

THE INFLUENCE OF BANK IMAGE, ACCESSIBILITY, AND CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER SATISFACTION AND LOYALTY AT ISLAMIC BANKS IN MAKASSAR CITY

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 09 June 2023</p> <p>Accepted 07 September 2023</p>	<p>Purpose: To test and analyze partially the effect of bank image, accessibility, and customer relationship management on customer satisfaction at Islamic banks in Makassar City. To test and analyze the partial effect of bank image, accessibility, and customer relationship management on customer loyalty through customer satisfaction at Islamic banks in Makassar City.</p>
<p>Keywords:</p> <p>Bank Image; Accessibility; Customer Relationship Management; Customer Satisfaction; Customer Loyalty.</p>	<p>Theoretical framework: To test and analyze partially the effect of bank image, accessibility, customer relationship management, and customer satisfaction on customer loyalty at Islamic banks in Makassar City</p> <p>Design/Methodology/Approach: The population is 145,280 customers, and the sample is 400 customers. Methods of data collection using a questionnaire. The sample collection method is purposive sampling. The analytical method uses the Structural Equation Model (SEM).</p> <p>Findings: The results of the study show that: Bank image, accessibility, and customer relationship management partially have a positive and significant effect on customer satisfaction at Islamic banks in Makassar City. Bank image, customer relationship management, and customer satisfaction partially have a positive and significant effect on customer loyalty at Islamic banks in Makassar City.</p> <p>Research, Practical & Social implications: Accessibility has a positive and insignificant effect on customer loyalty at Islamic Banks in Makassar City. Bank image, accessibility, and customer relationship management partially have a positive and significant effect on customer loyalty through customer satisfaction at Islamic banks in Makassar City.</p> <p>Originality/Value: Loyal customers do not make accessibility the main factor in creating a loyal attitude but prioritize the image of Islamic Banks and Customer Relationship Management as factors that contribute significantly directly to loyalty.</p>
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A INFLUÊNCIA DA IMAGEM BANCÁRIA, ACESSIBILIDADE E GESTÃO DO RELACIONAMENTO COM O CLIENTE NA SATISFAÇÃO E FIDELIDADE DO CLIENTE EM BANCOS ISLÂMICOS NA CIDADE DE MAKASSAR

RESUMO

Objetivo: Testar e analisar parcialmente o efeito da imagem bancária, acessibilidade e gestão do relacionamento com o cliente na satisfação do cliente em bancos islâmicos na cidade de Makassar. Testar e analisar o efeito parcial da imagem bancária, acessibilidade e gestão do relacionamento com o cliente na fidelidade do cliente através da satisfação do cliente em bancos islâmicos na cidade de Makassar.

Enquadramento teórico: Testar e analisar parcialmente o efeito da imagem bancária, acessibilidade, gestão do relacionamento com o cliente e satisfação do cliente na fidelização do cliente em bancos islâmicos na cidade de Makassar

Desenho/Metodologia/Abordagem: A população é de 145.280 clientes e a amostra é de 400 clientes. Métodos de coleta de dados por meio de questionário. O método de coleta de amostra é a amostragem proposital. O método analítico utiliza o Modelo de Equações Estruturais (MEE).

Constatações: Os resultados do estudo mostram que: A imagem do banco, a acessibilidade e a gestão do relacionamento com o cliente têm parcialmente um efeito positivo e significativo na satisfação do cliente nos bancos islâmicos na cidade de Makassar. A imagem do banco, a gestão do relacionamento com o cliente e a satisfação do cliente têm parcialmente um efeito positivo e significativo na fidelidade do cliente nos bancos islâmicos na cidade de Makassar.

Implicações de investigação, Práticas e Sociais: A acessibilidade tem um efeito positivo e insignificante na fidelidade dos clientes nos bancos islâmicos na cidade de Makassar. A imagem bancária, a acessibilidade e a gestão do relacionamento com o cliente têm parcialmente um efeito positivo e significativo na fidelidade do cliente através da satisfação do cliente nos bancos islâmicos na cidade de Makassar.

Originalidade/Valor: Os clientes fiéis não fazem da acessibilidade o principal factor na criação de uma atitude leal, mas priorizam a imagem dos Bancos Islâmicos e da Gestão de Relacionamento com o Cliente como factores que contribuem de forma significativa e directa para a fidelização.

Palavras-chave: Imagem Bancária, Acessibilidade, Gestão do Relacionamento com o Cliente, Satisfação do Cliente, Fidelização do Cliente.

LA INFLUENCIA DE LA IMAGEN DEL BANCO, LA ACCESIBILIDAD Y LA GESTIÓN DE LAS RELACIONES CON EL CLIENTE EN LA SATISFACCIÓN Y LA LEALTAD DEL CLIENTE EN LOS BANCOS ISLÁMICOS DE LA CIUDAD DE MAKASSAR

RESUMEN

Propósito: Probar y analizar parcialmente el efecto de la imagen bancaria, la accesibilidad y la gestión de las relaciones con los clientes sobre la satisfacción del cliente en los bancos islámicos de la ciudad de Makassar. Probar y analizar el efecto parcial de la imagen bancaria, la accesibilidad y la gestión de las relaciones con los clientes sobre la lealtad del cliente a través de la satisfacción del cliente en los bancos islámicos de la ciudad de Makassar.

Marco teórico: probar y analizar parcialmente el efecto de la imagen bancaria, la accesibilidad, la gestión de las relaciones con los clientes y la satisfacción del cliente sobre la lealtad del cliente en los bancos islámicos en la ciudad de Makassar.

Diseño/Metodología/Enfoque: La población es de 145.280 clientes y la muestra es de 400 clientes. Métodos de recogida de datos mediante cuestionario. El método de recolección de muestras es el muestreo intencional. El método analítico utiliza el Modelo de Ecuaciones Estructurales (SEM).

Hallazgos: Los resultados del estudio muestran que: La imagen bancaria, la accesibilidad y la gestión de las relaciones con los clientes tienen parcialmente un efecto positivo y significativo en la satisfacción del cliente en los bancos islámicos de la ciudad de Makassar. La imagen del banco, la gestión de las relaciones con los clientes y la satisfacción del cliente tienen parcialmente un efecto positivo y significativo en la lealtad de los clientes en los bancos islámicos de la ciudad de Makassar.

Implicaciones de investigación, Prácticas y Sociales: la accesibilidad tiene un efecto positivo e insignificante en la lealtad de los clientes en los bancos islámicos en la ciudad de Makassar. La imagen del banco, la accesibilidad y la gestión de las relaciones con los clientes tienen parcialmente un efecto positivo y significativo en la fidelidad de los clientes a través de la satisfacción del cliente en los bancos islámicos de la ciudad de Makassar.

Originalidad/Valor: los clientes leales no hacen de la accesibilidad el factor principal a la hora de crear una actitud leal, sino que priorizan la imagen de los bancos islámicos y la gestión de las relaciones con el cliente como factores que contribuyen de forma significativa y directa a la fidelidad.

Palabras clave: Imagen Bancaria, Accesibilidad, Gestión de la Relación con el Cliente, Satisfacción del Cliente, Fidelización del Cliente.

