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The Influence of E-Banking Service Quality, Marketing Communication and Corporate Image on Customer Satisfaction and Its Impact on Customer Loyalty

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ABSTRACT

This study aims to determine and examine the effect of E-Banking Service Quality, Marketing Communication and Corporate Image on Customer Satisfaction and Their Impact on BSI Customer Loyalty in Priangan Timur, West Java. This study uses quantitative methods with descriptive analysis and verification analysis. In this study, the samples were customers with a total sample of 400 customers. The method of analysis in this study uses the Structural Equation Model (SEM) analysis. Based on the results of the verification analysis it is known that Customer Satisfaction have a significant effect on Customer Loyalty. The total contribution made by Customer Satisfaction to Customer Loyalty is 0.8540 or 85.40 percent. The Customer Satisfaction variable has an influence value which is included in the very strong category, so it can be concluded that Customer Satisfaction is the variable that has the dominant influence on Customer Loyalty. The results of the study conclude that there is a significant effect of the quality of E-Banking Services.

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INTRODUCTION

Technological developments that are increasingly advanced and developing rapidly have had an impact on changes in people's behavior patterns today. People are starting to turn towards digitalization which makes activities easier, faster and more efficient. For the banking world itself, digitization is a must because every customer expects service with speed, convenience, convenience in banking transactions.

Information technology is so important in the business world that the banking sector is no exception. Utilizing the use of technology to provide better service to its customers, the bank launched an information technology-based banking transaction service medium, namely electronic banking (e-banking). E-banking services provide opportunities for customers to carry out banking transactions through mobile devices or Personal Data Assistants (PDAs).

Electronic banking is a bank facility in this modern era that keeps up with developments in technology and communication. The services contained in e-banking include

payments, transfers, history, and so on. The use of e-banking services on cellular phones allows customers to carry out their banking activities more easily without space and time limits. With the existence of e-banking services, it is expected to provide convenience for customers in accessing the bank without having to come directly to the bank. Using new technologies and the extended global network, particularly the internet, internal and external networks witness digital economy, electronic commerce and business, and electronic banking [1]. Some online banking platforms support account aggregation to allow the customers to monitor all of their accounts in one place whether they are with their main bank or with other institutions. Banking through internet is considered as a complimentary delivery channel for the services rather than a substitute for the brick and mortar banking branches [2]. Table 1 The development of Islamic banking in Indonesia has not experienced a significant increase. OJK data recorded as of December 2020 Islamic banking assets (BUS and UUS) amounted to 593 trillion, with a market share of 6.51% [3].

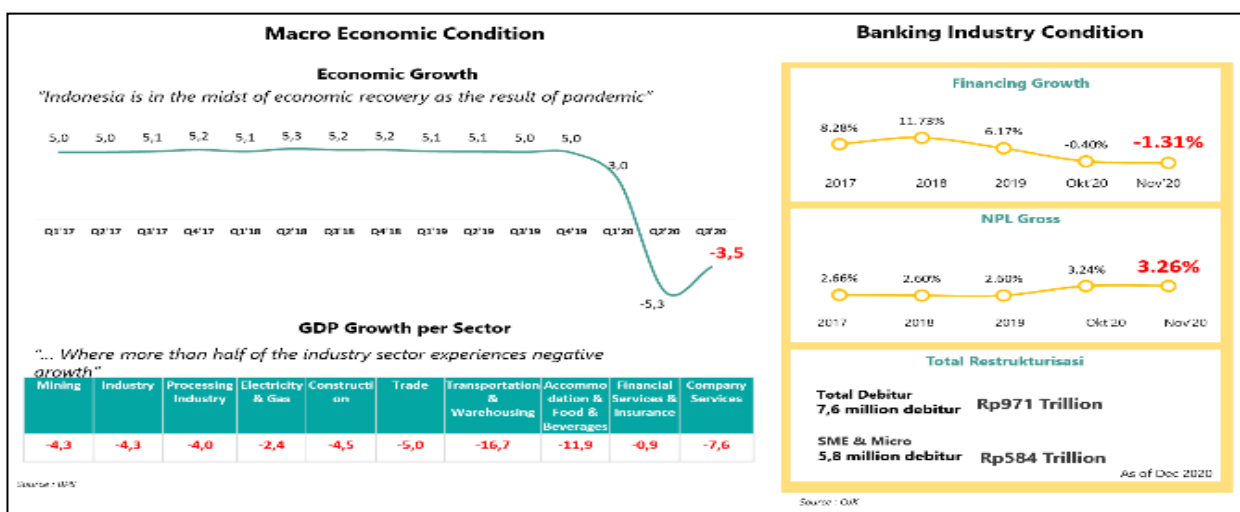


Figure 1. Indonesia's Macroeconomic Conditions

Table 2 the current economic conditions provide new challenges for the banking industry. Under current conditions, GDP for the financial services and insurance sector

experienced negative growth of -0.9%. This condition affected GDP growth in the financial and insurance sectors.

