Image, Consumer Product Knowledge, Satisfaction, and Loyalty: Testing Their Relationships in the Rural Bank Sector

EUIS SOLIHA, R.A. MARLIEN[*], SUZY WIDYASARI,
ALIMUDDIN RIZAL RIVAI, NURUL KHOTIMAH

Business and Economic Faculty, Stikubank University, Semarang, INDONESIA

Abstract: This study aimed to analyze the effects of image and consumer product knowledge on customer satisfaction and its impact on customer loyalty. This study involved 3039 saving customers of Tamades PD BPR BKK Sayung – Demak, which was determined using purposive sampling. The results revealed that (1) bank image and consumer product knowledge have a significant effect on customer satisfaction; (2) bank image has no significant effect on customer loyalty; (3) consumer product knowledge and satisfaction have a significant effect on customer loyalty; (4) customer satisfaction mediates the effect of bank image on customer loyalty; and (5) customer satisfaction also mediates the effect of consumer product knowledge on customer loyalty.

Key-Words: image, consumer product knowledge, satisfaction, loyalty

1. Introduction

Competition in the banking world is increasingly tight. This competition does not only occur among banks but also because of the increasing number of savings and loan cooperatives and other financial services. Customer satisfaction is important to win the competition. If customers feel satisfied, it will have an impact on loyalty. This loyalty can be demonstrated by still being a customer to transact and also customers always inform others of the good things from the bank. Therefore banks must continue to pay attention to the satisfaction of their customers. Another factor that influences customer satisfaction is the existence of a good image from the bank and also an understanding of the level of consumer knowledge that is getting better.

Simply stated, banks are defined as financial institutions whose business activities are to raise funds from the public and redistribute the funds to the community to improve the lives of the people at large. If viewed in terms of its functions, banks are grouped into three types, namely the central bank, public bank, and people's credit bank. Rural Banks (BPR) are banks that specifically serve small communities in sub-districts and rural areas. The types of products offered by BPR are relatively narrower compared to commercial banks, in fact, there are several types of bank services that may not be held by BPR, such as opening a checking account and participating in a clearing. But now customers do not see how many products the bank offers, because customers are more concerned with the quality of services and strategic locations that are easily accessible.

According to Kotler and Keller (2013) in Sari and Soliha (2018), customer satisfaction is a level where the estimation of product performance is in accordance with the expectations of the buyer. Customer satisfaction depends on the estimation of product performance in providing value relative to the expectations of the buyer. If product performance is far lower than customer expectations, the buyer is not satisfied. If the product performance is in line with expectations, the buyer is satisfied. If the product's performance exceeds the expected, the buyer feels happier. Satisfied customers will return to buy and tell others about the good experience of the product. Whereas according to Engel in Solechah and Soliha (2015), customer satisfaction is a post-purchase evaluation, where alternatives are chosen at least give results that are the same or exceed consumer expectations, while dissatisfaction arises if the results obtained do not meet consumer expectations.

Company image reflects how the company gives a certain impression to its customers related to products or services, habits, services, and benefits. Sutisna (2001) in Solechah and Soliha (2015) defines that image as a sum of images, impressions, and beliefs held by a person towards a product. Consumer understanding of a product is important for achieving customer satisfaction. If the customer understands the product well or the customer has a level of knowledge, the customer becomes comfortable in consuming the product or service so that it can increase customer satisfaction.

From the description above found a gap from several researchers, namely according to Solechah and Soliha (2015) that the image has a significant effect on customer satisfaction. Meanwhile Sutrisno, Utomo and Nuraina (2017) prove that the company's image does not affect customer satisfaction. Therefore, this research is becoming increasingly important to explore.

2. Literature Review
2.1 Loyalty

Loyalty is a positive attitude from consumers to the company and intends to continue its purchases in the future (Mowen & Minor, 2002). Yazid (2001) suggests that consumers will choose to remain loyal to companies that give them better value. If the company consistently delivers value based on what is expected by consumers, it will encourage them to maintain relations with the company. For consumers, the specific benefits of receiving value services can contribute to feelings of happiness and also to the quality of their lives.

Dharmmesta (1999) suggests that loyalty has two alternative events, namely consumer constancy in the chosen brand and consumer vulnerability to move to another brand. Depending on how much the level of integration (conditions where the stages of cognitive, affective, conative, and actions that have been realized and form a harmonious whole) that exist in consumers. Consumers who only activate their cognitive stages can be hypothesized as consumers who are most vulnerable to brand displacement due to marketing stimuli. While consumers who are fully integrated into the action loyalty stage can be hypothesized as consumers who have a low level of vulnerability to switch brands, in other words, their loyalty does not give consumers the opportunity to move to other brands.