INTRODUCTION

Indonesia is a country that has the largest Muslim population in the world. At this time, it is estimated that the number of Muslims reached 207 million people. This large number implies that around 13% of Muslims worldwide live in Indonesia and also implies that the majority of the population in Indonesia are Muslims (almost 90% of the Indonesian population). However, even though the majority of the population is Muslim, Indonesia is not an Islamic state based on Islamic laws. The desire of Muslims to have a banking system based on Islamic law has encouraged the birth of a banking system based on Sharia principles in Indonesia. Over the last three decades, Islamic banking has emerged and gained momentum and become a global phenomenon with warm acceptance from Muslim and non-Muslim customers (Faisal et al., 2016). Islamic finance in Indonesia only appeared around 1992, which was pioneered by Bank Muamalat Indonesia. After that, Sharia Commercial Banks, Sharia Business Units, Sharia People's Financing Banks (BPRS), Sharia Cooperatives, Sharia Insurance, Sharia Pawnshops, Waqf, and other Islamic Financial Institutions (LKS) began to develop. Taken together, the Sharia financial system and conventional finance synergistically support the mobilization of public funds more broadly to increase financing capabilities for sectors of the national economy. Islamic banks are banks whose banking system is run according to Islamic principles. The agreement that is established between the customer and the bank must also comply with the terms and pillars of the contract as contained in Islamic sharia. This bank represents the anger experienced by the Muslim community over the desire for a financial institution based on the Al-Quran and Hadith as the basis for its activities and transactions (Rismayanti, 2019). The presence of Islamic banking in Indonesia received a good response from the public, especially since the majority of Indonesia's population is Muslim. The development of Islamic banking globally does not necessarily make the Islamic finance industry in Indonesia develop significantly when compared to other countries. Sharia banking in Indonesia still ranks 9th by Iran, Saudi Arabia, Malaysia, UAE (United Arab Emirates), Kuwait, Qatar, Turkey and Bangladesh. Indonesian Sharia banking in 2019 showed asset growth of 9.93% with total assets of IDR 538.32 trillion, total channelled financing (PYD) of IDR 365.13 trillion and total third-party funds (DPK) of IDR 425.29 trillion. Among the three types of Islamic banking, Islamic Commercial Banks (BUS) are the largest contributor to the growth of Islamic banking assets,

with total assets in 2019 of IDR 350.36 trillion. Islamic Commercial Banks have 14 institutions with a total of 1,919 offices. (OJK, 2019). This indicates that people already trust the Islamic banking business and are willing to save their funds or invest funds in Islamic banking. Research from Rahmi (2020) shows that there is a tendency for customers to switch to choosing Islamic banks over conventional banks because customers feel compatible with the systems used by Islamic banks, such as avoiding usury, interest in promotions being given and no administrative costs at Islamic banks.

Bank Indonesia research, as reported in *Bisnis.com*, shows that the number of rational savers is very large. They will compare the potential income through interest or profit sharing between conventional and Islamic banks and then choose the highest. This is one of the factors causing the gap between the number of accounts and third-party funds in Islamic banking to the total banking industry nationally. The total number of Islamic bank accounts is 40.5 million, conventional 310 million. Islamic bank accounts account for 12 per cent of the total banking accounts, but the share is only 6.4 per cent, meaning that the average amount of savings in Islamic banks is smaller than in conventional banks. The customer will determine a strict financial management strategy so that his assets can continue to grow. Therefore, the relatively high-interest rates offered by conventional banks make them more attractive than Islamic banks. (<https://finansial.bisnis.com/>).

Various studies related to people's preferences for choosing Conventional Banks over Islamic Banks, such as research from Rismayanti (2019), show that the Preferences of the Belopa Community in Luwu Regency tend to be conventional banks rather than Islamic banks; this is because the Belopa Community in Luwu Regency are more familiar with conventional banks than Islamic banks. So that the Belopa people are accustomed to and really understand the financial system or transactions at conventional banks; besides that, conventional banks are very attractive to the public; this can happen because they are influenced by the social, economic, cultural and psychological aspects of society towards banking services. According to Siregar, OJK's Banking Supervisory Board of Commissioners, in *merdeka.com* (2016), there are several reasons for the development of Islamic banks in Indonesia that are still inferior to conventional banks, including the lack of socialization and education from the national Islamic banking and finance industry, and there are still many people who think Islamic banks are not as complete, as modern, and as good as conventional banks. This makes it difficult to increase customer loyalty in Islamic Banks. Loyalty has been considered the most important asset for a bank and one of the keys to achieving the success and sustainability of a bank. Customer loyalty

is a condition that is expected by every bank (Ishak, 2017). Loyalty is closely related to consumer satisfaction or dissatisfaction in consuming goods/services (Dewi, 2016). Loyalty is a behaviour that is shown as a result of the satisfaction felt by customers after making a purchase (Tjokro, 2018). The development of Islamic Banks in the Province of South Sulawesi has shown quite good numbers over the years, seen from the number of Third Party Funds, which has increased every year, but when compared to Conventional Banks, it is still very lagging behind. There are 46 Sharia commercial banks, consisting of 12 Operational Headquarters/Branch Offices (KPO/KC), 29 Supporting Branch Offices/Sharia Service Units (KCP/UPS), and 5 Cash Offices (KK). (PS OJK Statistics, 2022). The following is presented DPK in South Sulawesi Province:

Table 1. Total DPK of South Sulawesi Sharia Banks 2018 -2021

YEAR	THIRD-PARTY FUNDS
2018	4.889
2019	5.826
2020	6.462
2021	7.572

Source: BI-South Sulawesi Economic Report Feb 2022.

Developing an Islamic Bank business is not easy, so focusing on customer loyalty is the bank's top priority. This is because maintaining and maintaining good relations with customers is an important key for a business to survive. Customer loyalty is a condition that is expected by every bank (Ishak, 2017). Loyal customers do not just come. Therefore, the bank must try to create them. Loyalty from customers is, in fact, not just about services or products but is also the result of building the emotions of closeness and trust that they feel. Satisfied and loyal customers will not hesitate to spread the news and positive things about the banking products they use (Akhter et al. 2011). Maintaining loyal customers should get top priority over getting new customers because recruiting or getting new customers is not easy because it requires more costs. Therefore, it is a loss if a company lets go of loyal customers just like that. Customer loyalty not only increases value in business but can also attract new customers. In the short term, improving customer loyalty will bring profit in sales. In the long run, improving loyalty will generally be more profitable, i.e. customers are willing to pay higher prices (customers who are already loyal), provide cheaper services and are willing to recommend to new customers (words of mouth marketing) (Jalaluddin, 2010). However, awareness, existence, and customer loyalty to Islamic banks in Indonesia are low (Nurhayati & Fatmasaris Sukesti, 2016). This is due to issues indicating that Islamic banking in Indonesia is considered to have not fully

implemented Islamic principles. On the contrary, this banking adheres to the principle of a capitalist economy that is competing for large profits. Sharia banking has not provided benefits or made its customers prosperous as stipulated in Islamic economic principles but instead pursues its own profit and even practices usury. An example of the practice of usury in Islamic banking is that more profit sharing is obtained by the bank than the customer. The object of research is Bank Syariah Indonesia, Bank Muamalat, and Bank Panin Dubai in Makassar City. Customer loyalty is a top priority for the three banks. Customer loyalty is related to a condition in which a customer performs repetitive transactional processes with a bank. Therefore, loyal customers can maintain the stability of a business and become a benchmark for a bank to develop its business.

The results of the researchers' observations show that customer loyalty is still low in the three Islamic banks compared to conventional banks. The causes of customer loyalty to Islamic banks are still low, such as (1) understanding and awareness of customers about Islamic banking is still lacking, so they can easily switch to conventional banks. Standardization is needed on the grounds that Islamic banking is different from conventional banks. Moreover, Islamic bank products are not only for Muslim customers but also non-Muslim customers (2) access to Islamic bank funding is still lacking in certain sectors, especially infrastructure, agriculture, maritime, and plantations, where so far only in the real sector so that customers tend to switch to conventional banks, (3) Product availability and standardization of Islamic banking products are still lacking. This is because so far, there are still many Islamic banks that have not run their business according to Sharia principles which include partnership (Ta'awun), justice (Saling Ridho), benefit (Kemaslahatan), balance (Tawazun), universality. (4) The level of understanding (awareness) of Islamic bank products. Until now, very few customers know about Islamic banking products and Islamic banking terms, so they tend to switch to conventional banks. Based on previous research, it has been revealed that a customer has loyalty to a bank is derived from customer satisfaction using several basic theories such as Stakeholder theory, Fairness Heuristic Theory, Promise Theory, Signaling theory, dan Tripartite theory (Hasfar.M et al. (2020), Apri et al. (2021), Christy et al. (2020), Afifah et al. (2017), Suryawan (2016), Achmad et al. (2021), Mahatir (2020), Bashir et al. (2020). However, the expectation disconfirmation theory (Tjiptono and Gregorius, 2016) is the basic theory of customer loyalty used by researchers. Customer satisfaction has a significant contribution related to customer loyalty (Lovelock & Wright, 2007; Murzaki, 2019). Customer satisfaction/dissatisfaction is a customer's response to evaluating the conformity between expectations and reality after