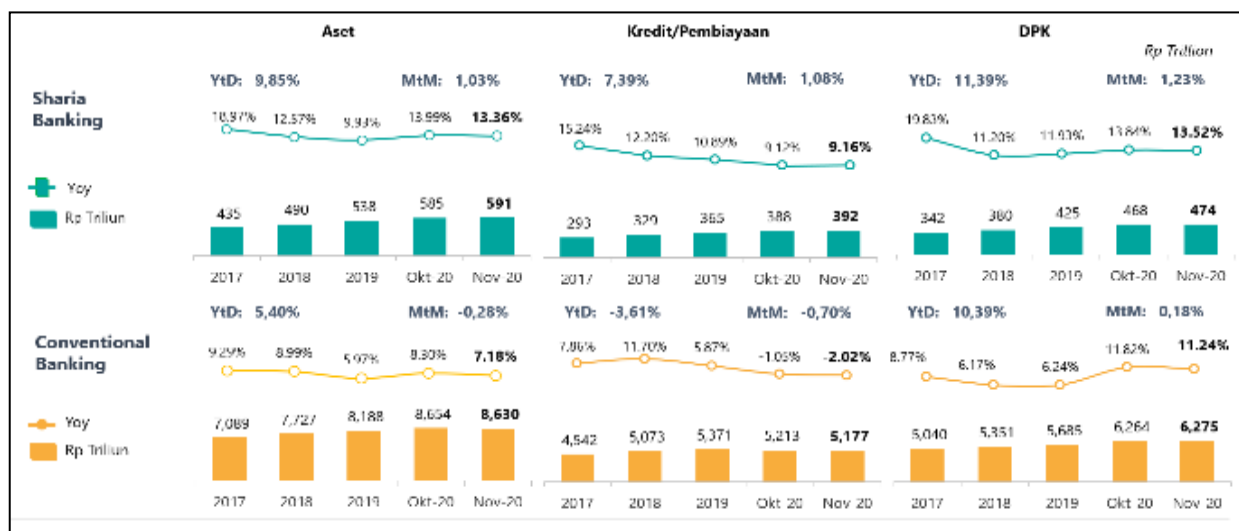


Figure 2. Conditions of the Banking Industry in Indonesia

In the midst of these challenging conditions, sharia banks can still grow well and be resilient but their size is relatively small. With a majority Muslim population in Indonesia, it is hoped that the market share of Islamic banking in Indonesia will grow well. This requires acceleration from the government to be able to encourage the growth of Islamic banking. The acceleration can be in the form of inorganic growth, growth by means of mergers or acquisitions. Law No. 21 of 2008 facilitates the above concept, by means of merger (merging one or more banks, into the legal entity of the receiving bank, and the status of the legal entity of the merging banks ends) or consolidation (by establishing a new bank from the consolidation of two or more banks, and the status of the dissolved bank ended on its own) [4].

Syariah banks consisting of Mandiri Syariah, BNI Syariah, and BRI Syariah. The process of merging 3 (three) state-owned Islamic banks in Indonesia is not only a short-term plan, but a long-term future goal. Of course, Bank Syariah Indonesia will carry out several tasks as a new entity that represents an official Islamic bank that is carried out and escorted by the government.

The Indonesian government on 1 February 2021 inaugurated a new Islamic banking entity, namely Bank Syariah Indonesia, which was the result of a merger of 3 (three) BUMN

Bank Syariah Indonesia has assets of IDR 245.7 trillion. While the core capital is IDR 20.4 trillion. With this amount, this Islamic bank will immediately enter the top 10 largest banks in Indonesia in terms of assets. Precisely in 7th place. Furthermore, in 2025, the target is to become a global player. The target is to penetrate the top 10 Islamic banks in the world in terms of market capitalization. In addition, Bank Syariah Indonesia has around 1,200 branch offices and more than 1,700 ATMs. Currently, BSI is in the category of BUKU III banks. His ambition is to be included in the list of BUKU IV banks in 2022.

