



## ANALYSIS OF BRAND IMAGE, BRAND TRUST, CUSTOMER EXPERIENCE ON CUSTOMER SATISFACTION THROUGH PERCEIVED VALUE BANK SYARIAH INDONESIA (STUDY AT BSI KCP KRAKATAU)

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### Abstract

This study examines how Brand Image, Brand Trust, and Customer Experience affect Customer Satisfaction through Bank Syariah Indonesia Krakatau branch Perceived Value. Quantitative associative research. This study uses primary and secondary data. Descriptive statistics, path, and path diagram analyses are used. This study includes Bank Syariah Indonesia Krakatau clients who use multiple products. This study has 353 respondents. This study found that Brand Image has a positive and significant effect on Customer Satisfaction and Perceived Value, Brand Trust has a negative and insignificant effect, and Customer Experience has a positive and significant effect on both.

Keywords: *Brand Image, Brand Trust, Customer Experience, Perceived Value, Customer Satisfaction*

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### 1. INTRODUCTION

Rapid growth is occurring in the banking sector. Finance is handled by the banking industry, which is vital to Indonesia's economy. Banks operate in the financial sector, so their issues are always related to finance. 2002 (Bank Indonesia). In the 1940s, Pakistan and Malaysia pioneered Islamic banking. In 1963, Egypt's It Ghamr Bank village hosted the Islamic Rural Bank. It's a small bank in rural Egypt. Dubai Islamic Bank was founded in 1975 in the United Arab Emirates. The interest-free Kuwait Finance House was founded in 1977. In 1978, Egypt's Faisal Islamic Bank operated. The Islamic International Bank for Investment and Development followed this (Kasmir, 2002).

Many ethnicities and religions live in Medan. This increases Islamic competition, especially in muamalah. The Islamic community knows few financial institutions follow Islamic sharia. This hurts Medan's large Muslim population. Bank Syariah Indonesia is an Indonesian Islamic bank (BSI). BSI is a merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. On February 1, 2021, Bank Syariah Indonesia (BSI) was born from the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah (BSI). This merger will combine the strengths of the three Islamic banks to provide better service, a wider reach, and more capital. Indonesian Sharia Banks are encouraged to compete globally by synergies with parent companies (Mandiri, BNI, BRI) and government commitment through the Ministry of BUMN. The merger of the three Islamic banks will create an Islamic bank that is the pride of the people and will boost national economic development and community welfare. Bank Syariah Indonesia represents modern, universal, and good Islamic banking in Indonesia.

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Bank Syariah Indonesia offers savings, mabrur savings (hajj), gold installments, planned savings (term savings), home financing, car financing, and insurance that meet Islamic law and benefit companies with Muslim customers. Most customers deposit money in regular savings accounts. The irony is that most Medanese are Muslim, but Islamic banking has a poor customer satisfaction rating. In order to promote the Islamic banking industry, Bank Syariah Indonesia has failed to change conventional bank customers' views of Islamic banks. Limited market coverage, lack of public knowledge about sharia banking products and services, incomplete and ineffective supporting institutions, and profit sharing financing schemes in sharia banking transactions that need improvement are important.

Kotler and Keller (2016) define customer satisfaction as a person's satisfaction or dissatisfaction with a product's performance. Customers are dissatisfied with poor performance. . If performance exceeds expectations, customers are very happy. Customer satisfaction depends on their product perceptions and expectations. The company prioritizes customer satisfaction to win the competition. The company hopes to win customers' trust and loyalty by providing product value. Perceived value affects customer satisfaction. According to Kotler and Keller (2016), a prospective customer's perceived value is the difference between the offer's benefits and costs and its alternatives. Perceived value is one of the triggers that helps build and retain loyal customers (Alshibly, 2015).