consuming a product/service (Warsito, 2015). The components that form a customer's attitude towards a product/service include the cognitive component/evaluation of a product/service which will ultimately determine customer action/loyalty (Ishak, 2017). Satisfaction with products/services can encourage loyalty or disloyalty (Muzaki & Ridwan, 2019). Satisfied customers have a good and harmonious relationship with the bank, will not hesitate to become disseminators of good news and always spread goodness about the banking products they consume as the basis for repurchasing and creating loyalty (Yuniarti, 2015). Research related to satisfaction with loyalty still provides inconsistent findings. Research by Nurhayati et al. (2016) found that the higher the satisfaction provided by Islamic banks to their customers, the higher the loyalty to Islamic banks. Customer satisfaction reflects that Islamic banks provide good service quality and can maintain loyalty, and are oriented to reach a larger number of customers. Furthermore, the results of research from Hasfar.M et al. (2020), Apri et al. (2021), Christy et al. (2020), Afifah et al. (2017), Suryawan (2016), Achmad et al. (2021), Mahatir (2020), Bashir et al. (2020) generally prove that customer satisfaction has a positive and significant effect on customer loyalty. However, the findings from Sumadi & Euis (2015) prove that customer satisfaction has a positive and insignificant effect on customer satisfaction. This is because to create customer satisfaction, banks must pay attention to satisfaction from the cognitive, emotional and physical aspects of the bank. The customer feels dissatisfied when one of these aspects cannot meet his expectations.

Other efforts were made by the bank to increase customer loyalty by improving the bank's image. The bank's image is a customer's view of the products and services offered by the bank through an information process obtained from various reliable sources (Kotler & Keller, 2017; Irda & Desiyanti, 2013). The bank's image arises from the results of customer assessments or responses to various activities, empathy, achievements and bank reputation during its various activities (Pratama, 2017). Banks need to build and maintain a positive image in order to create good impressions, views or perceptions that are assessed by customers who are satisfied and loyal (Azizah, 2012). Building a positive bank image will make it easier for banks to communicate effectively, especially in influencing the public to make decisions as customers. A positive image arises as a result of customer assessments or responses that are satisfied with various activities, empathy, achievements and the reputation of the bank during its various activities (Pratma, 2017). Image is important for every bank because it is the overall impression that is formed in the minds of customers about the bank (Beneke, 2011). Bank image can relate to customers' impressions of physical identity (such as building characteristics, logos

and colours, slogans), non-physical identities (such as work culture, performance and level of security, the attitude of responsibility), quality of results (such as product or service quality, bank product or service design, bank product or service variations), activities and relationship patterns (such as hospitality given by employees, employee concern for customer needs) (Syarifuddin & Suryanto, 2016). Because the overall impression of the characteristics of a bank is what will later shape the bank's image in the minds of customers, so influence satisfaction and loyalty. Each bank can form an image depending on the conditions of interaction carried out with different groups, such as customers, employees, shareholders, and suppliers, where each group has different experiences and relationships with banks related to perceived satisfaction. Thus, the image of a bank can be rated positively or negatively.

Building a positive image is a very important initial stage for a bank. It can help banks to get awareness more easily and trust from customers, thus impacting satisfaction and loyalty. Customers feel satisfied and loyal to the image, which is an asset if the bank is able to give an impression and trust that is in accordance with the customer's knowledge and experience (Beneke, 2011; Soleh, 2010).

The bank's image is not only to attract customers regarding the selection of bank products or services but also to improve and create customer satisfaction and loyalty (Mail, 2019; Evi, 2012). Legitimacy theory (Deegan et al., 2002) explains that bank legitimacy will be obtained if there is a similarity between the results expected by the customer so that there are no demands from the customer. Legitimacy theory emphasizes the existence of a bank management system that is oriented towards taking sides with customers. Banks that function as intermediaries must prioritize the interests of stakeholders in their activities in order to create a positive image. The formation of a positive image will increase the bank's satisfaction and loyalty (Safitri S. et al., 2016). The bank's image arises from the results of public assessments or responses to various activities, empathy, achievements and the bank's reputation during its various activities (Pratama, 2017). Several studies related to bank image on customer satisfaction and loyalty still produce inconsistent findings. Research from Fitria (2018) found that the image of this Islamic bank is still not good, so customers feel dissatisfied and loyal. This is because some employees are still unfriendly and impolite and don't smile when serving customers, which can reduce the good image of the existing bank, and in the end, the bank's goal to maintain customer satisfaction and loyalty is still difficult to achieve. Similarly, research results from Mail. (2019) found that in terms of loyalty, not all customers of the Sumsel Babel Syariah Bank showed a sense of loyalty; this was because the facilities, services, products and

handling of complaints from the bank still did not satisfy customers. So that every employee must, of course, continue to build and maintain a positive image for the bank because when a bank has a positive image, this can indirectly make customers feel satisfied and loyal. Customer satisfaction and loyalty are closely related to access needs (Wardayati, 2019). The low access of Islamic banks to the public can lead to misunderstanding and lack of meaning in the existence of Islamic banks. Accessibility also influences the increase in public interest in Islamic banks. With the availability of facilities that support smooth transactions, customers will certainly feel satisfied and loyal using the bank's services (Arsyad, 2014).

Accessibility is related to short waiting times or time savings, as well as convenience for customers with flexible operating hours (Inge, 2020). The accessibility of a service determines customer behaviour because it involves the ease of getting a service (Fera, 2007). Research results from Nurhayati (2016) found that good accessibility increases up to 66% of the number of customers simply because of loyalty (Mohd Thas Thaker et al., 2019). Communication-effect theory (Tjiptono and Gregorius, 2016) explains that customer satisfaction or dissatisfaction is the result of the customer's response to ease of accessibility but not the result of a cognitive or affective evaluation of the services provided. Indicators of accessibility that affect the papacy and customer loyalty are based on the ease of obtaining information, the availability of various facilities, the ease of obtaining services, the location is easy to reach, the sense of security, flexibility, risk, low cost, and the availability of financial technology (Ingge, 2020).

Research related to accessibility to satisfaction and loyalty still provides inconsistent findings. The results of research from Mustika & Metti, (2019) show that people's expectations regarding access to Islamic banks are to increase access to Islamic banks to the public, such as increasing complete, in-depth and detailed information, although most people consider Islamic banks to have clear information, improve complete and adequate facilities, provide good service, fast, precise and in accordance with banking ethics, easy-to-reach and strategic locations for customers who will transact at Islamic banks (Alatyat et al., 2023).

A good strategy that can be carried out by banks to increase customer satisfaction and loyalty is by increasing long-term relationships between banks and their customers, or what is often referred to as Customer Relationship Management (CRM). CRM are the method used by banks to attract customer attention, maintain customer satisfaction and enhance strong relationships with customers (Nardiman, 2017). CRM is also related to the efforts made by banks to create loyal customers through efforts to build close or intimate relationships with

customers. So the process of forming this loyalty is through the psychological condition of customers who feel close to the bank (Porter, 2008). CRM creates an integrated function that supports a bank in the fields of marketing, sales and services that can increase the value of customer satisfaction and loyalty (Foster, 2008, Victor, 2015). CRM helps banks to see the future and is made to create loyal customers (Anton and Natalie. L, 2002). CRM is closely related to the process of building and maintaining profitable long-term relationships with customers through providing valuable and satisfying services (Kotler and Armstrong, 2004). CRM is not just serving, but banks must serve better so that customers will feel satisfied and loyal to the bank (Priansa, 2017). CRM implementation is intended to place greater emphasis on marketing activities on efforts to retain customers because the cost of attracting new customers will be five times greater than the cost of retaining existing customers (Rizal, 2020). Meanwhile, good CRM implementation will encourage customer loyalty, reduce costs, improve operational efficiency, increase time to market, and increased income (Ahmad, 2010). The relationship between CRM and satisfaction and loyalty is crucial because, with CRM, banks are able to establish intimate relationships with their customers and then deliver various products or services that have differentiation and superior value in accordance with the needs and desires of customers (Kartajaya, 2007). CRM allows for the best possible relationship with customers, especially those who have purchased bank products. However, more than that, CRM can also help banks to reach new customers and convert potential customers into loyal ones (Victor, 2015). Banks must continue to be consistent in providing the best service so that relationships will be maintained properly; customers can also become trusted, satisfied, and loyal thanks to the services provided (Dini, 2008). CRM has an important role in building positive relationships with customers and creating satisfying relationships between stakeholders, as well as increasing loyalty through optimizing resources, processes and technology in managing information in more detail (Kotler & Keller, 2012; Lupiyoadi, 2013; Bulan, 2016). CRM must be able to analyze the needs and desires of customers. Meeting customer needs and wants can only be realized if CRM has the ability to identify, acquire, maintain, develop, and have sustainable marketing to increase customer satisfaction and loyalty (develop) (Kotler and Keller, 2007; Putra, 2017).

