has provided excellent service to customers. This can be seen from the appearance of the employees who are neat and clean, patient and respectful in serving customers. Adequate physical facilities in the room are equipped with air conditioning and television (direct view). Banking services from morning to evening, both at the office and loan payment transactions at customers' homes through mobile banking transactions (reliability). There is a suggestion and criticism box to accommodate various kinds of complaints from customers (responsiveness). Customers always provide instructions and information about the programs that exist in the company (guarantee). Friendly service and give full attention to customers, besides customers who are queuing are given soft drinks while waiting in line (empathy).

Table 1: Initial Survey Results Regarding Customer Satisfaction PT BNI Sub-Branch Office Sawahlunto

Statement	Answer Scale (%)		
	Agree	Disagree	Don't agree
1) PT BNI Sawahlunto Sub-Branch Office has been able to fulfill all my hopes and desires	10	40	50
2) Accuracy and thoroughness in responding to complaints is in line with my expectations	20	40	40
3) Ease of getting the promised service	10	50	40
4) It's easy for me to make deposit transactions both at home and at the bank	10	30	50

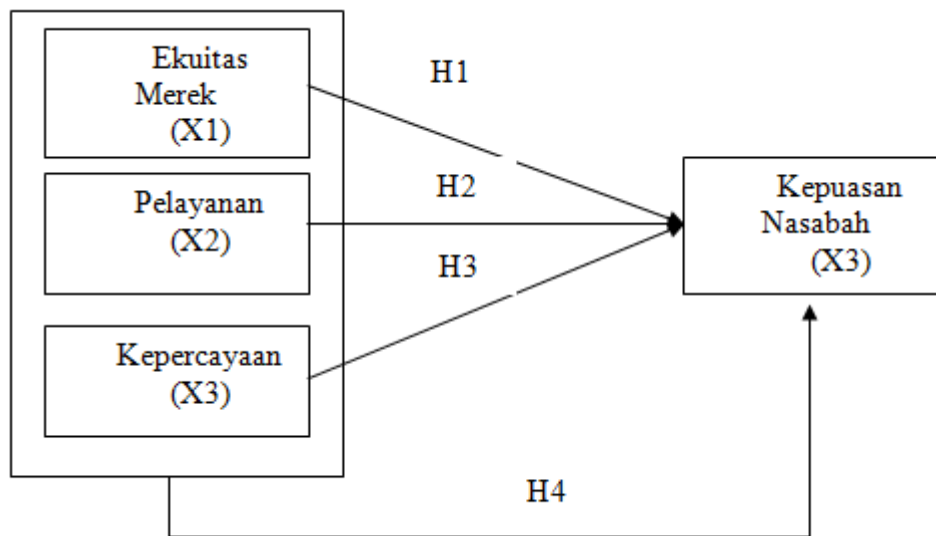


Figure 1 Research Conceptual Framework

Research Hypothesis

According to SuharsimiArikunto (2006: 71) Hypothesis is a temporary answer to research problems. The hypotheses proposed in this study are:

1. H1: It is suspected that brand equity has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.
2. H2: It is suspected that service has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.
3. H3: It is suspected that trust has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.
4. H4: It is suspected that brand equity, service and trust simultaneously have a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

2.0 RESEARCH METHOD

2.1 Types of research

The type of research is quantitative analysis, according to Sugiyono (2017) quantitative methods are: "research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing established hypothesis.

2.2 Population and Sample

The population and sample in a study have a central and decisive role (Muri A., 2015). The population is the whole of the object of study that provides an accurate picture of the research. According to Hamid (2015) population is the total number of objects or subjects that are used as data sources in a study that have the same nature or characteristics .The

population in this study were all customers at PT BNI Sawahlunto Sub-Branch Office, amounting to 235,220 people. Determination of the number of samples taken as respondents using the Slovin formula in Sugiyono (2017) as follows:

$$\frac{N}{1+Ne^2} \dots\dots\dots (1)$$

Information :

N : Number of elements/population members

n : Number of sample elements/members

e : Percentage of allowance for inaccuracy due to sampling error that is tolerable or desirable.