Consumer satisfaction that doesn't meet their needs is likely to cause this. Rico et al. (2018) found a positive and significant relationship between perceived value and satisfaction. Dam Tri Cuing and Bui Huy Khoi (2019) also found that perceived value positively affects customer satisfaction and loyalty. Brand image affects customer satisfaction next. Kotler and Keller (2016) define brand image as a name, term, sign, symbol, design, or combination of these to identify and differentiate a person or group of sellers' goods or services from competitors'. Some customers view products, especially financing products and services, based on trust and value. Most customers don't care about a product's brand image. Given this phenomenon, it is necessary to have trusted product information to help customers choose safe and trusted products. . Customers' confidence in other products and services increases with brand image. Brand image is a customer's perception of a product's brand. Thus, an effective marketing communication strategy must build customer awareness and trust. Bank Syariah Indonesia is an expensive brand that fails to satisfy customers. Other products disappoint customers.

Kenneth and Donald (2018) believe brand image reflects consumers' and businesses' opinions of the entire company and its products. Schiffman and Wisenblit (2015) say brand image is how consumers view a brand. Positive brand image benefits the company (Alhaddad, 2015). Every company needs a strong brand for trust, brand satisfaction, profit margins, and brand extension. Positive brand perceptions also increase consumer desire to buy and actively seek products (Sasmita & Suki, 2015). Basit (2019) found that brand image affects perceived value but not satisfaction, but perceived value positively and significantly affects satisfaction. Brand trust affects customer satisfaction next. Brand, company, and consumer relationships build brand trust, according to Putra & Sin (2020). . Brand trust comes from consumer confidence that the product will deliver the promised value and good brand intensity from consumer confidence that the brand will prioritize and fulfill consumer interests (Larasati, Lestari & Widagdo, 2016).

According to Sinurat, et al. (2017), a strong, well-known brand helps companies win (Sinurat et al., 2017). Since each party trusts the others to fulfill their duties, the business can be established more intensively. Banking knows customer trust is crucial to its success. Banking competes to respect customers and provide better services. Previous research has shown that trust in products and services is crucial for companies. Trust boosts brand confidence (Lestari, 2019). Bui Hoi Khoi (2019) found that perceived value boosts customer satisfaction. Customer experience



affects customer satisfaction next. Lemon and Verhoef (2016) define customer experience as the customer's "journey" with the company throughout the buying cycle at multiple touchpoints. Customers now interact with companies through multiple touchpoints across multiple channels and media, creating a more complex customer journey. Customer experience includes cognitive, emotional, physical, sensory, spiritual, and social elements, according to De Keyser et al. (2015). Schmitt et al. (2015) argue that all service interactions result in customer experiences. Tjahjaningsih, et al. (2020) found that customer experience improves satisfaction. According to Tuwisna (2017), customer experience is the most influential variable on customer satisfaction.

## 2.LITERATURE REVIEW

### 2.1.BRAND IMAGE

According to Kotler and Keller (2016) "Brand image is a number of beliefs, ideas, and impressions from the results of their experiences of products/services,". Consumer beliefs and brand preferences affect brand image. Customers who like the brand will buy and be satisfied. Brand image is shaped by consumer memories and experiences (Tehuayo, 2015). According to Caroline and Brahmin (2018), consumers who trust the brand will create a positive brand image. A strong brand helps a company beat the competition (Sinurat et al, 2017). (Lone and Bath, 2018). Brand image is a consumer's understanding of a product or company's identity, which helps them identify and distinguish it from competitors and leads to brand satisfaction.

### 2.2.BRAND TRUST

Reiersen (2019) defines trust as giving a good deed to someone with the hope that it will be repaid. . Brand trust depends on the brand's ability to keep promises and deliver consistent product and service performance, which affects brand loyalty for these products (Alwi, Nguven, Melewar, Hui Loh, & Liu, 2016). Consumers trust brands because they believe in their credibility and goodness (Park & Kim, 2016). This definition of brand trust emphasizes brand reliability and brand intentions. Brand reliability is the consumer's belief that the product will meet their needs and provide satisfaction, and brand intention is honesty in solving problems, consumers who rely on the product used, and company guarantees of compensation. Priansa (2017) suggests two dimensions of consumer trust: trusting belief and trusting intention. Thus, brand trust comes from consumer experience.

