

olutely necessary and want to become new customers of the bank concerned. (Kasmir, 2012).

Satisfaction felt by customers has contributed to a number of crucial aspects, for example the creation of customer/customer loyalty, can improve the company's reputation, reduce price elasticity, reduce costs on future transactions, and, be able to increase employee efficiency and productivity. It is undeniable that attracting customers will be more expensive than retaining customers which at that time triggered an increased attention to customer satisfaction (Zulkarnain et., al, 2020).

Research conducted by Dennisa A.E & Santoso S.B (2016) Octavia, R (2019) reveals that customer satisfaction has a positive and significant effect on customer loyalty. High customer satisfaction will always provide high loyalty. Ahmad Fadhli Edar (2018), Apriyanti, Djsuro S. & Lutfi L. (2017) Setiawan et al., (2016) revealed that customer satisfaction has a significant positive effect on customer loyalty. Meanwhile, according to Jeany & Siagian (2020) that if customer service is provided properly, responds to customer complaints, provides promotions and also provides a safe and comfortable environment, customer loyalty can be maintained and improved. Meanwhile, research that is not in line with research conducted by Mutmainnah (2017), Iwan K.S & Putri H.S (2019) where customer satisfaction has no effect on customer loyalty.

The author's reason for raising the title is "The Influence of Service Quality, Company Image, and Customer Satisfaction on Customer Loyalty of the State Savings Bank (BTN) Syariah Makassar City Branch to show information asymmetry between banking management and interested parties and provide information to company leaders or investor holders. using a sample of 100 customers who have been customers for more than five years in the bank.

LITERATURE REVIEW

Customer Loyalty

Loyalty is a persistent customer commitment to re-subscribe or re-purchase a selected product or service consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause behavior change. Indicators of customer loyalty are: 1) Sharia Principles, 2) Trust, 3) Referring to others, 4) Demonstrating immunity to competitors' pulls.

Service Quality

Service quality is everything that is expected by consumers so that the company can meet the desires and needs of consumers. Service Quality Indicators are: 1) physical evidence, 2) reliability, 3) responsiveness, 4) assurance and 5) empathy.

Company Image

Corporate image is the public's perception and impression of a company, where consumers will give a good image of a company if the company is able to provide a positive image. The indicators of corporate image are: 1) Personality, 2) Reputation, 3) Values and 4) Company Identity.

Customer Satisfaction

Customer satisfaction can be the basis for the realization of loyal or loyal customers. Customer satisfaction indicators are: 1) Satisfied with the product offered, 2) Happy to make a purchase, 3) Product meets expectations, 4) Product does not disappoint, 5) Customer does not complain about the product

CONCEPTUAL FRAMEWORK AND HYPOTHESIS

According to Sigit et al., (2017) customer loyalty shows customer commitment in using services repeatedly in the future. Service quality will have an influence on customer loyalty. The customer's intention to make a return visit is not simply done without a good reason. With quality above their expectations, they are able to make commu-

nity commitments to visit or use the same services. Thus the quality of service has a positive and significant influence on customer loyalty.

Social exchange theory states that a person will always treat other people (organizations or companies) based on himself being treated by that person (Zakiy & Azzahroh, 2017). Thus, Islamic banking companies that provide good quality services to customers, customers will give a good response to Islamic banking companies to continue to use the services provided.

According to the research results of Dennisa A.E & Santoso S.B (2016), it shows that service quality has a positive and significant influence on customer loyalty. This influence means that high service quality can increase customer loyalty, Hardiyanti (2019) Ahmad Fadhli Edar (2018), Mutmainnah (2017), Apriyanti, Djsuro S. & Lutfi L (2017), Iwan KS & Putri HS (2019) where Service Quality has an influence on Customer Loyalty.