Bank Syariah Indonesia (BSI), as of June 2021, has a transaction value of the BSI digital channel reaching IDR 95.13 trillion, with the largest contribution coming from BSI Mobile services which have increased 83.56 percent year on year (year on year/yoy). If broken down, from January to June 2021, BSI Mobile's transaction volume reached IDR 41.99 trillion. This number shows a growth of 109.82 percent. This was driven by the number of mobile banking users, which reached 2.5 million users (Antaranews.com). The number of BSI Mobile users as of August 17 2021 was more than 2.7 million users, an increase of 79.4% since early 2021 on a YoY basis with active user growth reaching more than 1.1 million customers or an increase of 92.5% YoY . Mobile banking transactions are the largest fee-based income contributor. In

terms of fee-based mobile banking performance, there was an increase of IDR 12.9 billion, up 71.85% since early 2021 on a YoY basis [5].

Based on the phenomenon of increasing e-banking users at Bank Syariah Indonesia, the quality of e-banking services, marketing communications, corporate image, customer satisfaction and customer loyalty really needs to be improved. This is so that customers feel comfortable and safe in conducting transactions through e-banking services. Empirically based on the results of preliminary research on 50 customer respondents who use e-banking regarding customer loyalty, customer satisfaction, marketing communications, corporate image, and quality of e-banking services as follows in figure 3.

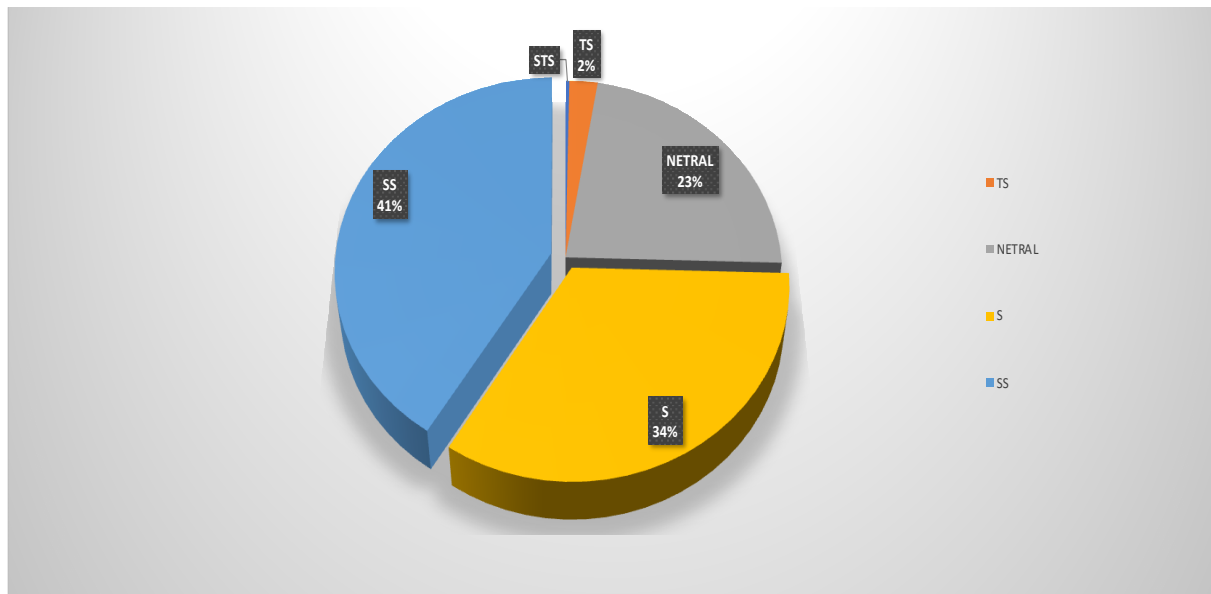


Figure 3. Responses to Customer Loyalty

Judging from customer responses to customer loyalty as shown in Figure 1.3, it turns out that there are still customers with Neutral and Disagree responses, this indicates that not all customers are loyal, it is still possible for Bank Syariah Indonesia customers to recommend using other tire services. Customer satisfaction is considered

as one of the important elements in today's marketing strategy, and a method of analyzing customer behavior. If customers are satisfied with the goods or services provided by the company, they will probably use the company's services more. Customer satisfaction helps companies establish performance standards and successful

business management. The company's profit indicator is customer satisfaction because it serves to establish and grow a customer-oriented environment and culture. Satisfaction is accumulated by the consumer's experience of the product, which results in customer evaluations from time to time. In the business process, not only once the company sells products to customers. Products and services will be in the mind of the customer when they use the product, or service, which is the experience for the customer. Therefore, it will be dangerous if consumers are not satisfied with the use of these services.

Several studies have shown that a dissatisfied customer is likely to tell many other people while a satisfied customer only tells five people about the good treatment the company received. Therefore, factors to satisfy customers must first pay attention to business and find suitable solutions. When customers expect a lot of services and products, it is presented as a tool for calculating customer satisfaction, so companies want to increase customer satisfaction.