### 2.3.CUSTOMER EXPERIENCE

De Keyser et al. (2015) define customer experience as "comprised of the cognitive, emotional, physical, sensorial, spiritual, and social." Customer experience elements include cognitive, emotional, physical, sensory, spiritual, and social. Companies that give customers rights will succeed in a competitive market. According to Smilansky (2017), customer satisfaction is based on the customer's cognitive, affective, emotional, social, and physical responses to the company during its journey. Brand, company, and consumer relationships build brand trust, according to Putra & Sin (2020). Maintaining product and service credibility increases brand trust (Kurniawan, 2017).

### 2.4.PERCEIVED VALUE

Product or service value affects company profitability (Hen et al, 2019). The price of a product or service is perceived value. Perceived value is the sum of customers' values for product or service benefits (Kampani & Jhamb, 2020). Customers' perceived value is based on their initial sacrifice and perceived performance afterward (Chalal, 2014). Consumers will experience value with themselves and their families. Customer value increases product value, influencing consumer purchases. Customers will choose based on perceived benefits and cost. Customer satisfaction is strongly correlated with perceived value, as customers will feel satisfied with good employee service support (Yulianto, Sunaryo, & Aisjah, 2017). Perceived value is a key trigger in customer

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acquisition and retention, which helps build and maintain a loyal customer base (Alshibly, 2015). Customer value has several traits. First, value is instrumental because products and services are just tools to satisfy customers. Second, customer demands change value. . Customers won't care about personal value if the product or service has no universal value. Performance, social, emotional, and price values can be used to measure customer perceptions of value delivery. (2018). Customers expect more and are never satisfied with what the company offers.  $\pi$  (Situmorang, Mulyono, 2019).

**3.RESEARCH METHODS**

This type of research is using a quantitative approach. According to Sugiyono (2018) the quantitative method is a method based on the philosophy of positivism which aims to describe and test the hypotheses made by researchers. This research was conducted at Bank Syariah Indonesia Krakatau Sub-Branch Office. This study has 353 participants. This study tested hypotheses using multiple linear analysis. Data analysis techniques used the path analysis method to test the hypotheses in this study.

**4.RESULTS AND DISCUSSION**

**4.1.Substructure T TEST I**

The results of the partial significance test (t statistical test) on the substructure model I in Table 1

**Table.1 Substructure Regression Coefficient I**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.327	2.201		1.966	.050
	Brand Image	.167	.060	.139	2.795	.005
	Brand Trust	.519	.106	.239	4.886	.000
	Customer Experience	.387	.061	.306	6.332	.000

1. Brand Image has a positive and significant effect on the Perceived Value of BSI KCP Krakatau, this can be seen from the significant value (0.000) < (0.05). That is, if the brand image variable is increased, the perceived value will increase by 0.167.
2. Brand Trust has a positive and significant effect on the BSI KCP Krakatau Perceived Value, a significant value (0.000) < (0.05). That is, if the brand trust variable is increased, the perceived value will increase by 0.519.
3. Customer Experience has a positive and significant effect on the BSI KCP Krakatau Perceived Value, a significant value (0.000) < (0.05). That is, if the customer experience variable is increased, the perceived value will increase by 0.387.

**4.2.Substructure T TEST II**

The results of the partial significance test (t statistical test) on the substructure model II are in Table 2.





**Table 2 Substructural Regression Coefficient II**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	4.246	1.140		3.723	.000
	Brand Image	.166	.031	.261	5.358	.000
	Brand Trust	.025	.057	.022	.443	.658
	Customer Experience	.125	.033	.187	3.769	.000
	Perceived Value	.134	.028	.253	4.853	.000