A positive image of the company is obtained from opinions, responses and also wishes which are public expectations for the company. The public is defined as a party that has the potential to judge the good or bad of a company's image (Iwan K.S & Putri H.S, 2019). The company will always improve its image so that consumers are loyal to the products or services offered with the hope that the more loyal consumers of the product or service, the sales will increase and costs such as marketing costs will be reduced and also the potential to attract new consumers is greater. A consumer can be seen to be loyal or not to the product or service offered through his attitude. The stronger the company's image is embedded in the minds or memories of consumers, the consumer's attitude will feel proud as a product or service user (Nurudin, 2018).

The results of research by Dennisa A.E & Santoso S.B (2016), Mutmainnah (2017), Juniarta & Masreviastuti (2017) state that company image has a positive and significant influence on customer loyalty. Research by Ahmad Fadhli Edar (2018), Budiarto E (2019), also reveals that company image has a positive and significant effect on customer loyalty. The same result was revealed by Huda M (2018) that the company's image has a positive and significant influence on company loyalty. The higher the customer's perception of the company's image, the perception of customer loyalty will also be high. While the research that is not in line is Apriyanti, Djsuro S. & Lutfi L. (2017) and Iwan K.S & Putri H.S, (2019) where company image has no effect on customer loyalty.

One of the main indicators of customer loyalty is the satisfaction felt by the customer. With a feeling of satisfaction with the service received, customers will transform that feeling of satisfaction into loyalty by making repeated and consistent purchases, besides that they can also suggest other people to buy the product or service in question (Zakiy & Azzahroh, 2017).

Satisfaction felt by customers has contributed to a number of crucial aspects, for example the creation of customer/customer loyalty, can improve the company's reputation, reduce price elasticity, reduce costs on future transactions, and, be able to increase employee efficiency and productivity. It is undeniable that attracting customers will be more expensive than retaining customers which at that time triggered an increased attention to customer satisfaction (Zulkarnain, 2020).

Research conducted by Dennisa A.E & Santoso S.B (2016) Octavia (2019) reveals that customer satisfaction has a positive and significant effect on customer loyalty. High customer satisfaction will always provide high loyalty. Ahmad Fadhli Edar (2018), Apriyanti, Djsuro S. & Lutfi L. (2017) Setiawan et al., (2016) revealed that customer satisfaction has a significant positive effect on customer loyalty. Meanwhile, according to Jeany & Siagian (2020) that if customer service is provided properly, responds to customer complaints, provides promotions and also provides a safe and comfortable environment, customer loyalty can be maintained and improved. Meanwhile, research that is not in line with research conducted by Mutmainnah (2017), Iwan K.S & Putri H.S (2019) where customer satisfaction has no effect on customer loyalty.

Based on the explanation above, the conceptual framework in this study can be described as follows:

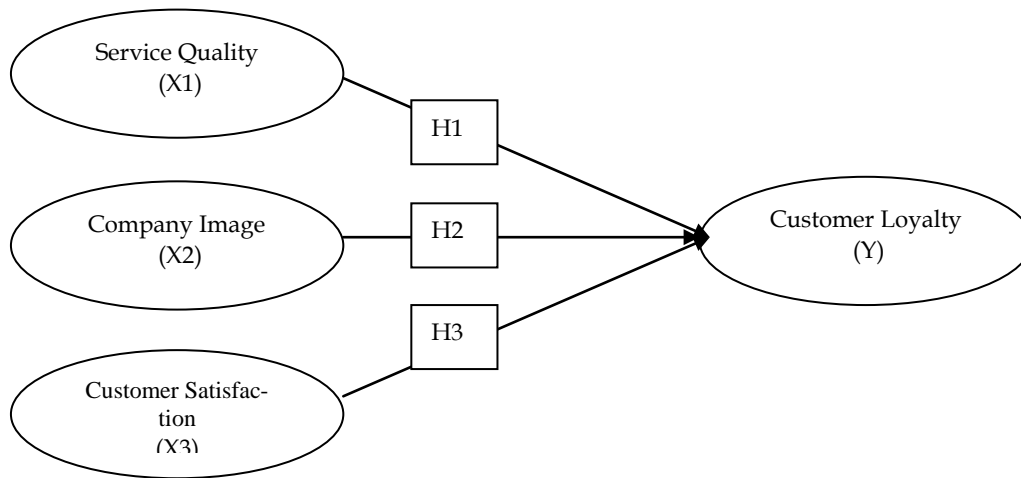


Figure 1. Conceptual Framework

Based on the conceptual framework above, the hypotheses can be described as follows:

1. Service quality has a positive and significant effect on customer loyalty at Bank BTN Syariah Makassar Branch
2. Company image has a positive and significant effect on customer loyalty at Bank BTN Syariah Makassar Branch
3. Customer satisfaction has a positive and significant effect on customer loyalty at Bank BTN Syariah Makassar Branch

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RESEARCH METHOD

THIS STUDY USES A QUANTITATIVE APPROACH WITH THE HELP OF SPSS SOFTWARE. THIS QUANTITATIVE APPROACH INTENDS TO EXPLAIN THE POSITION OF THE VARIABLES STUDIED AND THE RELATIONSHIP BETWEEN ONE VARIABLE AND ANOTHER (SUGIYONO, 2010). THIS STUDY IS INTENDED TO TEST THE HYPOTHESES THAT HAVE BEEN FORMULATED PREVIOUSLY AND EXPLAIN THE CAUSAL RELATIONSHIP BETWEEN VARIABLES THROUGH HYPOTHESIS TESTING. IN THIS STUDY, THE ANALYTICAL METHOD USED IS MULTIPLE LINEAR REGRESSION ANALYSIS.

POPULATION (POPULATION) REFERS TO THE WHOLE GROUP OF PEOPLE, EVENTS, OR THINGS OF INTEREST THAT THE INVESTIGATIVE RESEARCHER WANTS TO INVESTIGATE (SEKARAN & BOUGIE, 2017). IN THIS STUDY, THE POPULATION IN QUESTION IS ALL CUSTOMERS OF THE ISLAMIC STATE SAVINGS BANK IN MAKASSAR CITY, WHICH AMOUNT TO 2 SHARIA STATE SAVINGS BANKS SPREAD OVER SEVERAL SUB-DISTRICTS IN MAKASSAR CITY.

THE SAMPLE (SAMPLE) IS PART OF THE POPULATION. THE SAMPLE CONSISTS OF A NUMBER OF MEMBERS SELECTED FROM THE POPULATION. BY STUDYING THE SAMPLE, RESEARCHERS CAN DRAW GENERAL CONCLUSIONS ABOUT THE POPULATION OF INTEREST (SEKARAN & BOUGIE, 2017). BANK BTN SYARIAH CUSTOMERS IN MAKASSAR CITY USING NON-PROBABILITY TECHNIQUES OR ALSO CALLED NON-OPPORTUNITIES. THE NUMBER OF SAMPLES IN THIS STUDY USING THE LEMESHOW FORMULA, THIS IS BECAUSE THE POPULATION IS UNKNOWN OR INFINITE. SO IF BASED ON THE LEMESHOW FORMULA, WHICH IS OBTAINED AT LEAST 100 CUSTOMERS.

EMPIRICAL RESULTS

The results of hypothesis testing in this study can be seen in the following table:

Table 1. Hypothesis Test Results

Cod e	Relationships Between Variables	Coefficient	P Val-ues	Descrip-tion
H1	Service Quality -> Customer Loyalty	-0,273	0,006	Accepted
H2	Compant Image -> Customer Loyalty	0,299	0,003	Accepted
H3	Customer Satisfaction -> Customer Loyalty	0,296	0,022	Accepted

Source: Data Processing Results (2021)

Based on the table above, the hypothesis test can be described as follows:

1. Service quality has a negative effect of -0.273 and is significant with a p value of 0.006 which is smaller than 0.05 on Customer Loyalty so that the first hypothesis is accepted.
2. Company image has a positive effect of 0.299 and is significant with a p value of 0.003 less than 0.05 on Customer Loyalty so that the second hypothesis is accepted.
3. Customer satisfaction has a positive effect of 0.296 and is significant with a p value of 0.022 smaller than 0.05 on Customer Loyalty so that the third hypothesis is accepted.