Communication-effect theory (Tjiptono and Gregorius, 2016) explains that customer satisfaction or dissatisfaction is the result of the customer's response to changes in communication but not the result of a cognitive or affective evaluation of the services provided. Banks that can optimize CRM well make it easier to establish long-term relationships with

customers, as well as get potential and loyal customers. Customers feel satisfied and become loyal when they find it easy to obtain information related to the products and services offered by the bank. Meanwhile, customers also feel satisfied when there is effective communication so that the needs and desires of customers are in accordance with their expectations. The CRM indicators that affect the papacy and customer loyalty are based on identifying, acquiring, maintaining, developing, and sustainable marketing. The relationship between CRM and Islamic banking customer satisfaction and loyalty is also strengthened by previous research, although it still provides inconsistent findings. The results of research from Khoirul Insan (2019) found that CRM has no significant effect on customer satisfaction. This is because Islamic Banks lack the intensity of attention to strategic and implementation steps towards CRM in order to achieve customer satisfaction. The results of this study support the findings of Superior et al. (2021), which prove that CRM has a negative and insignificant effect on customer satisfaction. Furthermore, the findings from Fathan (2020) show that CRM has not influenced customers to be loyal to BSI, Boyolali's brother. Customers feel that banks have not been able to provide more optimal service performance, thus enabling customers to switch or move to other Islamic banks. The results of this study support the findings of Victor and Sumarauw (2015), which prove that CRM has no effect on customer loyalty. However, the results of research from Yullya et al. (2019), Doddy et al. (2021), Jennifer et al. (2020), and Husna (2020) prove that CRM has a positive and significant effect on loyalty. This research is a type of development research that aims to develop Addina's (2018) research entitled, "The Effect of Dan's Bank ImageCustomer Relationship Marketing Against Customer Loyalty with Customer Satisfaction as an Intervening Variable (Study on Customers of PT Bank Tabungan Negara (Persero) Tbk in Malang City). However, there are several differences between the research from Addina (2018) and several other previous studies, thus reflecting the originality of this study, namely:

This study adds the accessibility variable as an exogenous variable so that what influences customer satisfaction and loyalty is related to the bank's image, accessibility, and customer relationship management. The bank's image variable indicator related to good name emphasizes the implementation of compliance principles in accordance with Islamic norms and law. Developing the Accessibility indicator by adding a financial technology indicator (Financial Technology).

Based on the phenomenon and the inconsistency of the findings of previous researchers, which still require confirmation, the main theme of this research is: "The Influence of Bank

Image, Accessibility, and Customer Relationship Management Against Customer Loyalty Through Customer Satisfaction at Sharia Banks in Makassar City.”

METHODOLOGY

Research Approach

The research approach used is a quantitative method. The quantitative method is a traditional method of scientific research that systematically examines the parts and phenomena and their relationships. The purpose of quantitative research is to develop and use mathematical models, theories and hypotheses related to natural phenomena. Research with a quantitative approach is defined as research based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, and data analysis are quantitative or statistical in nature with the aim of testing established hypotheses. This research is associative, namely a research method carried out to find relationships between one variable and another, as well as testing and using the truth of a problem or knowledge (Sugiyono, 2016: 17). This study uses independent variables (bank image, accessibility, service quality), intervening variables (customer satisfaction), dependent variables (customer loyalty). The quantitative descriptive research method is research that uses numbers starting from data collection, interpretation of the data, and the appearance of the results. The approach in this research is a quantitative descriptive approach by using a questionnaire or questionnaire to process the data, which then the data will be described (Sugiyono, 2016: 39).

Types and Data Sources

The type of data used in this research is primary and secondary data. The data sources used in this study for primary data types were obtained directly from respondents through interviews and questionnaires; as for secondary data types, the data sources are obtained indirectly through documents, interviews with second parties (data reinforcement informants), and the results of previous studies.

Method of collecting data

The data collection method used in this study, according to Sugiyono (2016), is as follows:

1. Questionnaire/questionnaire, which is a collection technique that asks a number of questions in writing that are given to respondents with the intention of obtaining data related to research problems that must be answered in writing.
2. Observation, namely an attempt to make systematic observations and recording of research objects which in this case involves the availability of initial data needed by all research variables.
3. Documentation is a technique used to obtain some data through the recording of a number of written documents as outlined in journals, articles, theses and dissertations.

Population And Sample

1. The population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. It can be concluded that the population is a collection of all object measurements or individuals being studied (Sugiyono, 2016). The total population in the study was 145,280 customers, where Bank Bank Syariah Indonesia had 86,120 customers, Bank Muamalat had 21,600 customers, Bank Panin Dubai had 9,200 customers, Bank Bukopin Syariah had 11,110 customers and Bank Mega Syariah had 17,250 customers.
2. The sample is part of the number and characteristics possessed by the population. If the population is large, and it is impossible for the researcher to study everything in the population, for example, due to limited funds, manpower and time, the researcher can use samples taken from that population.

The sampling method is carried out by means of purposive sampling so that customers can really provide an objective assessment of the variables being measured. Technical understanding purposive sampling is a sampling technique that is used if the researcher has certain criteria in taking the sample (Suliyanto, 2018). The inclusive criteria include (1) active customers for at least 1 year and (2) customers who are willing to be respondents.

Data Analysis Method

The Likert scale is used to measure social phenomena; in social phenomenon research, this is specifically determined by researchers, hereinafter referred to as research variables. With a Likert scale, the variables to be measured are translated into sub-variables. Then, the sub-variables are translated into measurable components. These measurable components are then

used as a starting point for compiling instrument items which can be in the form of questions which are then answered by respondents. The answers to each instrument item using a Likert scale have a gradation from very positive to very negative. The form of the scale in the closed questionnaire used in this study uses a Likert scale with a standard of 1 to 5. Measurements are carried out using a Likert scale with the following criteria: (a) Very satisfied is given a score of 5; (b) Satisfied is given a score of 4; (c) Quite satisfied is given a score of 3; (d) Dissatisfied is given a score of 2; (e) Very dissatisfied is given a score of 1. To analyze the data, achieve the research objectives and test the proposed hypotheses, the data obtained will then be processed according to the needs of the analysis. The technique used is descriptive statistical analysis techniques and inferential statistics. Descriptive statistical analysis is intended to describe the research variables so as to obtain an overview of the quality of service conditions at hospitals in the city of Makassar. The data that has been collected is then edited and tabulated in tabular form and discussed descriptively. The descriptive measure is the giving of numbers both in the number of respondents (people) as well as in the form of frequency and percentage.

Statistical analysis using inferential statistics to examine the effect of the independent variables and the dependent variable. The inferential statistical analysis technique used is multiple regression analysis. The analysis used to answer the hypothesis in this study uses a Structural Equation Model (SEM) using Amos software release 23. Structural Equation Model (SEM) is a statistical tool used to solve multilevel models simultaneously, which cannot be solved by linear regression equations. SEM can also be considered as a combination of regression analysis and factor analysis. SEM can be used to solve equation models with more than one dependent variable and also recursive effects. SEM is based on covariance analysis, so it provides a more accurate covariance matrix than linear regression analysis. Statistical programs that can be used to complete SEM are, for example, Analysis Moment of Structure (AMOS) or LISREL.