1. Brand Image has a positive and significant effect on Customer Satisfaction BSI KCP Krakatau, this can be seen from the significant value  $(0.000) < (0.05)$ . That is, if the brand image variable is increased, customer satisfaction will increase by 0.166.
2. Brand Trust has no positive and significant effect on Customer Satisfaction BSI KCP Krakatau, this can be seen from the significant value  $(0.658) > (0.05)$ . That is, if the brand trust variable is increased, customer satisfaction cannot be affected.
3. Customer Experience has a positive and significant effect on Customer Satisfaction BSI KCP Krakatau, this can be seen from the significant value  $(0.000) < (0.05)$ . That is, if the customer experience variable is increased, customer satisfaction will increase by 0.125.
4. Perceived Value has a positive and significant effect on Customer Satisfaction BSI KCP Krakatau, this can be seen from the significant value  $(0.000) < (0.05)$ . That is, if the perceived value variable is increased, customer satisfaction will increase by 0.134.

### 4.3. Discussion

#### Effect of Brand Image on Perceived Value

The hypothesis test showed that Brand Image has a positive and significant effect on BSI KCP Krakatau's Perceived Value, as shown by the brand image variable's significant value  $(0.000) < (0.05)$ . Path coefficient 0.139 shows this. So this hypothesis test proves the hypothesis. Brand image increases perceived value, according to Basit (2019). Pricilia Melisa (2020) found that corporate image significantly affects perceived value. This shows that brand/company image increases perceived value. The BSI Krakatau branch's image generates positive customer perceptions and can be a valuable asset. Brand image is very influential on perceived value. Every company needs a strong brand for trust, brand satisfaction, profit margins, and brand extension. Positive brand perceptions also increase consumer desire to buy and actively seek products (Sasmita & Suki, 2015).

#### The Effect of Brand Trust on Perceived Value

According to the hypothesis test, brand trust has a positive and significant effect on BSI KCP Krakatau Perceived Value. The significant value for brand trust is  $(0.000) < (0.05)$ . Path coefficient 0.239 confirms this. so this hypothesis test proves the hypothesis. Che-Hui Lien (2015) found that brand trust increases perceived value. If a service or product's perception exceeds the customer's assessment, it will boost customer confidence. In this case, customer trust

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in BSI KCP Krakatau services for financial transactions creates a good customer perception. BSI KCP Krakatau always keeps its promises, and officers listen to and resolve customer complaints about financial transactions.

**The Influence of Customer Experience on Perceived Value**

The hypothesis test showed that customer experience has a positive and significant effect on BSI KCP Krakatau Perceived Value, so the customer experience variable was significant (0.000). (0.05). The path coefficient is 0.306. so this hypothesis test proves the hypothesis. Customer experience is "comprised of the cognitive, emotional, physical, sensorial, spiritual, and social elements," according to De Keyser et al. (2015). Companies that give customers rights will succeed in a competitive market. Pranadata et al (2017) Consumer value will rise with brand experience. BSI KCP Krakatau believes that customer satisfaction boosts the company's image. Customers are calm and happy while waiting for transactions, officers treat customers well when they come and go home, and the Bank Syariah Indonesia mobile app makes it easy to get information and make transactions. Digitizing the Bank Syariah Indonesia mobile app to meet customer needs and other social media content that aids customers.

**The Effect of Brand Image on Customer Satisfaction**

The hypothesis test showed that Brand Image positively and significantly affects Customer Satisfaction. BSI KCP Krakatau's brand image variable is significant (0.000). (0.05). Path coefficient 0.261 shows this. so this hypothesis test proves the hypothesis. A brand's image communicates to the public its beliefs and perceptions. This study contradicts Dam Tri Cuong (2019) and Adi Marzuki (2021), which found that brand image positively affects customer satisfaction and loyalty. BSI KCP Krakatau customers may still be prejudging the image. The customer wants to feel BSI KCP Krakatau's service before being satisfied with it, so even if the brand is good, it can indirectly affect customer satisfaction.

**The Effect of Brand Trust on Customer Satisfaction**

The hypothesis test showed that Brand Trust has a positive and insignificant effect on Customer Satisfaction BSI KCP Krakatau. The significant value for the brand trust variable (0.658) > (0.05). Path coefficient 0.022 shows this. This hypothesis test rejects it. This study contradicts Yani Dahliani et al (2021) 's findings that religion-based brand trust positively impacts customer satisfaction in Bank Danamon's East Java sharia business unit. Heri Setiawan (2016) found that brand trust improves customer satisfaction. The BSI KCP Krakatau customer's initial trust may have caused this.