Customer loyalty is a high commitment to buy back a product or service that is preferred in

the future. According to Kotler & Keller in Sigit and Soliha, 2017, customer loyalty can be measured using 3 indicators, namely (1) repeat purchase is the willingness of customers to repurchase service products; (2) retention is the resilience of customers to negative influences about the company; and (3) referrals are the willingness of customers to buy other product lines.

2.2 Satisfaction

Satisfaction is the feeling of being happy or disappointed by someone who arises because it compares the perceived performance of the product to their expectations. If the product's performance fails to meet expectations, the customer will feel dissatisfied. If the performance is in accordance with expectations, the customer will feel satisfied. If product performance exceeds expectations, customers will be very satisfied (Kotler & Keller, 2009). According to Lupiyoadi & Hamdani (2006), satisfaction is a level of feeling where someone states the results of a comparison of the performance of the product or service received and expected.

Kotler & Keller (2013) in Sigit and Soliha (2017) identify there are five (5) indicators in customer satisfaction, namely: (1) customers are happy to make purchases; (2) based on experience, satisfied customers make purchases; (3) products have met customer expectations; (4) the customer believes that the product does not disappoint the customer; and (5) customers do not complain about the product.

2.3 Image

Image is a reflection of the identity of a company. A company can have a different image in the public eye. A good corporate image is intended so that the company can stay alive and the people in it continue to develop creativity and even provide meaningful benefits to others (Kasali, 2003 in Pontoh, et. al, 2014). According to Zithaml and Bitner (1996) in Santoso and Soliha (2017), the image has the ability to influence the customer's view of the goods and services offered. So the image has a large influence on the behavior of purchases made by customers, and the image is also able to influence the quality of service and customer satisfaction.

Sutisna (2001) in Solichah and Soliha (2015) defines the image of a product/service as a number of images, impressions, and beliefs held by a person towards a product. The image of a

product/service is related to the attitude in the form of beliefs and preferences towards the product/service.

Santoso and Soliha (2017) identified 11 indicators in the company's image, namely (1) up-to-date facilities; (2) location; (3) known to many people; (4) the room used; (5) appearance; (6) supporting facilities and infrastructure facilities; (7) may have a choice of products offered; (8) cleanliness; (9) capable officers; (10) good reputation; and (11) officer tang can be trusted.

2.4 Consumer Product Knowledge

Product knowledge is the scope of all accurate information stored in consumer memory as well as its perception of product knowledge (Rao and Siemben in Waluyo and Pamungkas, 2003). According to Nitisusastro (2012), product knowledge has an important role in examining the buying behavior of a product. Consumers need to know the characteristics of a product. If consumers do not understand information about the characteristics of a product, then consumers can make a wrong decision to buy (Nitisusastro, 2012).

According to Sumarwan (2003), product knowledge is a collection of various information about a product. This knowledge includes product categories, brands, product terminology, product attributes or features, product prices, and product trust. Consumers have knowledge about different products. There are those who find out information by coming directly to the source, and some who find out information from the surroundings.

Consumer knowledge will influence purchasing decisions. When consumers have more knowledge, then they will be better at making decisions, more efficient, more appropriate in processing information and able to recall information better (Sumarwan, 2003).

The indicators of consumer product knowledge according to Engel, et al (1996) are:
1. Awareness of the product category

    Knowledge of consumer products is influenced by information processing. Consumers generally will make choices after they have obtained information, even though the information on which decision making is based is different.
2. Product terminology

    This information is obtained through analysis of consumer awareness and the image of the available brands. The level of knowledge is formed when one combines several concepts of meaning into a larger and more abstract category of knowledge.

3. Product attributes

Knowledge of consumer products is based on the level of habits of the product. Consumers with higher product knowledge will have a better memory of introduction, analysis and logical abilities than consumers with low product knowledge. Consumers who think that they have higher product knowledge will rely on intrinsic guidance in considering product quality because they are aware of the importance of information about a product. While consumers with lower product knowledge tend to use extrinsic instructions, such as prices or brands to evaluate a product because they do not know how to assess a product.

2.5 Hypotheses Development
2.5.1 Image and satisfaction
Image is a reflection of the identity of a company. A company can have a different image in the public eye. A good corporate image is intended so that the company can stay alive and the people in it continue to develop creativity and even provide meaningful benefits to others (Kasali, 2003 in Pontoh, et. al, 2014).