Based on the Slovin formula above, the number of samples in this study is:

$$n = \frac{N}{1+Ne^2} = n = \frac{235.220}{(1+235.220 \times 0,01^2)} = 100$$

So the number of samples in this study amounted to 100 people who are customers of PT BNI Sawahlunto Sub-Branch Office .The sampling technique was done by simple random sampling .

2.3 Data Type

The types and sources of data used in the study are primary data and secondary data

2.4 Data collection technique

Primary data were obtained from questionnaires distributed to the research object. Information obtained about the demographics of respondents such as gender, age, occupation, and length of time as a customer, especially for customers at PT BNI Sawahlunto Sub-Branch Office. In addition, the questionnaire also contains statements about the respondents' views related to brand equity, service, trust and customer satisfaction. To measure the opinion of respondents, a Likert scale is used which contains 5 (five) answer preferences and is made in the form of a tick (√) or cross (X) with the following details: Score 1 (STS = Strongly Disagree), Score 2 (TS = Disagree , Score 3 (RG = Doubtful), Score 4 (S = Agree), and Score 5 (SS = Strongly Agree)

2.5 Multiple Linear Regression Analysis

Hypothesis testing in this study uses multiple regression analysis. Multiple regression analysis aims to determine the causal relationship between the influencing variables and the affected variables. With multiple regression equation models as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e \dots\dots\dots (2)$$

Where:

Y = Customer satisfaction

a = Constant /Intercept

- X 1 = Brand Equity
- X 2 = Service
- X 3 = Trust
- b1 ,b2 , = Regression Coefficient
- e = Error Term

2.5.1 F Statistic Test

The F statistical test is used to determine whether the regression model used is appropriate in presenting the research data. Irianto (2015) the formula used is:

$$F = \frac{R^2/k}{(1-R^2)/(n-k-1)} \dots\dots\dots (3)$$

Where:

- F : Test F
- R2 : Coefficient of determination
- K : Number of independent variables
- n : Number of samples

This F statistic test was carried out by comparing the calculated F value with the F table at df = k, nk-1, at a certain degree of significance. If the calculated F is greater than F table , then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, whereas if the calculated F is less than F table , then the null hypothesis (Ho) is accepted, and the alternative hypothesis (Ha) is rejected. The F statistical test is used to determine whether the regression model used is appropriate in presenting the research data. This F statistic test was carried out by comparing the calculated F value with the F table at df = k, nk-1, at a certain degree of significance. If F count is greater than F table (F count F table) it means significant, then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, whereas if F count is less than F table , then the null hypothesis (Ho) is accepted, and the alternative hypothesis (Ha) is rejected (Ghozali, 2017) .

2.5.2 T Statistic Test

T test statistic to see if the independent variable X 1 , X 2, X 3 significant effect on the dependent variable Y in the regression equation used, it is necessary to test the hypothesis by using the t statistic test, which is to compare the calculated tvalue with the t table value at df = n-2. The t -count formula in regression analysis is:

$$t_{\text{ hits}} = \frac{b}{S_{b1}} \dots\dots\dots (4)$$

Information:

- t hit = Test Score Coefficient
- bi = Regression Coefficient
- Sbi = Standard Error Regression Coefficient

Hypothesis testing criteria: If t count is greater than t table, then the null hypothesis (Ho) is rejected and the alternative hypothesis (Ha) is accepted, meaning that there is a significant effect of the independent variable on the dependent variable. On the other hand, if t count is smaller than t table, then the null hypothesis (Ho) is accepted and the alternative hypothesis (Ha) is rejected, meaning that there is no significant effect of the independent variable on the dependent variable. Another criterion if $\alpha = 0.05$ is less than or equal to the value of Sig ($\alpha = 0.05$ Sig), then Ho is accepted and Ha is rejected and vice versa.