Based on the normative, theoretical and empirical foundations of the preliminary research results, the authors are interested in conducting research entitled *The Influence of E-banking Service Quality, Marketing Communications, and Corporate Image on Customer Satisfaction and Its Impact on Customer Loyalty*. The research locus on BSI is in East Priangan, West Java with the consideration that the East Priangan region is known as an Islamic religious community.

RESEARCH METHOD

The method used in this study is a descriptive

and explanatory survey method, because it will describe each variable and explain the relationship between the variables studied. While the type of relationship between the variables used in this study is causality, namely the independent variable affects the dependent variable.

Explanatory research refers to the hypothesis that will be tested against the phenomena that occur. This phenomenon can be seen from the object of research, namely customers of Bank Syariah Indonesia in the East Priangan region of West Java. The research method in any scientific research is absolutely necessary, because it is a way to collect data that is used to test the hypotheses that have been formulated. Based on the variables studied, this type of research is descriptive and associative research. "Descriptive research is research that aims to provide an overview of the research variables" (Sugiyono, 2016: 53). Meanwhile, associative research is a research question that asks the relationship between two or more variables, Sugiyono, (2016: 55). Through this descriptive research, it is possible to obtain an overview of the variable quality of e-banking services, marketing communications, corporate image, customer satisfaction, and customer loyalty of Bank Syariah Indonesia in East Priangan, West Java.

Meanwhile, this type of verification research tests the truth of a hypothesis which is carried out through data collection in the field. The nature of verification basically wants to test the truth of a hypothesis which is carried out through data collection in the field, where in this research the verification research aims to determine the relationship between e-banking service quality, marketing communications, corporate image and its influence on customer satisfaction and the

implications for customer loyalty in Islamic banks. Indonesia in East Priangan, West Java. Meanwhile, according to Kerlinger in Sugiyono (2016: 7) the survey method is a research method that is carried out on large and small populations, but the data studied is data from samples taken from this population so that relative events,

distribution, and relationships are found. relationship between sociological and psychological variables. After analyzing the research instruments and scaling analysis and descriptive analysis, the data that has been collected is then used to analyze and test the formulation of hypothesis testing based on Structural Equation Modeling as shown in figure 4.