RESULTS AND DISCUSSION

Based on the empirical model proposed in this study, it is possible to test the hypothesis by testing the path coefficients in the structural equation model. The direct effect can be seen in the following table:

Table 2: Coefficients in the structural equation model

HP	Variable			Direct Effect	Indirect Effect	Total Effect	P-Value	Information
	Exogenous	Intervening	endogenous					
1	Bank Image (X1)	0	Customer Satisfaction (Y1)	0,175		0,175	0,011	(+) Significant
2	Accessibility (X2)	0	Customer Satisfaction (Y1)	0,180		0,180	0,010	(+) Significant
3	CRM (X3)	0	Customer Satisfaction (Y1)	0,375		0,375	0,000	(+) Significant
4	Bank Image (X1)	0	Customer Loyalty (Y2)	0,095		0,095	0,007	(+) Significant
5	Accessibility (X2)	0	Customer Loyalty (Y2)	0,138		0,138	0,052	(+) Not Significant
6	CRM (X3)	0	Customer Loyalty (Y2)	0,198		0,198	0,000	(+) Significant
7	Customer Satisfaction (Y1)	0	Customer Loyalty (Y2)	0,270		0,270	0,000	(+) Significant
8	Bank Image (X1)	Customer Satisfaction (Y1)	Customer Loyalty (Y2)	0,251	0,076	0,251	0,020	(+) Significant
9	Accessibility (X2)	Customer Satisfaction (Y1)	Customer Loyalty (Y2)	0,245	0,065	0,245	0,019	(+) Significant
10	CRM (X3)	Customer Satisfaction (Y1)	Customer Loyalty (Y2)	0,502	0,127	0,502	0,000	(+) Significant

Source: BI-South Sulawesi Economic Report Feb 2022

The Effect of Bank Image on Customer Satisfaction

Bank image has a positive and significant effect on customer satisfaction (Directional Coefficient = 0.175; P-value = $0.011 \leq 0.05$). So the statement from the first hypothesis is accepted, and this means that the better the image of the bank, the more customer satisfaction will increase. The bank's image provides benefits to customer satisfaction.

The Effect of Accessibility on Customer Satisfaction

Accessibility has a positive and significant effect on customer satisfaction (Directional Coefficient = 0.180; P-value = $0.010 \leq 0.05$). So the statement from the second hypothesis can be accepted, and this means that the better the accessibility, the more customer satisfaction will increase. Accessibility provides benefits to customer satisfaction.

The Effect of Customer Relationship Management (CRM) on Customer Satisfaction

CRM has a positive and significant effect on customer satisfaction (direction coefficient = 0.375; P-value = 0.000 \leq 0.05). So that the statement from the third hypothesis can be accepted, and this means that the better the CRM, the more customer satisfaction will increase. CRM provides benefits to customer satisfaction.

The Effect of Bank Image on Customer Loyalty

Bank image has a positive and significant effect on customer loyalty (direction coefficient = 0.095; P-value = 0.007). So the statement from the fourth hypothesis is accepted, and this means that the better the image of the bank, the more customer loyalty will increase. Bank image provides benefits to customer loyalty.

The Effect of Accessibility on Customer Loyalty

Accessibility has a positive and insignificant effect on customer loyalty (direction coefficient = 0.138; P-value = 0.052 $>$ 0.05). So the statement from the fifth hypothesis cannot be accepted, and this means that the better the accessibility, the higher customer loyalty will be. However, accessibility does not provide benefits to customer loyalty.

The Effect of Customer Relationship Management (CRM) on Customer Loyalty

CRM has a positive and significant effect on customer loyalty (direction coefficient = 0.198; P-value = 0.000). So the statement from the sixth hypothesis can be accepted, and this means that the better the CRM, the more customer loyalty will increase. CRM provides benefits to customer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Customer satisfaction has a positive and significant effect on customer loyalty (direction coefficient = 0.198; P-value = 0.000). So the statement from the seventh hypothesis is accepted, and this means that increasing customer satisfaction means that customer loyalty is increasing. Customer satisfaction provides benefits to customer loyalty.

The Effect of Bank Image on Customer Loyalty Through Customer Satisfaction

Bank image has a positive and significant effect on customer loyalty through customer satisfaction (directional coefficient value = 0.076; P-value = 0.020). So that the statement from

the eighth hypothesis can be accepted, and this means that customer satisfaction can intervene in the influence of bank image on customer satisfaction.

The Effect of Accessibility on Customer Loyalty Through Customer Satisfaction

Accessibility has a positive and significant effect on customer loyalty through customer satisfaction (directional coefficient value = 0.245; P-value = 0.019). So that the statement from the ninth hypothesis can be accepted, and this means that customer satisfaction can intervene in the effect of accessibility on customer loyalty.

The Influence of Customer Relationship Management (CRM) on Customer Loyalty Through Customer Satisfaction

CRM has a positive and significant effect on customer loyalty through customer satisfaction (directional coefficient value = 0.502; P-value = 0.000). So that the statement from the tenth hypothesis can be accepted, and this means that customer satisfaction can intervene in the influence of CRM on customer loyalty.

DISCUSSION

The Effect of Bank Image on Customer Satisfaction

The results of hypothesis testing prove that bank image has a positive and significant effect on customer satisfaction. A better bank image will increase customer loyalty. Sharia principles, reputation, product variety, and symbol/logo are indicators that have a significant influence on customer loyalty. The Bank's image is the customer's view of the products and services offered by the Bank through a process of information obtained from various reliable sources. The Bank's image arises from the results of customer assessments or responses to Sharia principles, reputation, product variations, and symbols/logos that can affect customer satisfaction. Islamic banks have operated according to Sharia principles which are different from conventional banks, which will affect customer satisfaction. Sharia principles are related to the rules of agreement based on Islamic law between the Bank and other parties for depositing funds or financing business activities or other activities declared in accordance with Sharia. Sharia principles consist of the principle of partnership (Ta'awun), the principle of justice (Mutual Ridho), the principle of benefit (Kemaslahatan), and the principle of balance (Tawazun). The principle of partnership (Ta'awun) is related to the underlying principle of Islamic banks to provide assistance to the public in the field of Islamic finance. The results of

this study support the findings of Sumadi (2015), Apri et al. (2021), (Hermawan et al., 2017), proving that corporate image has a positive and significant effect on satisfaction. Meanwhile, the findings from (Djamereng et al., 2019) prove that a better bank image will increase satisfaction. The results of this study also indicate that good service quality will make customers feel satisfied, giving rise to positive perceptions or a good image of the Bank (Yohanes & Tannady, 2022).

The Effect of Accessibility on Customer Satisfaction

The results of hypothesis testing prove that accessibility has a positive and significant effect on customer satisfaction. Islamic banks with good accessibility will increase customer satisfaction. Location, sense of security, ease of service, absence of constraints, costs, and electronic banking services are indicators that have a significant influence on customer satisfaction. Accessibility is related to short waiting times or time savings, as well as convenience for customers with flexible operating hours. Islamic banks with good accessibility have a location, a sense of security, ease of service, no constraints, costs, and electronic banking services, thereby affecting customer satisfaction. The location of an Islamic Bank that is easy to find and reach will affect customer loyalty. A location is a place where a business or bank activity operates and carries out activities to produce products or a place for customers to come and make purchases. A good location greatly affects a customer's desire to come and shop. Location is very important because it relates to the size of operating costs, prices and competitiveness. Determining a good location makes it easy for customers to make transactions easily, safely and comfortably, without any obstacles. The location of an easy-to-reach Islamic Bank will meet customer expectations, create customer emotions and make the right decision in choosing a product. The sense of security in conducting transactions with Islamic banks will affect customer satisfaction. The sense of security is related to the state of being free from all physical physiology which is a customer's basic need that must be met and is influenced by environmental factors. Physical security is related to conditions related to physical conditions. Furthermore, psychological security includes a good relationship between customers and the environment. A sense of security will be realized through a relationship that is full of warmth and is based on positive communication. The sense of security in transactions at Islamic Banks will be in accordance with customer expectations, creating customer emotions and making the right decisions in choosing products.