3.0 RESULTS AND DISCUSSION

3.1 Characteristics of Respondents

The general description of respondents' characteristics in this study was measured based on 4 categories, namely gender, age, education level, and occupation. The following characteristics of research respondents are presented in Table 2

Table 2 Characteristics of Research Respondents (n= 100)

Profile	Category _	Amount (person)	Percentage (%)
Gender	Man	49	49
	Woman	51	51
	Total	100	100
Age	20 - 30 years	34	34
	31 - 40 years	35	35
	41 - 50 years	17	17
	51 - 60 years	10	10
	61 - 70 years old	4	4
	Total	100	100
Education	Junior High School	10	10
	SLTA/SMK	35	35
	D3	1	1
	S1	49	49
	S2	5	5
	Total	100	100
Work	Employee/employee	53	53
	Self-employed	28	28
	Household	6	6
	Student	8	8
	Ex student	5	5
	Total	100	100

Source: Primary Data , 2022 .

Table 2 shows that by gender, there are fewer male respondents than female respondents. Male respondents amounted to 49% while female respondents amounted to 51% . This data shows that customers of PT BNI Sawahlunto Sub-Branch Office are dominated by female customers because women are usually in the household as money savers .

Based on age, the majority of respondents are aged between 31 - 40 years, which is as much as 35 % . Because at this age , married couples are saving a lot to prepare for school for their children at the age of 40 years and over. Then followed by the age group 20 - 30 years as much as 34 % and those aged between 41-50 years as much as 17 % . This data shows that young people are of productive age so that a lot of income is saved .

Based on the level of education, the majority of respondents have bachelor's degree education, which is 49% . This means that more than half of the customers as respondents in this study have an undergraduate education. This condition is because S1 graduates already have good insight so they are aware of the importance of access to banking.

Based on occupation, the majority of respondents are employees/employees in a government agency, state-owned enterprise or private sector. These respondents amounted to 53%. This is because employees/employees already have income so that access to banking is also high. While the least respondents with ex-student jobs are 5%. Because this group has no income so that access to banking is still low.

3.2 Multiple Linear Regression Analysis

This analysis is used to determine the magnitude of the effect of the independent variables on the dependent variable (dependent). The following is a recap table for the results of the regression coefficient values, t count , significance value, F count , and R Square (R 2) value. The results can be seen in the following table:

Table 3. Multiple Linear Regression Analysis Test

Variable	coef. Regression	t count	Sig.
Constant	17,163	1,211	,233
Brand equity	,462	4,968	.000
Service	,565	2,679	0.011
Trust	,519	3.076	,004
F count = 8.171	Sig. 0.000		
R2 = 0.760 -			

Source: Primary Data, 2022

From table 3, the form of the regression equation model for the influence of brand equity, service and trust on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office is as follows:

$$Y = 17,163 + 0.462 X_1 + 0.565X_2 + 0.519X_3$$

Above equation:

$a = 17,163$; it means that without the influence of brand equity, service, and trust , customer satisfaction already exists at 17.163 %.

$b_1 = 0,462$; it means that there is a positive influence between brand equity variables (X_1) on customer satisfaction (Y). This shows that the higher (good) or increased brand equity , it will increase customer satisfaction. The value of the brand equity regression coefficient is 0.462, meaning that for every one unit increase in brand equity, customer satisfaction increases by 46.2%.

$b_2 = 0,565$; it means that there is a positive influence between service variables (X_2) on customer satisfaction (Y). This shows that the higher the service , the higher customer satisfaction. The service regression coefficient value is 0.565, meaning that for every increase in one service unit , customer satisfaction increases by 56.5%.

$b_3 = 0,519$; it means that there is a positive influence between the trust variable (X_3) on customer satisfaction (Y) . This shows that the higher or increasing trust , it will increase customer satisfaction. The value of the confidence regression coefficient is 0.519, meaning that for every increase in one unit of trust , customer satisfaction increases by 51.9%.