In the research conducted by Solechah and Soliha (2015) stated that the image has a significant effect on customer satisfaction. Saktiani's research (2015) also states that the corporate image has a significant effect on customer satisfaction. Therefore,

H1: Bank image has a positive effect on customer satisfaction

2.5.2 Consumer product knowledge and satisfaction
Product knowledge is the scope of all accurate information stored in consumer memory as well as its perception of product knowledge (Rao and Siemben in Waluyo and Pamungkas, 2003). Product knowledge is needed as a basis for the success of a product, which is usually through the use of a product. Consumer knowledge about a product that is expected to affect satisfaction positively, because knowledge will make product selection more realistic.

Research conducted by Kussujaniatun and Wisnalmawati (2011), Safrida (2015), Ching Wang, Min Wang, and Heng Chieh (2016), and Suhartono (2017) prove that product knowledge has a positive effect on customer satisfaction. Therefore,

H2: Consumer product knowledge has a positive effect on customer satisfaction

2.5.3 Image and loyalty
Image is an impression that arises because understanding will be a reality. The image shows the impression of an object against another object formed by processing information every time from various reliable sources. Company image can be extrinsic information instructions for buyers.

A positive company image will automatically be a positive promotion. Empirically, research conducted by Normasari (2013) shows that corporate image has a significant effect on loyalty. Therefore,

H3: Bank image has a positive effect on customer loyalty

2.5.4 Consumer product knowledge and loyalty
Knowledge is information or information that someone knows or realizes. In another sense, knowledge is a variety of symptoms that are encountered and obtained by humans through observation of reason. Knowledge arises when someone uses his mind to recognize certain objects or events that have never been seen or felt before. For example, when someone tasted the food he just knew, he would gain knowledge about the shape, taste, and aroma of the dish (Taufik, 2010). Consumer knowledge is all information that consumers have about various kinds of products and services, as well as other knowledge related to products and services. Consumer knowledge will affect customer loyalty.

The research results of Amryyanti, et al (2012), Ching Wang, Min Wang, and Heng Chieh (2016) and Suhartono (2017) concluded that consumer knowledge has a significant effect on loyalty. Therefore,

H4: Consumer product knowledge has a positive effect on customer loyalty

2.5.5 Satisfaction and loyalty
Sunyoto (2015) defines satisfaction as a post-consumption evaluation that an alternative chosen at least meets or exceeds expectations. Customer satisfaction is one of the most important things in the company's progress related to how much influence the product's performance has on satisfying consumers. Consumers can feel

satisfaction when consumers have made a purchase by considering the benefits provided by the product.

In the research conducted by Amryyanti, et al. (2012), Azizah (2012), Sunaryo (2013), Ismail (2014), Huda and Wahyuni (2014), Yaqin and Ilfitriah (2014), Nurrizqiyah (2015), Safrida (2015) , Ching Wang, Min Wang, and Heng Chieh (2016), Minh and Huu (2016), and Suhartono (2017) concluded that customer satisfaction has a significant positive effect on loyalty. Therefore,
H5: Customer satisfaction has a positive effect on customer loyalty

3. Research Methods
3.1 Population and sample

The population in this study was 3039 savings customers of Tamades PD BPR BKK Demak – Sayung. The sample was determined using purposive sampling, with the criteria specified are (1) respondents aged at least 17 years; (2) respondents are savings customers of Tamades PD BPR BKK Demak – Sayung; and (3) the respondents were at PD BPR BKK Demak – Sayung when the study took place.

4. Results
4.1 Validity testing
The test results of the instrument can be seen in Table 1.

Table 1 Validity Testing

Image	Matrix
X1.1	0,802
X1.2	0,860
X1.3	0,693
X1.4	0,464
X1.5	0,862
X1.6	0,842
X1.7	0,741
X1.8	0,838
X1.9	0,419
Consumer product knowledge	**Matrix**
X2.1	0,867
X2.2	0,867
X2.3	0,879
Satisfaction	**Matrix**
Y1.1	0,833
Y1.2	0,827
Y1.3	0,818
Y1.4	0,772
Y1.5	0,846
Loyalty	**Matrix**
Y2.1	0,831
Y2.2	0,937
Y2.3	0,941

Source: Own calculations

Based on Table 1, the KMO value in all variables is above the value of 0.5 with a significance level of 0,000, the adequacy of the sample is stated to be fulfilled and factor analysis can be carried out. The results of the validity test show that all indicators are declared valid except X1.4 and X1.9 because the loading factor is less than 0.5.