DISCUSSION

Based on the hypothesis test table above, the discussion for the results of this study can be described as follows:

Service Quality has a significant effect on Customer Loyalty at the Islamic State Savings Bank in Makassar

Based on the partial test, it shows that service quality has a significant effect on customer loyalty. This can be seen from the coefficient B of -0.273 with a significant value of 0.006 which is smaller than the value (α) = 0.05. From the results of this study it can be concluded that the service quality variable on customer loyalty has a significant influence. So the first hypothesis is accepted which means that service quality has a significant effect on customer loyalty.

Service quality is everything that is expected by consumers so that the company can meet the desires and needs of consumers. Good quality is not based on perceptions of service provision, but based on customer perceptions. Service quality refers to customer assessments of the core of the service, namely the service provider itself or the entire service organization.

Social exchange theory states that a person will always treat other people (organizations or companies) based on himself being treated by that person (Zakiy & Azzahroh, 2017). Thus, Islamic banking companies that provide good quality services to customers, customers will give a good response to Islamic banking companies to continue to use the services provided.

One of the strategies that can support success in the banking business is to try to offer service quality with high service quality which appears in high performance in the performance of existing services.

Service quality has a positive and significant effect on customer loyalty. This means that the better the quality of services provided by the Islamic State Savings Bank, the more customers feel loyal to the service. The relationship between service quality and customer loyalty cannot be separated from the discussion of the creativity of banking services. To realize a quality service that leads to customer loyalty, banks must be able to identify who their customers are so that they are able to understand the level of customer perceptions and expectations of service quality.

The characteristics of the customers of the State Savings Bank Syariah explained that most of the customers of the State Savings Bank Syariah were dominated by women, with the age of most of the customers being above 30 years old and the education of most of the customers being Bachelor's level, having been a customer for more than 15 years. If you look at the characteristics of the customers, it can be concluded that the customers of the Islamic State Savings Bank are customers with a background of being able, knowing and able to compare the quality of good services and who are able to provide loyalty to customers.

Confirmatory factor analysis explains that the assurance indicator as a measure of the service quality variable is the largest and then followed by other variables, which include indicators of empathy, reliability, tangibles and responsiveness. This means that the Assurance indicator dominates as a measure of the service quality variable compared to other indicators. So the customer loyalty variable is influenced by the service quality variable, especially by the guarantee dimension, in addition to other indicators such as empathy, reliability, tangibles and responsiveness.

The results of this study also prove that theoretical studies and empirical studies which state and prove the existence of a significant causal relationship between service quality and customer loyalty can also be used for studies in the banking sector in Indonesia, especially in the Islamic State Savings Bank. Where research that has been done by Dennisa A.E & Santoso S.B (2016) shows that service quality has a positive and significant influence on customer loyalty. This influence means that high service quality can increase customer loyalty, Hardiyanti (2019), Ahmad Fadhli Edar (2018), Mutmainnah (2017), Apriyanti, Djsuro S. & Lutfi L (2017), Iwan KS & Putri HS (2019) where Service Quality has an influence on Customer Loyalty.

Corporate Image has a significant effect on Customer Loyalty of the Islamic State Savings Bank in Makassar

Based on the partial test, it shows that the company's image has a significant effect on customer loyalty. This can be seen from the coefficient B of 0.299 with a significant value of 0.003 which is smaller than the value (α) = 0.05. From the results of this study, it can be concluded that the variable of corporate image on customer loyalty has a significant influence. Then the second hypothesis is accepted, which means that the company's image has a significant effect on customer loyalty.

Corporate image is the public's perception and impression of a company, where consumers will give a good image of a company if the company is able to provide a positive image.

A positive image of the company is obtained from opinions, responses and also wishes which are public expectations for the company. The public is defined as a party that has the potential to judge the good or bad of a company's image (Iwan KS & Putri HS, 2019). The company will always improve its image so that consumers are loyal to the products or services offered with the hope that the more loyal consumers of the product or service, the sales will increase and costs such as marketing costs will be reduced and also the potential to attract new consumers is greater. A consumer can be seen to be loyal or not to the product or service offered through his attitude. The stronger the company's image is embedded in the minds or memories of consumers, the consumer's attitude will feel proud as a product or service user (Nurudin, 2018).