Access to Islamic Bank services can be done at any time, or ease of service will affect customer satisfaction. Ease of service related to the convenience of customers obtaining information, communicating, and conducting banking transactions through electronic media, which was developed by optimizing the utilization of customer data in order to serve customers more quickly, easily, and according to needs, and can be carried out completely independently by customers by paying attention to security aspects. This allows prospective customers and/or bank customers to carry out transactions, including registration, account opening, banking transactions (cash withdrawals, transfers and payments), and closing accounts, including obtaining other information and transactions outside of banking products, including financial advice (financial advisory), investments, electronic-based trading system transactions (e-commerce), and other needs from bank customers. The ease of services provided by Islamic Banks will be in accordance with customer expectations, creating customer emotions and making the right decisions in choosing products. The results of this study support the findings of Christy et al. (2020), and Puspa and Agung (2020), proving that accessibility has a positive and significant effect on satisfaction.

The Effect of Customer Relationship Management (CRM) on Customer Satisfaction

The results of hypothesis testing prove that CRM has a positive and significant effect on customer satisfaction. A better CIRM will increase customer satisfaction. Professional Attitude, giving promos, responsiveness, availability of information services, and guarantees are indicators that have a significant influence on customer satisfaction. Customer relationship management (CRM) is the process of building and maintaining long-term, profitable relationships with customers through the provision of services that are of value and satisfy them. CRM owned by Islamic Banks will affect customer loyalty because employees have a professional attitude, always provide promos, have good responsiveness, provide information services, and provide guarantees. Sharia Bank employees who have a professional attitude in providing services to customers will affect customer loyalty. Professional Attitude is related to behaviour or actions that are characteristic of a profession. Employees who have a professional attitude are employees who can be relied upon and trusted because they are experts, skilled, knowledgeable, responsible, diligent, full of discipline, and serious in carrying out their job duties. Employees who have a professional attitude will master the job, have loyalty, have integrity, be able to work hard, have a vision, have commitment, and have high work motivation. The professional Attitude that is built reflects prudence, patience, discipline,

creativity, and humility. The professional Attitude possessed by Islamic Bank employees will be in accordance with customer expectations, creating customer emotions and making the right decisions in choosing products.

Islamic banks that provide good information services through call centres, the Internet or websites will affect customer satisfaction. The availability of information services will provide the information needed by customers. The availability of information services is needed by customers to make it easier for customers to make plans and make decisions. The availability of information services can help customers meet the lack of information they need. The availability of information services will help customers choose and understand exactly the products offered by the Bank according to customer interests. The availability of information services will be in accordance with customer expectations, creating customer emotions and making the right decisions in choosing products. The results of this study support the findings of (Bahari & Basalamah, 2019), which prove CRM has a positive and significant effect on satisfaction. A good CRM can build and maintain profitable long-term relationships with customers by providing valuable and satisfying services. The results of this study support the findings of Yullya et al. (2019), Doddy et al. (2021), Jennifer et al. (2020), and Husna (2020), which prove that CRM has a positive and significant effect on satisfaction and loyalty. However, the findings from (Sinaga et al., 2021) prove that CRM has a negative and insignificant effect on customer satisfaction.

The Effect of Bank Image on Customer Loyalty

The results of hypothesis testing prove that bank image has a positive and significant effect on customer loyalty. A better bank image will increase customer loyalty. Sharia principles, reputation, product variety, and symbol/logo are indicators that have a significant influence on customer loyalty. The Bank's image is the customer's view of the products and services offered by the Bank through a process of information obtained from various reliable sources. The Bank's image arises from the results of customer assessments or responses to Sharia principles, reputation, product variations, and symbols/logos that can affect customer loyalty. Islamic banks have operated according to Sharia principles which are different from conventional banks, which will affect customer loyalty. Sharia principles are related to the rules of agreement based on Islamic law between the Bank and other parties for depositing funds or financing business activities or other activities declared in accordance with Sharia. Sharia principles consist of the principle of partnership (Ta'awun), the principle of justice (Mutual

Ridho), the principle of benefit (Kemaslahatan), and the principle of balance (Tawazun). The principle of partnership (Ta'awun) is related to the underlying principle of Islamic banks to provide assistance to the public in the field of Islamic finance. The Principle of Justice (Mutual Ridho) is related to equal rights and obligations between customers and banks based on the pleasure of each party without coercion. The principle of benefit (benefits) in which Islamic banks prioritize benefits for all businesses is carried out by banks and in accordance with Sharia rules. The principle of balance (Tawazun) where this principle illustrates that the Bank and the customer are in one unit. Islamic banks with a good image will create user loyalty, use priority, interest in other products and references, and not switch easily. In terms of bank image, the verse explains that the image of the company lies in the actions taken by internal parties of the Bank so that Islamic banks must maintain a positive image of the Bank, namely by not doing things that are not useful which can create a bad image for the Bank in the eyes of the public. The results of this study support the findings of Dwi et al. (2018), Slamet (2021), and Apri et al. (2021) which prove that bank image has a positive and significant effect on loyalty. However, the findings from Dimas et al. (2020) and Sumadi (2015) prove that bank image has a positive and insignificant effect on bank loyalty.

The Effect of Accessibility on Customer Loyalty

The results of hypothesis testing prove that accessibility has a positive and insignificant effect on customer loyalty. Location, sense of security, ease of service, absence of constraints, costs, and electronic banking services are indicators that do not have a significant effect on customer loyalty. Accessibility is related to short waiting times or time savings, as well as convenience for customers with flexible operating hours. Islamic banks, although they have good accessibility in terms of location, sense of security, ease of service, absence of constraints, fees and electronic banking services, do not affect customer loyalty. Access to Islamic Bank services can be done at any time, or ease of service will affect customer loyalty. Ease of service related to the convenience of customers obtaining information, communicating, and conducting banking transactions through electronic media, which was developed by optimizing the utilization of customer data in order to serve customers more quickly, easily, and according to needs, and can be carried out completely independently by customers by paying attention to security aspects. This allows prospective customers and/or bank customers to carry out transactions, including registration, account opening, banking transactions (cash withdrawals, transfers and payments), and closing accounts, including obtaining other information and

transactions outside of banking products, including financial advice (financial advisory), investments, electronic-based trading system transactions (e-commerce), and other needs from bank customers. The ease of services provided by Islamic Banks will affect user loyalty, usage priorities, interest in other products, references, and not easily switch.

Islamic banks with good and easy-to-use electronic banking services will affect customer loyalty. Electronic services are an innovation in banks that take advantage of the use of technology. Electronic service products are in the form of a system built to carry out a specific financial transaction mechanism. Electronic services make it easier for customers to access financial services in a practical, efficient, convenient and economical way. Good electronic banking services at Islamic Banks will affect user loyalty, usage priorities, interest in other products, references, and not easily switch. Security and convenience, ease of service, no constraints or risks, costs, and electronic banking (e-banking) services as indicators of accessibility are not the main factors influencing customer loyalty. This is because the M-Syariah account is the same as that offered by Conventional Banks. The M-Syariah account is equipped with a password, PIN and OTP code. In addition, Biometric security is also available through fingerprints and face detection (face ID) like those of Conventional Banks and makes transactions more secure and comfortable; the risk is minimal, transaction costs are easy to reach, and information is easy to obtain. The benefits of e-banking are the same as those of conventional banks, so indicators of security and convenience, ease of service, risk, cost, and e-banking do not directly affect customer loyalty. The results of this study support the findings of Sholawan (2019), which proves accessibility has a positive and insignificant effect on loyalty. However, the results of this study do not support the findings of Afifah et al. (2017) and Suryawan (2016), which prove accessibility has a positive and significant effect on loyalty.

The Influence of Customer Relationship Management (CRM) on Customer Loyalty

The results of hypothesis testing prove that CRM has a positive and significant effect on customer loyalty. Better CIRM will increase customer loyalty. Professional Attitude, giving promos, responsiveness, availability of information services, and guarantees are indicators that have a significant influence on customer loyalty. Customer relationship management (CRM) is the process of building and maintaining long-term, profitable relationships with customers through the provision of services that are of value and satisfy them. CRM owned by Islamic Banks will affect customer loyalty because employees have a professional attitude, always provide promos, have good responsiveness, provide information services, and provide

guarantees. Sharia Bank employees who have a professional attitude in providing services to customers will affect customer loyalty. Professional Attitude is related to behaviour or actions that are characteristic of a profession. Employees who have a professional attitude are employees who can be relied upon and trusted because they are experts, skilled, knowledgeable, responsible, diligent, full of discipline, and serious in carrying out their job duties. Employees who have a professional attitude will master the job, have loyalty, have integrity, be able to work hard, have a vision, have commitment, and have high work motivation. The professional Attitude that is built reflects prudence, patience, discipline, creativity, and humility. The professional Attitude of Islamic Bank employees will affect user loyalty, usage priorities, interest in other products, references, and not easily switch.