4.2 Reliability testing
A measure is said to be reliable if the measure provides consistent results. Constructs or Variables are said to be reliable if the Cronbach Alpha value is > 0.70. Reliability test results are shown in Table 2.

Table 2 Reliability Testing

Variable	Cronbach Alpha
Bank image	0,881
Consumer product knowledge	0,830
Satisfaction	0,875
Loyalty	0,888

Source: Own calculations

Table 3 Regression Testing

Model	Adj R Square	F test		T test		Results
		F	Sig	ß	Sig	
Formula 1						
1. Image on satisfaction		50,000	0,000	0,620	0,000	Accepted
2. CPK on satisfaction	0,497			0,224	0,003	Accepted
Formula 2						
1. Image on loyalty	0,626	56,148	0,000	-0,105	0,211	Rejected
2.CPK on loyalty				0,642	0,000	Accepted
3. Satisfaction on loyalty				0,352	0,000	Accepted

Source: Own calculations

4.3 Adjusted R square (R^2) testing

The goodness of fit test is used to see the suitability of the model, or how much the ability of the independent variable to explain the dependent variable. There are two similarities in this study, namely:

1. Formula 1: Image and CPK on satisfaction
   Formula 1 has the value of Adj. R2 is 0.497 which means satisfaction is explained by image and CPK of 49.7% and the remaining 50.3% is explained by other factors outside the research model.
2. Formula 2: Image, CPK, and satisfaction on loyalty
   Formula 2 has Adj. R2 is 0.626 which means that loyalty can be explained by image, CPK, and satisfaction is 62.6% and the remaining 37.4% is explained by other factors outside the research model.

4.4 F testing

The F test serves to see the effect of independent variables on the dependent variable together. This can be seen in Table 3.

1. Formula 1 has an F value of 50,000 and is significant at 0,000 5 0.05, which means that the image and CPK together affect satisfaction.
2. Formula 2 has an F value of 56.148 and is significant at 0.000 5 0.05, which means that image, CPK, and satisfaction together influence loyalty.

4.5 Hypotheses testing

1. H1: Bank image has a positive effect on customer satisfaction
   Based on the results of data processing in Table 3, it can be seen that the results of testing hypothesis 1 obtain the Standardized Coefficients β = 0.620. This means that the image has a positive and significant effect on satisfaction.
2. H2: CPK has a positive effect on customer satisfaction
   Based on the results of data processing in Table 3, it can be seen that the results of

testing hypothesis 2 obtained the Standardized Coefficients β = 0, 224. This means that CPK has a positive and significant effect on satisfaction.

3. H3: Bank image has a positive effect on customer loyalty
Based on the results of data processing in Table 3, it can be seen that the results of testing hypothesis 3 obtain the Standardized Coefficients β = -0.105. This means that the image has no significant effect on customer loyalty.

4. H4: CPK has a positive effect on customer loyalty
Based on the results of data processing in Table 3, it can be seen that the results of testing hypothesis 4 obtain the Standardized Coefficients β = 0,000. This means that CPK has a positive and significant effect on

customer loyalty.

5. H5: Customer satisfaction has a positive effect on customer loyalty
Based on the results of data processing in Table 3, it can be seen that the results of testing hypothesis 5 obtain the Standardized Coefficients β = 0.352. This means that satisfaction has a positive and significant effect on customer loyalty.

4.6 Mediator testing

1. The effect of image on loyalty mediated by customer satisfaction
To test the mediating effect or test the effect of image on loyalty mediated by customer satisfaction, the Sobel script is shown in Table 4.

Table 4 Sobel Test 1

	Value	S.E.	LL 95 CI	UL 95 CI	Z	Sig (two)
Effect	.5593	.1252	.3139	.8048	4,4661	.0000

Source: Own calculations

Based on Table 4, the sig value is 0.0000 <0.05, so it can be concluded that customer satisfaction functions as a variable mediation. Thus customer satisfaction mediates the effect of image on loyalty.

2. The effect of CPK on loyalty mediated by customer satisfaction
To test the mediating effect or test the effect of CPK on loyalty mediated by customer satisfaction, the Sobel script is shown in Table 5.