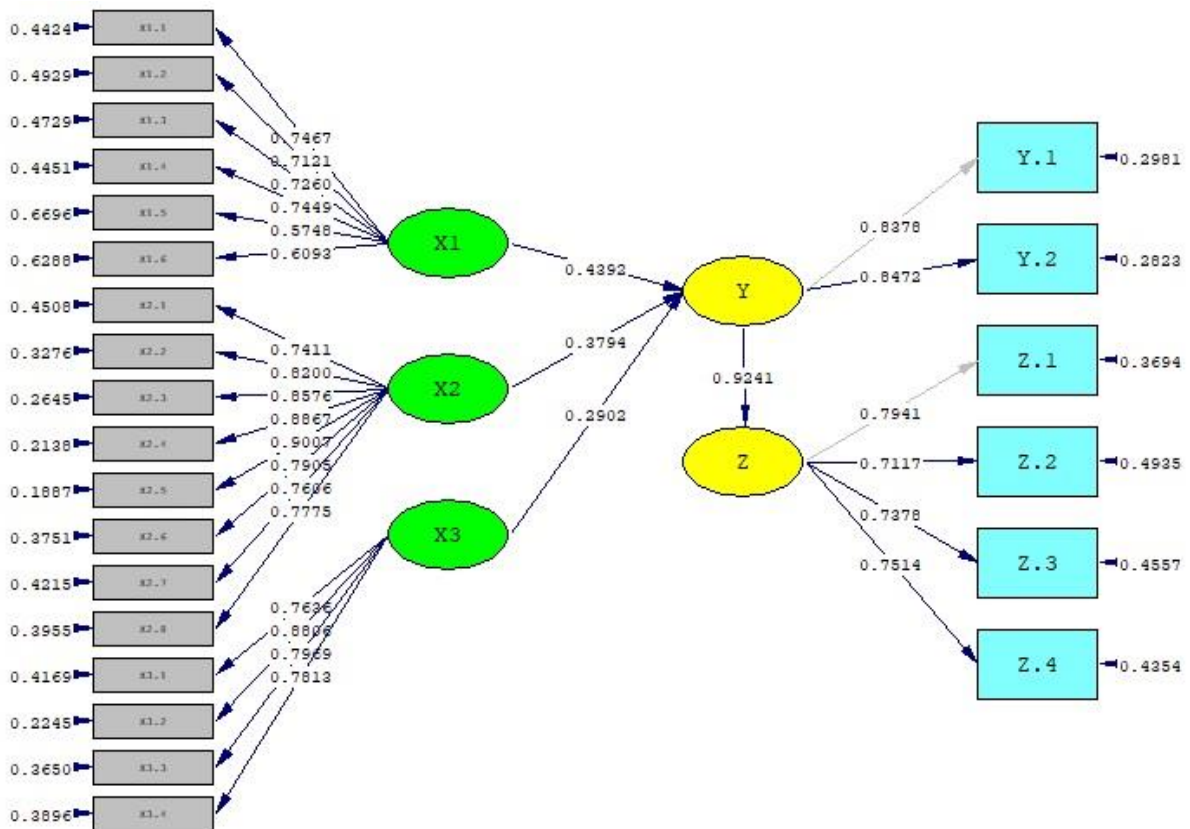


Figure 4. Relationship Structure of All Research Variables.

Correlation Coefficient Analysis

The first stage is to perform a correlation analysis to determine the degree of closeness of the relationship between the independent variables. The largest correlation coefficient is between the Marketing Communication and Corporate Image variables with a correlation value of 0.746 or 74.6%. The magnitude of the correlation value is

included in the Strong category. Then for the second largest correlation value is the correlation between e-Banking Service Quality and Corporate Image variables with a correlation value of 0.399 or 39.9%. And lastly, the smallest correlation value is the correlation between the e-Banking Service Quality and Marketing Communication variables with a correlation value of 0.355 or 35.5%.

RESULTS AND DISCUSSION

Discussion verification aims to examine the effect of e-Banking Service Quality variables, Marketing Communications and Corporate Image on Customer Satisfaction which have implications for Customer Loyalty in Indonesian Sharia Bank in East Priangan West Java, which will be explained below as follows:

Influence Quality of e-Banking Services, Marketing Communications and Corporate Image on Customer Satisfaction at Indonesian Sharia Banks in East Priangan.

Based on the results of calculating the direct effect and indirect effect of the variables Quality of e-Banking Services (X1), Marketing Communications (X2) and Corporate Image (X3) on Customer Satisfaction (Y), it can be seen that:

1. Variable direct effect e-Banking Service Quality (X1), Marketing Communication (X2) and Corporate Image (X3) on Customer Satisfaction (Y), has a total value of 42.11 percent
2. Variable indirect effect e-Banking Service Quality (X1), Marketing Communication (X2) and Corporate Image (X3) on Customer Satisfaction (Y), has a total value of 38.43 percent

Effect of total variables Quality of e-Banking Services (X1), Marketing Communications (X2) and Corporate Image (X3) on Customer Satisfaction (Y), is a combination of direct and indirect effects, namely 80.54 percent. This can also be seen from the coefficient of determination of sub-structure 1 which shows the number 0.8054. This means that e-Banking Service Quality (X1), Marketing Communications (X2) and Corporate Image (X3) have a direct and indirect effect on Customer Satisfaction (Y) of 80.54

percent, while the remaining 19.46 percent is influenced by variables or other factors. These other variables include Marketing Mix, Product Mix, Customer Experience and others.

Influence biggest is Quality of e-Banking Services by 30.29 percent. This means Customer Satisfaction at Indonesian Sharia Banks in East Priangan West Java are heavily influenced by the Quality of e-Banking Services. The formation of Customer Satisfaction is greatly influenced by the Quality of e-Banking Services, so that the Quality of e-Banking Services makes the greatest contribution to Customer Satisfaction. The e-Banking Service Quality variable is also the dominant variable, because the direct effect is greater than the indirect effect.

The second biggest influence is Marketing Communication of 28.52 percent. This means that Marketing Communication has a significant role after e-Banking Service Quality. Marketing Communication makes a sizeable and significant contribution to Customer Satisfaction. Marketing Communication variable is also the dominant variable, because the magnitude of the direct effect is greater than the indirect effect.

The smallest effect is Corporate Image of 21.73 percent. This means that Corporate Image has a significant role after Marketing Communications. Corporate Image makes a sizeable and significant contribution to Customer Satisfaction. However, the Corporate Image variable is also a non-dominant variable, because the magnitude of the direct effect is smaller than the indirect effect. In an effort to increase the Customer Satisfaction variable at Bank Syariah Indonesia in East Priangan, West

Java, the following steps must be taken:

1. Increase the effectiveness and efficiency of e-Banking Service Quality implementation by maximizing e-Banking Service Quality indicators, namely: *Efficiency, Fullfillment, System Availability, Privacy, Responsiveness* and *Contacts*.
2. Improving Marketing Communication from Customers by maximizing Marketing Communication indicators, namely: *Advertising, Sales Promotion, Events and Experience, Public Relations and Publicity, Online and Social Media Marketing, Mobile Marketing, Direct and Database Marketing* and *Personal Selling*.
3. Improving the Corporate Image of Customers by maximizing Corporate Image indicators, namely: *Personality, Reputation, Value* and *Corporate Identity*.
- 4.