Islamic banks that provide good information services through call centres, the Internet or websites will affect customer loyalty. The availability of information services will provide the information needed by customers. The availability of information services is needed by customers to make it easier for customers to make plans and make decisions. The availability of information services can help customers meet the lack of information they need. The availability of information services will help customers choose and understand exactly the products offered by the Bank according to customer interests. The availability of information services will influence user loyalty, usage priorities, interest in other products, and references, and not easily switch. To create customer loyalty, of course, companies must work well together to create mutually beneficial relationships between companies and customers or customers; this can be done by providing benefits to customers or customers. This shows that the relationship between the customer and the company will get stronger through the stages of Customer Relationship Management (CRM) in its journey, which will lead to customer loyalty. The findings from (Sufri, 2020) prove that good CRM will increase customer value and emotional value so that customers become loyal and become partners of Islamic banks. Good CRM will be able to create high customer loyalty; this can be seen by the involvement of customers by telling positive things and recommending other Islamic banks, in addition to routine transactions at Islamic banks. Likewise, the results of this study support the findings of Yullya et al. (2019), Doddy et al. (2021), Jeifer et al. (2020), and Husna (2020), which proves that CRM has a positive and significant effect on loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

The results of hypothesis testing prove that customer satisfaction has a positive and significant effect on customer loyalty. Higher customer satisfaction will increase loyalty. Appropriate expectations, emotions, and the right decisions are indicators that have a significant influence on customer loyalty. Customer satisfaction is related to circumstances where the needs, desires and expectations of customers can be fulfilled through the products offered. Customers feel satisfied and have loyalty when Islamic Banks can always meet customer expectations, create emotions, and make the right decisions in choosing products. Islamic banks that offer products according to customer expectations will affect customer loyalty. In accordance with expectations is the customer's estimate or belief about what will be received if the customer buys or consumes a product or service. Consumer expectations for a product or service have been formed before consumers buy the product or service. When the buying process is carried out, consumers hope that the goods or services they receive are in accordance with their expectations, desires and beliefs. Satisfied consumers will be user loyalty, use priority, interest in other products, references, and not easily switch. Islamic banks that can create emotional feelings for customers cause customers to feel satisfied and proud, thereby affecting loyalty. Emotional is a psychological feeling that arises as a result of purchasing or using a bank product or service. The customer, after making a purchase, will give a positive or negative assessment. This assessment is related to his psychological condition so that a mood will appear, which will affect his willingness to make a repeat purchase or not. Customers who have good emotions will feel proud, happy, comfortable and have confidence in using bank products and services. Satisfied customers will affect user loyalty, use priorities, interest in other products, references, and not easily switch.

Customers who are satisfied with the decisions they make in using products and services from Islamic Banks will affect loyalty. The right decision is a customer's reaction to several alternative solutions that are carried out consciously by analyzing the possibilities of these alternatives and their consequences. Every decision will make a final choice; it can be an action or an opinion. The right decision will make the customer get the best choice from the available alternatives so that the expected goals can be achieved. The customer's ability to make the right decision will result in a decision that is closely related to the quality of the decision itself regarding the product to be purchased. Satisfied customers will affect user loyalty, use priorities, interest in other products, references, and not easily switch. The results of this study support the findings of Hasfar.M et al. (2020), Apri et al. (2021), Christy et al. (2020), Afifah

et al. (2017), Suryawan (2016), Achmad et al. (2021), Mahatir (2020), Bashir et al. (2020) which prove that customer satisfaction has a positive and significant effect on customer loyalty. However, the findings from Sumadi & Euis (2015) prove that customer satisfaction has a positive and insignificant effect on customer satisfaction. This is because to create customer satisfaction, banks must pay attention to satisfaction from the cognitive, emotional and physical aspects of the Bank. The customer feels dissatisfied when one of these aspects cannot meet his expectations. Furthermore, findings from (Djamereng et al., 2019), (Violin et al., 2022), (Prihatin et al., 2021), (Mohamad et al., 2022); (Suriadi et al., 2019) prove satisfied consumers will create loyalty behaviour. The higher the satisfaction felt by customers, the more loyalty will increase. Satisfied customers will increase interest in repeat visits and will return to making transactions at Islamic banking.

The Effect of Bank Image on Customer Loyalty Through Customer Satisfaction

The test results of the Sobel Test prove that bank image has a positive and significant effect on customer loyalty through customer satisfaction. Higher customer satisfaction will increase the influence of bank image on loyalty. Appropriateness of expectations, emotions, and the right decisions are indicators that have a significant influence on the Bank's image on customer loyalty. Customer satisfaction is related to circumstances where the needs, desires and expectations of customers can be fulfilled through the products offered. Satisfied customers will create a positive perception of the Bank's image so that customers will become loyal. Customers feel satisfied when what is expected is in accordance with reality so that a positive image of the Bank is formed and affects loyalty. Customers feel satisfied because they have emotional feelings towards Islamic Banks that offer good products and services so that customers become loyal. The right decision regarding the selection of a Shariah Bank product or service is largely determined by how far the Islamic Bank provides information to customers. Customers who obtain clear information, customers feel satisfied, and decisions taken can improve the relationship between bank image and customer loyalty. A brand, in the view of Islam, is a good name or good identity owned by a person or company and building a brand to become a good name that can be trusted by consumers must be in accordance with Islamic principles and must not conflict with the provisions of sharia principles, as an example of the good image possessed by the Prophet Muhammad, who was nicknamed the title Al-Amin, which means someone who is trusted. For this reason, a company needs to build a good brand image so as to create a trusted perception by consumers that can be used to attract consumers

to purchase products and services. The results of this study support the findings of Apriyanti (2017), Fauzi and Putra (2020), which prove that satisfaction can significantly mediate the relationship between bank image and customer loyalty.

The Effect of Accessibility on Customer Loyalty Through Customer Satisfaction

The test results of the Sobel Test prove that accessibility has a positive and significant effect on customer loyalty through customer satisfaction. Higher customer satisfaction will increase the influence of bank image on loyalty. Appropriateness of expectations, emotions, and the right decisions are indicators that have a significant influence on accessibility to customer loyalty. Accessibility is related to short waiting times or time savings, as well as convenience for customers with flexible operating hours. Islamic banks with good accessibility have a location, a sense of security, ease of service, no constraints, costs, and electronic banking services, thereby affecting customer satisfaction. Satisfied customers will create customer loyalty. Customer satisfaction is related to circumstances where the needs, desires and expectations of customers can be fulfilled through the products offered. Customers are satisfied when Islamic Banks have accessibility that is built on the basis of location, sense of security, ease of service, no constraints, costs and electronic banking services. Customers feel satisfied when what is expected is in accordance with reality, thereby creating loyalty. Customers feel satisfied because they have emotional feelings towards Islamic Banks that offer good products and services so that customers become loyal. The right decision regarding the selection of a Shariah Bank product or service is largely determined by how far the Islamic Bank provides information to customers. Customers who obtain clear information, customers feel satisfied, and decisions taken can improve the relationship between accessibility and customer loyalty. The results of this study support the findings of Juansya (2022), which proves that satisfaction can significantly mediate the relationship between accessibility and loyalty. However, the results of this study do not support the findings of Hidayatullah et al. (2020), which prove that satisfaction cannot significantly mediate the relationship between accessibility and loyalty.