Table 5 Sobel Test 2

	Value	S.E.	LL 95 CI	UL 95 CI	Z	Sig (two)
Effect	.1305	.0449	.0425	.2185	2,9058	.0037

Source: Own calculations

Based on Table 5, the sig value is 0.0037 <0.05, so it can be concluded that customer satisfaction functions as a mediating variable. Thus the variable customer satisfaction mediates the effect of CPK on loyalty.

5. Discussion

5.1 Image and satisfaction

The test results show that there is a positive and significant effect between the bank image on customer satisfaction. A good corporate image is intended so that the company can stay alive and the people in it continue to develop creativity and even provide meaningful benefits to others (Kasali, 2003 in Pontoh, et. al, 2014).

With a good image of the company, the related customers will be satisfied with PD BPR

BKK Demak – Sayung. Image of PD BPR BKK Demak – Sayung for customers has been planted for a long time so that if there is a less than optimal quality of service provided to customers, then it does not affect customer satisfaction. This research is in line with research conducted by Santoso and Soliha (2017), Solechah and Soliha (2015), and Saktiani (2015) which states that the bank image has a positive and significant effect on customer satisfaction.

5.2 Consumer product knowledge and satisfaction

Product knowledge is the scope of all accurate information stored in consumer memory as well as its perception of product knowledge (Rao and Siemben in Waluyo and Pamungkas, 2003).

Product knowledge is needed as a basis for the success of a product, which is usually through the use of a product. Knowledge of consumers about a product that is expected to affect satisfaction positively, because knowledge will make product selection more realistic.

Research conducted by Kussujaniatun and Wisnalmawati (2011), Safrida (2015), Ching Wang, Min Wang, and Heng Chieh (2016), and Suhartono (2017) prove that consumer product knowledge has a positive effect on customer satisfaction.

5.3 Image and loyalty

Bank image is an important part of facing competition in the business environment, including in banking services. Customers will tend to visit or will become part of banking services if they have an idea of what will be experienced based on previous transaction experiences.

Customers who have a positive image tend to choose the company as the main choice and will recommend it to others. A good bank image will greatly affect customers to make the bank their main choice. A positive bank image will also lead to loyalty to customers to continue to use the company's services and products.

The results of testing the third hypothesis show that there is no effect between the bank image and customer loyalty. The results of this study are in line with the findings of Sumadi and Soliha (2015) that the bank image does not affect customer loyalty.

5.4 Consumer product knowledge and loyalty

Consumer knowledge is all information that consumers have about various kinds of products and services, as well as other knowledge related to products and services. Consumer knowledge will affect customer loyalty.

The results of Amryyanti, et al (2012), Ching Wang, Min Wang, and Heng Chieh (2016) and Suhartono (2017) concluded that consumer knowledge has a significant effect on loyalty.

5.5 Satisfaction and loyalty

Sunyoto (2015) defines satisfaction as a post-consumption evaluation that an alternative chosen at least meets or exceeds expectations. Customer satisfaction is one of the most important things in

the company's progress related to how much influence the product's performance has on satisfying consumers. Consumers can feel satisfaction when consumers have made a purchase by considering the benefits provided by the product.

In the research conducted by Amryyanti, et al (2012), Azizah (2012), Sunaryo (2013), Ismail (2014), Huda and Wahyuni (2014), Yaqin and Ilfitriah (2014), Nurrizqiyah (2015), Safrida (2015), Ching Wang, Min Wang, and Heng Chieh (2016), Minh and Huu (2016), and Suhartono (2017) concluded that customer satisfaction has a significant positive effect on loyalty.

6. Conclusion

The conclusions in this study can be summarized in detail as follows:

1. Bank image has a positive and significant effect on customer satisfaction. The better the bank image, the more customer satisfaction will increase.
2. CPK has a positive and significant effect on customer satisfaction. The better the CPK, the more customer satisfaction will increase.
3. The image of the bank does not affect customer loyalty.
4. CPK has a positive and significant effect on customer loyalty. The better the CPK, the more customer loyalty will increase.
5. Satisfaction has a positive and significant effect on customer loyalty. If satisfaction is better, customer loyalty will increase.
6. Customer satisfaction mediates the effect of the bank image on customer loyalty.
7. Customer satisfaction mediates the effect of CPK on customer loyalty.

6.1 Limitation of the study

Some of the limitations of this study include:

1. The model built in this study is not perfect, because the ability to explain the entire variable does not reach Adjusted R Square of 1 or 100%.
2. Variables used in this study only include image, level of consumer knowledge, satisfaction and loyalty. There may be other variables that also influence customer satisfaction such as the price and shape of a magnificent building.

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