Influence Quality of e-Banking Services on Customer Satisfaction at Indonesian Sharia Banks in East Priangan

Based on the results of the verification analysis, it is known that partially, e-Banking Service Quality has a significant influence on Customer Satisfaction. The total contribution made by e-Banking Service Quality to Customer Satisfaction is 0.3029 or 30.29 percent. The e-Banking Service Quality variable has a direct influence value that is greater than the indirect effect, so it can be concluded that the e-Banking Service Quality variable is the dominant variable.

Based on the test criteria previously described, it can be seen that the tcount value of the e-Banking Service Quality variable is in the zero hypothesis rejection area. This indicates that H0 is rejected and H1 is accepted, meaning that e-Banking Service Quality has a positive and partially

significant effect on Customer Satisfaction. The e-Banking Service Quality Variable is the variable that has the greatest influence on Customer Satisfaction partially. This is reasonable because the Quality of e-Banking Services at Indonesian Sharia Banks in East Priangan, West Java, has been well established and supported by the experience of government-owned Islamic Banks which merged into Indonesian Sharia Banks, making the Indonesian Sharia Bank e-Banking Service Quality quite good. in the eyes of customers. To increase the influence of e-Banking Service Quality, Indonesian Sharia Banks in East Priangan West Java must take the following steps:

1. Facilitate verification of customer transactions so that the transaction process is easier while still prioritizing security .
2. Increase the level of accuracy of e-banking services by carrying out double checks before customer authorization transactions.
3. Increase the convenience of transactions by reducing the need for internet data when using applications, so that customers can make transactions more easily even in weak internet conditions.
4. Increasing the security level of customer personal data by continuously updating the security system that is integrated with e-banking.
5. Increasing cooperation with various companies, cafes, restaurants and other places that can accept payments through e-banking.
6. Increase the amount *customer servicewho* can be contacted directly through the application *e-banking*.

This statement is reinforced by the theory of experts, according to Kaur et. all (2021) [6] explaining that service quality is the

most important determinant of customer satisfaction. A product is said to be of high quality, if the product is able to meet customer expectations. Influence Quality of e-Banking Services on Customer Satisfaction, supported by several research results, as follows:

1. Chovanova et. all (2015) [7] : Effects of Product Quality, Price and Location on Consumer Satisfaction at Lamongan Food Stalls in Manado City
2. Subagiyo et. all. (2021) [8] : The Application of Service Quality and Brand Image to Maintain Customer Loyalty by Utilizing Satisfaction Strategy in Insurance Companies
3. Garg et. all (2014) [9] : The impact of corporate image and reputation on service quality, customer satisfaction and customer loyalty: testing the mediating role. Case analysis in an international service company.

The Influence of Marketing Communications Against Customer Satisfaction at Indonesian Sharia Banks in East Priangan

Based on the results of the verification analysis it is known that partially, Marketing Communications have a significant effect on Customer Satisfaction. The total contribution made by Marketing Communications to Customer Satisfaction is 0.2852 or 28.52 percent. The Marketing Communication variable has a smaller direct influence value than the indirect effect, so it can be concluded that the Marketing Communication variable is a non-dominant variable.

Based on the test criteria previously described, it appears that the tcount value of the Marketing Communication variable

is in the null hypothesis rejection area. This indicates that H0 is rejected and H1 is accepted, meaning that Marketing Communication has a partially significant positive effect on Customer Satisfaction. Marketing Communication Variable is the variable that has the second largest partial influence on Customer Satisfaction in this research model. This is understandable because even though the implementation of Marketing Communication within the Indonesian Sharia Bank environment in East Priangan West Java has been going quite well, the Indonesian Sharia Bank in East Priangan West Java has deficiencies of several supporting factors for Marketing Communication variables which must be addressed.

To maintain and increase influence Marketing Communications then Bank Syariah Indonesia in East Priangan West Java must take the following steps:

1. Increase the ease of information conveyed in the promotion of e-Banking and Islamic financial products from Bank Syariah Indonesia.
2. Increasing the frequency of promotion of Islamic financial products offered to customers.
3. Increase the frequency of art performances held at East Priangan in West Java.
4. Increasing the frequency of Islamic finance seminars aimed at customers.
5. Improving marketing programs that involve customers directly.
6. Improving officer communication with customers via cellphone.
7. Increase promotions carried out by officers with customers via cell phones.
8. Upgrade the persuasive ability of telemarketing officers in offering Islamic financial products.