**Customer Experience Affects Satisfaction**

The hypothesis test showed that customer experience has a positive and significant effect on customer satisfaction BSI KCP Krakatau. The customer experience variable had a significant value of 0.000. (0.05). Path coefficient 0.187 shows this. so this hypothesis test proves the hypothesis. This study agrees with Cajestan (2018) that customer experience boosts customer satisfaction. At BSI KCP Krakatau, the customer had a good service experience, was calm and happy, and was satisfied with the officers' treatment. Customers are satisfied because the products meet their needs, the service is excellent, and it's fast so busy customers don't have to wait. Kumar's (2021) research also shows a positive and significant relationship between customer experience and customer satisfaction.



### **The Effect of Perceived Value on Customer Satisfaction**

The hypothesis test showed that Perceived Value positively and significantly affects Customer Satisfaction. The significant perceived value variable (0.000) indicates BSI KCP Krakatau (0.05). Path coefficient 0.253 confirms this. so this hypothesis test proves the hypothesis. Tampi (2013) found that perceived value boosts customer satisfaction. Dam Tri Cuong's (2019) research shows that perceived value increases customer satisfaction and loyalty.

### **The Effect of Brand Image on Customer Satisfaction Through Perceived Value**

The hypothesis test showed that Brand Image has a positive and significant effect on Customer Satisfaction through the BSI KCP Krakatau's Perceived Value. The brand image variable's significant value (0.000) < (0.05). This hypothesis test accepts the hypothesis because the path coefficient value is 0.035. Basit (2019) found brand image indirectly affects perceived value. If consumers know the company as superior and unique, they consider the advantages compared to other companies, giving the product a positive value perception. BSI KCP Krakatau customers feel proud to be Bank Syariah Indonesia customers when they feel their image is good enough. Because Bank Syariah Indonesia meets Islamic lifestyle needs, its performance meets customer expectations. BSI meets customers' social and Islamic needs. Customer costs match product/service quality. Bank Syariah Indonesia products also offer benefits that match customer costs, making customers happier.

### **The Effect of Brand Trust on Customer Satisfaction Through Perceived Value**

The hypothesis test showed that Brand Trust has a positive and significant effect on Customer Satisfaction through BSI KCP Krakatau's Perceived Value (0.000). (0.05). This hypothesis test accepts the hypothesis because the path coefficient value is 0.06. Customers like BSI KCP Krakatau because it always listens to financial transaction complaints. Customers feel special when they provide personal data and information. This new perspective is good.

### **The Influence of Customer Experience on Customer Satisfaction Through Perceived Value**

The hypothesis test showed that Customer Experience has a positive and significant effect on Customer Satisfaction through the BSI KCP Krakatau's Perceived Value. The significant value (0.000) < (0.05). This hypothesis test accepts the hypothesis because the path coefficient value is 0.077. Situmorang et al. found this (2019) Direct effect research shows brand experience boosts brand value. Customer satisfaction is unaffected by brand experience. Brand Value mediates brand experience and satisfaction. A producer or company can satisfy a consumer's needs and desires by creating a good product experience.

## **5.CONCLUSION**

Brand Image, excellent service, values, and principles both internally and externally must always be carried out in a sustainable manner to support and provide a positive image of sharia banking to customers. Brand Trust ensures customer data confidentiality and safety. Customer Experience, when done right, gives customers feelings and responses that change them emotionally, rationally, sensory, physically, and spiritually. Perceived Values emphasizes the importance of paying attention to customer value, especially emotional value, which customers receive through direct contact with services and describes pleasant feelings to trigger a positive effect. Customer satisfaction means meeting physical and non-physical needs by exceeding expectations. PT Bank Syariah Indonesia must adapt and differentiate to meet customer needs as more conventional banks start sharia banking.

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