The Effect of Customer Relationship Management (CRM) on Customer Loyalty Through Customer Satisfaction

The test results of the Sobel Test prove that Customer Relationship Management (CRM) has a positive and significant effect on customer loyalty through customer satisfaction. Higher customer satisfaction will increase the influence of CRM on loyalty. Appropriate expectations,

emotions, and the right decisions are indicators that have a significant influence on CRM customer loyalty. Customer relationship management (CRM) is the process of building and maintaining long-term, profitable relationships with customers through the provision of services that are of value and satisfy them. CRM owned by Islamic Banks will affect customer satisfaction because employees have a professional attitude, always provide promos, have good responsiveness, provide information services, and provide guarantees. Satisfied customers will create customer loyalty. Customer satisfaction is related to circumstances where the needs, desires and expectations of customers can be fulfilled through the products offered. Customers are satisfied when Islamic Banks have accessibility that is built on the basis of location, sense of security, ease of service, no constraints, costs and electronic banking services. Customers feel satisfied when what is expected is in accordance with reality, thereby creating loyalty. Customers feel satisfied because they have emotional feelings towards Islamic Banks that offer good products and services so that customers become loyal. The right decision regarding the selection of a Shariah Bank product or service is largely determined by how far the Islamic Bank provides information to customers. Customers who obtain clear information, customers feel satisfied, and decisions taken can improve the relationship between CRM and customer loyalty. Customer Relationship Management can be interpreted as customer relationship management, in which customer relationship management itself functions as a way for companies to recognize and establish good relationships with customers. Customer relationships are needed in a company because they can increase customer satisfaction and create loyalty in customers, with the existence of Customer Relationship Management will indirectly increase company sales.

The results of this study support the findings of Zahro & Prabawani (2018), and Pratiwi & Dermawan (2021), which prove that satisfaction can significantly mediate the relationship between CRM and loyalty.

RESEARCH FINDINGS

1. Accessibility has a positive and insignificant effect on customer loyalty. Location, sense of security, ease of service, risk, cost, and electronic banking services (e-banking) did not have a significant effect on loyalty. A loyal customer is a type of customer who does not only repurchase but recommends the company's products or services to others. Loyal customers are also advocacy customers; where they always

defend bank products or services if other people are disappointed with bank products or services.

2. Accessibility has a positive and significant effect on loyalty through customer satisfaction. The existence of a partnership between Islamic Banks and Conventional Banks makes it easier for customers to utilize ATM Bersama to meet their financial needs. This makes customers feel satisfied with the accessibility of Islamic Banks. Customer satisfaction is built on an emotional basis where customers feel proud to have become part of Islamic Bank customers. Emotional is a psychological feeling that arises due to the use of a product or service of an Islamic bank. Satisfied customers will give a positive assessment. This assessment is related to psychological conditions which are reflected through feelings of pleasure, pride, comfort and self-confidence in using Islamic Bank products and services. Positive psychological conditions will create customer loyalty towards Islamic Banks compared to Conventional Banks. Loyal customers to Islamic Banks are built on the basis of user loyalty, user priority, interest in other products, references, and not easily switching.

3. Customer satisfaction can mediate the relationship between Islamic Bank image, accessibility, and Customer Relationship Management on loyalty as follows:

Products and services of Islamic Banks are different from Conventional Banks and are in accordance with the expectations of customers, as follows: Free of usury and gharar. Riba is the excess/additional nominal in credit payments required by the Bank as an investor to the customer. That is, usury is not through mudharabah or a contract that ends in the agreement of both parties. In Islam, usury is forbidden and must be avoided. By saving in Islamic banks, customers will not be charged interest, so they are free from the sin of usury. Gharar is a process or financial transaction that has no certainty. This means that customers will be disadvantaged when transacting.

Profits are obtained based on profit sharing. Unlike conventional banks that apply an interest system to customers, the benefits of saving in Islamic banks are obtained from a profit-sharing system or ratio. One way to calculate profit sharing is through profit sharing, namely dividing the net profit from transactions made. The amount of profit for the Bank and the customer has been agreed upon when the contract is signed and signed.

Customer funds are used for the good of the people. Funds saved by customers will be used for the benefit of the people and matters that are in accordance with the Shari'a. Or in

short, Islamic bank funds are collected from the people and will be used for the benefit of the people.

Emotional is a customer's psychological feelings that arise due to the fulfilment of expectations regarding the purchase and use of a product and service of an Islamic bank. The customer, after making a purchase, will give a positive or negative assessment. This assessment is related to his psychological condition so that a mood will appear which will affect his willingness to make a repeat purchase or not.

The ability of Islamic Banks to provide the best solutions for the financial needs of customers, resulting in the right decisions for customers in choosing Islamic Bank products and services. The right decision is a customer's reaction to several alternative solutions that are carried out consciously by analyzing the possibilities of these alternatives and their consequences. The right decision will make the customer get the best choice from the available alternatives so that the expected goals can be achieved.

CONCLUSIONS, SUGGESTIONS AND LIMITATIONS

Bank image has a positive and significant effect on customer satisfaction. A better bank image will increase customer loyalty. Sharia principles, reputation, product variety, and symbol/logo are indicators that have a significant influence on customer loyalty. Accessibility has a positive and significant effect on customer satisfaction. Islamic banks with good accessibility will increase customer satisfaction. Location, sense of security, ease of service, absence of constraints, costs, and electronic banking services are indicators that have a significant influence on customer satisfaction. CRM has a positive and significant effect on customer satisfaction. A better CIRM will increase customer satisfaction. Professional Attitude, giving promos, responsiveness, availability of information services, and guarantees are indicators that have a significant influence on customer satisfaction. Bank image has a positive and significant effect on customer loyalty. A better bank image will increase customer loyalty. Sharia principles, reputation, product variety, and symbol/logo are indicators that have a significant influence on customer loyalty. Accessibility has a positive and insignificant effect on customer loyalty. Islamic banks with good accessibility will increase customer loyalty. However, the increase in loyalty is not very meaningful due to accessibility. Location, sense of security, ease of service, absence of constraints, costs, and electronic banking services turned out to be indicators that did not have a significant effect on customer loyalty. CRM has a positive and significant effect on customer loyalty. Better CIRM will increase customer loyalty.

Professional Attitude, giving promos, responsiveness, availability of information services, and guarantees are indicators that have a significant influence on customer loyalty. Customer satisfaction has a positive and significant effect on customer loyalty. Higher customer satisfaction will increase loyalty. Appropriate expectations, emotions, and the right decisions are indicators that have a significant influence on customer loyalty. Bank image has a positive and significant effect on customer loyalty through customer satisfaction. Appropriate expectations, emotions, and the right decisions are indicators that have a significant influence in increasing the influence of the Bank's image on customer loyalty. Accessibility has a positive and significant effect on customer loyalty through customer satisfaction. Appropriateness of expectations, emotions, and the right decisions are indicators that have a significant influence in increasing the effect of accessibility on customer loyalty. Customer relationship management (CRM) has a positive and significant effect on customer loyalty through customer satisfaction. Appropriate expectations, emotions, and the right decisions are indicators that have a significant influence in increasing the influence of CRM on customer loyalty.

Suggestions that can be put forward are as follows: Islamic banks need to socialize the various products and services offered to customers. Banks with good dissemination of the variety of products offered will give customers many options and understand the products and services purchased, which will influence purchasing decisions. The location of Islamic Banks related to the availability of ATMs needs to be added and easy to reach. The availability of Sharia Bank ATMs can help customers save on financial transaction costs. Islamic banks need to increase the availability of information services through call centres, the Internet or websites. The availability of information services will make it easier for customers to obtain the information they need. The availability of information services will help customers choose and understand exactly the products offered according to their interests and needs. Islamic banks need to assist customers in making appropriate decisions related to the products and services offered by Islamic banks. The right decision will make the customer get the best choice from the available product and service alternatives so that the goals expected by the customer in meeting their financial needs are in accordance with their expectations. Islamic banks need to make efforts so that customers continue to use the products offered by Islamic banks and do not easily switch even though there are offers from conventional banks through various sales promotions.

Limitations and weaknesses in this study can result in imperfect research that is expected to be perfected by other researchers. Some of the limitations of this study are as

follows: In this study, not all Islamic banks in Makassar City were used as research objects because there were Islamic banks that did not give permission to conduct research. It is hoped that in further research, it will be possible to take all Islamic Banks as research objects, both Islamic Commercial Banks and Islamic Business Units. The limited time that the researchers had resulted in the distribution of the questionnaires only being distributed online through the Google form so that supervision and explanation to respondents could not be given.

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