Statement this is reinforced by the theory

of experts, according to Tussifah et. all (2021) [10] , stating that the customer's response to the perceived actual performance of the product before (other performance specifications) and after it is used is the definition of customer satisfaction. Based on the opinions of the experts above, it can be concluded that customer expectations are a response to the perceived assessment of expectations and actual product performance, namely feelings of pleasure or disappointment.

Furthermore, according to Larsson et. all (2017) [11], marketing communication is a means used by companies to inform, persuade, and remind consumers, either directly or indirectly, about the products and brands they sell. While Hidayat et. all (2018) [12] explains that marketing communication activities are activities that aim to introduce, establish and create interactions between companies and business partners and consumers with these activities, or are attempts to communicate companies, products or services to outsiders (business partners, suppliers). and consumers). Influence Communication Marketing on Customer Satisfaction, supported by several research results, Sahin et. all (2011) [13]. Sharia Bank Marketing Communication Strategies in Increasing Brand Awareness (Study on Islamic Bank in Yogyakarta City).

Effect of Corporate Image Against Customer Satisfaction at Indonesian Sharia Banks in East Priangan.

Based on the results of the verification analysis it is known that partially, Corporate Image have a significant effect on Customer Satisfaction. The total contribution made by Corporate Image to Customer Satisfaction is 0.2173 or 21.73 percent. The Corporate Image variable has a smaller direct effect value

than the indirect effect, so it can be concluded that the Corporate Image variable is a non-dominant variable. Based on the test criteria previously described, it appears that the tcount value of the Corporate Image variable is in the null hypothesis rejection area. This indicates that H0 is rejected and H1 is accepted, meaning that corporate image has a significant positive effect partially on customer satisfaction.

Corporate Image Variable is a variable that has the smallest partial influence on Customer Satisfaction in this research model. This is understandable because the condition of the Corporate Image of Bank Syariah Indonesia still needs to be formed and re-created even though Bank Syariah Indonesia is a Sharia Bank resulting from a merger from a Government-owned Sharia Bank that has been operating for a long time. To maintain and increase influence Corporate Image then Bank Syariah Indonesia in East Priangan West Java must take the following steps:

1. Increasing social responsibility both to customers and to society in general.
2. Increase the distribution of branch offices in the East Priangan area in West Java.
3. Increase the value of the Company in the eyes of customers and society.
4. Make a logo that is easily recognized by customers.

This statement is reinforced by the theory of experts, Yusfiarto (2021) [14] revealed that in maintaining products and consumers, companies must know whether the products offered lead to satisfaction for consumers or not, for this reason an evaluation of consumer satisfaction is needed. Then Adams et al., (2018) [15] and Zaid et. all (2021) [16] stated that a brand signifies a relationship between sellers and buyers. A quality

brand shows the quality of the goods sold are good. Brands have levels, namely: Attributes, have value benefits, values, culture, personality, Users. Drawing is the idea that someone should define an object. A product has a good brand image can be seen from the formation of its image. Companies must know how to create a good brand image.

Next according to Luthan Products are said to be different because of the brand. A brand also makes promises with the aim of providing product or service benefits to buyers. A good brand will guarantee quality. A product, goods or service marker that is used by someone to indicate the product being sold. A marker made by someone using a symbol as a product marker [17], [18].

The Effect of Customer Satisfaction on Customer Loyalty at Indonesian Sharia Banks in East Priangan

Based on the results of the verification analysis it is known that Customer Satisfaction have a significant effect on Customer Loyalty. The total contribution made by Customer Satisfaction to Customer Loyalty is 0.8540 or 85.40 percent. The Customer Satisfaction variable has an influence value which is included in the very strong category, so it can be concluded that Customer Satisfaction is the variable that has the dominant influence on Customer Loyalty. Based on the test criteria that have been described previously, it can be seen that the tcount value of the Customer Satisfaction variable is in the null hypothesis rejection area. This indicates that H0 is rejected and H1 is accepted, meaning that customer satisfaction has a significant positive effect on customer loyalty. The variable of Customer

Satisfaction is a variable that has a very strong influence on Customer Loyalty in this research model. This is understandable because the condition of Bank Syariah Indonesia's customers are old customers of the merged Government-owned Syariah Bank, so that the customers of Bank Syariah Indonesia are loyal customers who continue to entrust their financial transactions to Bank Syariah Indonesia. Apart from that, a good corporate background also increases customer loyalty at Bank Syariah Indonesia. To maintain and increase influence Customer Satisfaction then Bank Syariah Indonesia in East Priangan West Java must take the following steps:

1. Improving the accuracy of e-banking transactions and services performed by customers.
2. Increasing confidence in the security of customer data by continuously updating the e-banking security system.