3.3 T test (partial)

Partial t-test is intended to determine the partial (individual) effect of brand equity, service and trust on customer satisfaction. From table 3, it can also be done a partial test (t test) of each causal variable (independent) on the effect variable (bound) as follows:

1. The effect of brand equity (X_1) on customer satisfaction (Y)

The results of the analysis of the influence of the brand equity variable (X_1) on the customer satisfaction variable (Y) obtained the value of t count = 4.968 (df = 100 - 3 = 97; t table = 1.984); (t count > t table), with a significant level of 0.00 0 < 0.05 , as a result, hypothesis one (H1) is accepted .The results of the analysis show that partially there is a significant influence between brand equity variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

2. The effect of service (X_2) on customer satisfaction (Y)

The results of the analysis of the effect of the service variable (X_2) on the customer satisfaction variable (Y) obtained the value of t count = 2,679 (df = 100 - 3 = 97; t table = 1,984); (t count >t table), with a significant level of 0 ,00 0 < 0.05 , as a result the second hypothesis (H2) is accepted .The results of the analysis show that partially there is a significant influence between service variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

3. The effect of trust (X_3) on customer satisfaction (Y)

The results of the analysis of the influence of the trust variable (X_3) on the customer satisfaction variable (Y) obtained the value of t count = 3.076 (df = 100 - 3 = 97; t table = 1.984); (t count > t table), with a significant level of 0.00 0 < 0.05 , as a result the third hypothesis (H3) is accepted .The results of the analysis show that partially there is a

significant influence between the trust variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

Table 4. Partial Hypothesis Testing Results

Hypothesis	Statement	Test results
H1	Brand equity has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.	Received
H2	Service has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.	Received
H3	Trust has a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.	Received

Source: Primary Data, 2022.

3.4 F test (simultaneous)

The F test (feasibility of the model) is intended to determine the effect of the independent variables simultaneously (together) on the dependent variable. From table 4, it can also be done simultaneous test (F test) of the independent variables together on the dependent variable. The results of the analysis of the influence of brand equity (X1), service (X2), and trust (X3) simultaneously (together) on customer satisfaction (Y), obtained a calculated F value of 8.171 with a significance probability of $0.000 < 0,05$. With $df_1 = (k-1) = 3$, $df_2 = 100-3= 97$, F table 2,70, then $F_{count} > F_{table}$ or $8.171 > 2,84$, consequently the hypothesis is accepted. The results of the analysis show that simultaneously (together) there is a significant influence between the variables of brand equity, service and trust on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office. The summary results of testing the fifth hypothesis can be shown in table 5.

Table 5 Simultaneous Hypothesis Testing Results

Hypothesis	Statement	Test results
H ₄	Brand equity, service and trust together have a significant effect on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office	Received

Source: Primary Data, 2022.

3.5 Testing the Coefficient of Determination (R²)

Analysis of the coefficient of determination for brand equity, service and trust in customer satisfaction was carried out using the IBM SPSS for Windows Version 24.0 program with the SPSS output form as described below:

Table 6 R Square Result Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,872 ^a	,760	,575	4,48817

Source: Primary Data, 2022

Based on the results of the regression estimation calculation, the adjusted value of the coefficient of determination or R Square is 0.760 , meaning that 76 % of the variation of all independent variables (brand equity, service and trust) can explain the dependent variable (customer satisfaction), while the remaining 24 % is explained by other variables not examined in this study.

3.6 Discussion

3.6.1 Effect of brand equity on customer satisfaction

The result of statistical analysis using multiple linear regression shows that the first hypothesis is accepted. The results of the analysis of the influence of the brand equity variable (X1) on the customer satisfaction variable (Y) obtained the value of t count = 4.968 (df = 100 - 3 = 97; t table = 1.984); (t count > t table), with a significant level of 0.001 <0.05 , as a result, hypothesis one (H1) is accepted .The results of the analysis show that partially there is a significant influence between brand equity variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

The results of this study are in line with the opinion of Kapferer's theory in Rangkuti (2015:16), which states that if a strong brand concept can be communicated well to the right target market, then the brand will produce a brand image that can reflect a clear brand identity. Kotler and Keller (2016:334) define brand equity as the added value given to products and services. This value can be reflected in the way consumers think, feel and act towards the company's brand, price, market share, and profitability. A brand is actually a seller's promise to consistently provide certain features, benefits, and services to buyers (Rangkuti, 2015:35).).