Confirmatory factor analysis explains that the indicators of company value and identity as a measure of the company's image variable are the largest and then followed by other variables, which include indicators of reputation and personality. This means that the indicators of value and personal identity dominate as a measure of corporate image variables compared to other indicators. So the customer loyalty variable is influenced by the corporate image variable, especially by the dimensions of value and personal identity, in addition to other indicators such as reputation and personality.

The results of research by Dennisa & Santoso (2016), Mutmainnah (2017), Juniarta & Masreviastuti (2017) state that company image has a positive and significant influence on customer loyalty. Research by Ahmad Fadil Edar (2018), Budianto E (2019) also reveals that the company's image has a positive and significant effect on customer loyalty. The same result was revealed by Huda M (2018) that the company's image has a positive and significant influence on company loyalty. The higher the customer's perception of the company's image, the perception of customer loyalty will also be high.

While the research that is not in line is Apriyanti, Djsuro S. & Lutfi L. (2017) and Iwan K.S & Putri H.S (2019) where company image has no effect on customer loyalty.

Customer Satisfaction has a significant effect on Customer Loyalty at the Islamic State Savings Bank in Makassar

Based on the partial test, it shows that customer satisfaction has a significant effect on customer loyalty. It can be seen from the coefficient B of 0.296 with a significant value of 0.022 which is smaller than the value (α) = 0.05. From the results of this study it can be concluded that the variable customer satisfaction on customer loyalty has a significant influence. Then the third hypothesis is accepted which means that customer satisfaction has a significant effect on customer loyalty.

Customer satisfaction can be the basis for the realization of loyal or loyal customers. One of the main indicators of customer loyalty is the satisfaction felt by the customer. With a feeling of satisfaction with the service received, customers will transform that feeling of satisfaction into loyalty by making repeated and consistent purchases, besides that they can also suggest other people to buy the product or service in question (Zakiy & Azzahroh, 2017).

Confirmatory factor analysis explains that the complaint indicator as a measure of the

customer satisfaction variable is the largest and then followed by other variables, which include indicators that the product does not disappoint, the product meets customer expectations, is satisfied with the product to be offered and is happy to make a purchase. So the customer loyalty variable is influenced by the customer satisfaction variable, especially by the complaint dimension, in addition to other indicators such as the product does not disappoint, the product meets customer expectations, is satisfied with the product to be offered and is happy to make a purchase.

Satisfaction felt by customers has contributed to a number of crucial aspects, for example the creation of customer/customer loyalty, can improve the company's reputation, reduce price elasticity, reduce costs on future transactions, and, be able to increase employee efficiency and productivity. It is undeniable that attracting customers will be more expensive than retaining customers which at that time triggered an increased attention to customer satisfaction (Zulkarnain, 2020).

Research conducted by Dennisa A.E & Santoso S.B (2016), Octavia (2019) reveals that customer satisfaction has a positive and significant effect on customer loyalty. High customer satisfaction will always provide high loyalty. Ahmad Fadhli Edar (2018), Apriyanti, Djsuro S. & Lutfi L. (2017) Setiawan et al., (2016) revealed that customer satisfaction has a significant positive effect on customer loyalty. Meanwhile, according to Jeany & Siagian (2020) that if customer service is provided properly, responds to customer complaints, provides promotions and also provides a safe and comfortable environment, customer loyalty can be maintained and improved.

Meanwhile, research that is not in line with research conducted by Mutmainnah (2017), Iwan K.S & Putri H.S (2019) where customer satisfaction has no effect on customer loyalty.

Conclusion

This paper examines the relationship between service quality, corporate image and customer satisfaction on Customer Loyalty at the State Islamic Savings Bank in Makassar. The results showed that service quality had a negative and significant effect on customer loyalty. The image of the company and customers has a positive and significant effect on customer loyalty.

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