Statement This is reinforced by the theory of experts, Hidayat et. all (2019) [19], a concept that seems easy to talk about in everyday situations, but difficult to analyze its meaning, so it is called customer loyalty. According to Hasfar et. all (2020) [20], repurchasing behavior is usually related to brand loyalty. However, there is a difference between the two. If brand loyalty reflects a psychological commitment to a particular brand, then repeat buying behavior is only related to certain repeat purchases.

According to Handayani et. all. (2021) [21] states that Loyalty is very important, because a successful marketing strategy with the support of loyal customers will produce loyal customers. One of the ways company to increase customer loyalty is to increase customer satisfaction with

product brands provided to customers and consumers.

Influence Customer Satisfaction on Customer Loyalty, supported by several research results, as follows:

1. Al-Slehat et. all (2021) [22]; The Effect of Mobile Banking On User Satisfaction and Loyalty through the Quality of Mobile Banking Service (Study on Banks in East Java).
2. Darmawan (2018) [23], Arshad et. all (2015) [24] The Effect of Service Quality, Customer Satisfaction and Corporate Image on Customer Loyalty in the banking sector in Indonesia.
3. Bharti (2016) [25], Debtor Behavior On Loyalty: The Role Of Timeliness And Service Convenience In Banking Industry

CONCLUSION

Based on the results of data analysis and discussion that has been done in the previous chapter, the researchers draw the following conclusions, The quality of e-Banking services at Bank Syariah Indonesia in East Priangan, West Java, which is the object of research in this study, is in the moderately good to good category, with the highest dimension being: Contact, while the lowest dimension is: Fulfillment. The three Expert Judgments support and agree with the research results, which state that the condition of e-Banking Service Quality at Indonesian Sharia Banks in East Priangan, West Java, is still not optimal and uneven among BSI in East Priangan. Marketing Communication at Bank Syariah Indonesia in East Priangan, West Java, which is the object of research in this study, is in the pretty good to good category, with the highest dimension being: Mobile Marketing, while the lowest dimension is: Public Relations and Publicity. The three Expert Judgments

support and agree with the research results, which state that the condition of Marketing Communications at Indonesian Sharia Banks in East Priangan, West Java, is still not optimal and has not fully met the targets set. Corporate Image of Indonesian Sharia Banks in East Priangan, West Java. The three Expert Judgments support and agree with the results of the research, which states that the condition of customer satisfaction at Bank Syariah Indonesia in East Priangan, West Java, is still not high and has not fully met the target achievements expected by the company, and customer satisfaction is very varied. Customer loyalty to Indonesian Sharia Banks in East Priangan, West Java, which is the object of research in this study, is in the fairly good to good category, with the highest dimension being: Purchasing Other Product Lines, while the lowest dimension is: Showing immunity to the pull of competitors. The three Expert Judgments support and agree with the results of the research, which states that the condition of customer loyalty to Bank Syariah Indonesia in East Priangan, West Java, is still not high and has not fully met the targets set by the company, and customer loyalty is still varied. There is a positive and significant influence of the e-Banking Service Quality, Marketing Communication and Corporate Image variables simultaneously on Customer Satisfaction at Bank Syariah Indonesia in East Priangan, West Java. Where the three independent variables are the dominant variables that form Customer Satisfaction from Indonesian Sharia Banks in East Priangan, West Java. The influence of the Corporate Image Variable on Customer Satisfaction is 21.73 percent. The results of hypothesis testing conclude that corporate image has a positive and significant effect on customer satisfaction. This is understandable because the condition of the Corporate

Image of Bank Syariah Indonesia still needs to be formed and re-created even though Bank Syariah Indonesia is a Sharia Bank resulting from a merger from a Government-owned Sharia Bank that has been operating for a long time. The three Expert Judgments strongly agree with the research findings, which state that the influence of corporate image partially can make a significant contribution to customer satisfaction, and the effect is the smallest compared to e-Banking Service Quality and marketing communications. The effect of customer satisfaction on customer loyalty is 85.40 percent. The results of testing the hypothesis concluded that customer satisfaction has a significant

effect on customer loyalty. This is understandable, because the customers of Bank Syariah Indonesia are old customers of the merged Government-owned Syariah Bank, so that the customers of Bank Syariah Indonesia are loyal customers who continue to entrust their financial transactions to Bank Syariah Indonesia. Apart from that, a good corporate background also increases customer loyalty at Bank Syariah Indonesia. The three Expert Judgments strongly agree with the research findings, which state that the influence of customer satisfaction makes a significant contribution to customer loyalty, and the influence is very large.


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