The results of this study are also in accordance with the research of NorbaniChe-Ha and ShahrizalHashim (2017) who concluded that a strong name/brand is influenced by customer perceptions. Satisfied and loyal customers indicate positive customer perceptions of the bank. The results of this study are also in accordance with FitraAbadi (2019) finding that the brand equity element has an effect on customer satisfaction at PT Bank Muamalat Indonesia Tbk Bogor Branch .Therefore, it can be concluded that brand equity will increase customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

3.6.2 Effect of Service on Customer Satisfaction

The result of statistical analysis using multiple linear regression shows that the second hypothesis is accepted. The results of the analysis of the effect of the service variable (X 2) on the customer satisfaction variable (Y) obtained the value of t count = 2,679 (df = 100 - 3 = 97; t table = 1,984); (t count >t table), with a significant level 0.00 0 < 0.05 , consequently

the second hypothesis (H2) is accepted . The results of the analysis show that partially there is a significant influence between service variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

The results of the study are in accordance with the theory of Parasuraman et al., in Akbar and Parvez (2014: 25) where one of the factors that determine the level of success and quality of the company is the company's ability to provide services to customers. The company's success in providing quality services, achieving high market share, and increasing company profits is largely determined by the approach used. Service quality is the level of good or bad conditions of service provided by service companies in order to satisfy consumers by providing or delivering services that exceed consumer expectations (Akbar and Parvez, 2014: 25).

The results of this study are in line with the results of Hayu Yolanda Utami, Yulianti and RizkyNatassia's research (2017) which shows that corporate social service quality affects the decision to save with brand image . The results of this study are also in accordance with Moh. Muzahid Akbar and NoorjahanParvez (2014) who found that to gain trust from telephone consumers, companies need to improve the quality of their services. Thus, it can be concluded that service will increase employee customer satisfaction at PT BNI Sawahlunto Sub-Branch Office .

3.6.3 Effect of Trust on Customer Satisfaction

The result of statistical analysis using multiple linear regression shows that the third hypothesis is accepted. The results of the analysis of the influence of the trust variable (X 3) on the customer satisfaction variable (Y) obtained the value of t count = 3.076 (df = 100 - 3 = 97; t table = 1.984); (t count > t table) , with a significant level of 0.00 0 < 0.05 , as a result the third hypothesis (H3) is accepted .The results of the analysis show that partially there is a significant influence between the trust variables on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

The results of this study are in accordance with Jasfar's theory (2015:165) which states that the important aspect of trust is as an expectation from the related parties (participants) for the expertise, reliability and honesty of their partners. According to Jasfar (2015: 181) trust is the desire to trust the other party where he is interconnected or someone's hope that the words of the other party can be trusted. This trust will later be able to increase customer or customer satisfaction.

The results of this study are also consistent and supported by the research of I PutuWiraMurti and I WayanSantika (2016) which concluded that customer trust has a significant effect on customer decisions in saving. In addition, MakhdalevaHanuraTajudin and Ade SofyanMulazid (2017), trust and brand awareness have a significant effect on purchasing decisions. Thus, it can be concluded that trust will have an impact on increasing employee customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

3.6.4 Effect of Brand Equity, Service and Trust on Customer Satisfaction

Hypothesis testing, the results of the analysis of the influence of brand equity (X1), service (X2) , and trust (X3) simultaneously (together) on customer satisfaction (Y) , obtained a calculated F value of 8.171 with a significance probability of $0.000 < 0.05$. With $df_1 = (k-1) = 3$, $df_2 = 100-3= 97$, F table 2,70 , then F count $>$ F table or $8.171 > 2 , 84$, the alternative hypothesis is accepted. The results of the analysis show that simultaneously (together) there is a significant influence between the variables of brand equity, service and trust on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

4.0 CONCLUSION

Based on the results of the analysis, it is shown that partially and simultaneously there is a significant influence between the variables of brand equity, service and trust on customer satisfaction at PT BNI Sawahlunto Sub-Branch Office.

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