

Influence Brand Image, Customer Relationship Management(CRM) Terhadap Customer Value Dan Loyalitas Sharia General Bank Customers In Makassar City

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Abstract: This Research was conducted with the aim to: (1) test and analyze the effect of brand image on customer value, (2) test and analyze the effect of brand image on customer loyalty, (3) test and analyze the effect of brand image on customer loyalty through customer value (4) test and analyze the effect of customer relationship management (CRM) on customer value, (5) test and analyze the effect of customer relationship management (CRM) on customer loyalty, (6) test and analyze the effect of customer relationship management (CRM) on customer loyalty through customer value, (7) test and analyze the effect customer value on customer loyalty. This Study used a survey method with cross-section data collection through questionnaires. Sample Collection uses purposive sampling, namely customers who are Muslim and have been customers for at least two years with a total of 278 respondents at the Shariah banks in Makassar city. The data analysis method used in hypothesis testing is structural Equation modeling (SEM). The Result of this study indicate that (1) Brand image has a positive and significant effect on customer value, (2) Brand image has a positive and not significant effect on customer loyalty (3) Brand image has a positive and significant effect on customer loyalty through customer value, (4) Customer RELATIONSHIP Management (CRM) has a positive and significant effect on customer value, (5) Customer Relationship Management (CRM) has a positive and significant effect on customer LOYALTY, (6) Customer Relationship Management (CRM) has a positive and significant effect on customer loyalty through customer value, (7) Customer value has a positive and significant effect on customer loyalty.

Keywords: Brand Image, Customer Relationship Management (CRM), Customer Value, Customer Loyalty

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I. Introduction

The banking sector in Indonesia is now increasingly prejudiced with sharia banking, where Sharia banking offers financial and investment products in different ways than conventional banking has long existed. Sharia banking by offering a healthy banking system and fulfilling sharia principles, there is a difference between conventional banks and "interest" systems and sharia banks with a "yield share" system. This is in accordance with the word of Allah in Surah (Ali Imran: 130) which means: "o believers, do not eat usury by double and laugh at Allah, that you may have good luck". With the "share" system to provide new color of Indonesian national banking, considering that Indonesia is one of the countries with the largest Muslim population in the world, of course sharia banks with the application of Islamic laws and principles will certainly be more desirable and provide a great opportunity in the growth of Sharia banks.

According to the LAW No. 21 of 2008 in article one, paragraph one explains that sharia banking is everything related to sharia banks and sharia business units, covering institutional, business activities, and ways and processes in carrying out its business activities. And in article one, paragraph two explains that the Bank is a business entity that raises funds from the community in the form of deposits and channel it to the community in the form of credit and or other forms in order to improve the living standards of the people.

In 2016, *Islamic Financial Service Industry Stability report* reported that Indonesia's sharia banking has become one of the contributors to the development of global Sharia banking, it is apparent that Indonesia's sharia banking has a total asset of \$1.9 trillion by the end of 2016 with a contribution of 2.5% of global Sharia financial assets and also mentions INDONESIA with the UAE, Kuwait, Bahrain, and *emerging leaders* In the report of Asian Development Bank in 2016 mentioned that Indonesia contributed 13.4% of all Sharia banking assets in Asia that reached \$209.3 billion. (www.ojk.go.id)

In Asnawi and Fanani (2017) wrote that in Indonesia with the population of MusLim reached 2.1 billion people, 20 years in the future is expected to increase by about 35% or increase to 2.2 billion in 2030, Muslim consumers refer to people who follow Islamic teachings is a huge potential and business opportunity and supported by the national economic performance that continues to improve in 2012, so that the purchasing power of Indonesian society and followed by the growing investment growth.

Post-change Sharia banking law from LAW No. 7 of 1992 becomes LAW No. 10 of 1998, considering that in the face of the development of national economy which is constantly moving fast, competitive, and integrated with increasingly complex challenges and increasingly advanced financial system, it is necessary to adjust the policy in the economic field, including banking. With the Law No. 10 of 1998 legally strengthening the position of Sharia banks and conventional banks are allowed to open Sharia-based business units. In the study of Prasetyo (2012) stated that there was significant development after the issuance of LAW No. 21 year 2008, until October of 2011, there was the development of the number of Sharia Bank (BUS), Sharia business Unit and Sharia Bank (BPRS) significant, as well as the development of the asset occurred very significant increase.

Looking at the development of Sharia banks, will generate considerable competition in the banking industry today, where sharia banking and conventional banking compete to get new customers and retain the loyalty of old customers. To be able to compete sharia banking requires a marketing strategy to maintain and create customer loyalty. Brand image is important in the decision making of customers before using banking products and services, where customers tend to compare sharia banking imagery with conventional banking imagery, so that sharia banking is required to build a brand image that complies with sharia principles in offering its products and services. One Of The determining Factors of customer loyalty through brand image, good brand image will have a positive impact for the company, where brand image can increase the use of company products and services, high positive brand image always create customer loyalty.

The American Marketing Association Alam Kotler and Keller (2009) states that the brand as "the name, term, sign, emblem, or design, or combination thereof, is intended to identify goods or services from any seller or vendor group and to identify them from competitors", then the brand is a product or service that dimensionally differentiates the brand of a product or service designed to satisfy the same needs, where these differences can be functional, rational, or tangible when dealing with product performance from the brand and can be symbolic, emotional or unreal if it relates to what the brand represented. According to shimp (2003) The brand image is a consumer perspective on a brand that has equity of consumer recognition of the brand and stores it in their memory along with a supportive, robust and unique brand association.

In the selection of products and services, customers always consider the value they feel about the products and services, or in other words called the customer value. Customers always strive to maximize perceived customer value. According to Zeithaml (1988) expressed value in return (*tradeoff*) The relationship between "give" and "get", i.e. the difference between the sacrifice and the turnover made by the customer, so the value of the customer is the overall benefit of the products and services obtained by the customer from the exchange price of such products and services. Woodruuf (1997) customer value is customer perceived choice and evaluation of product attributes, product performance and consequences arising from use of product that will result in customer perception of such products and services.

To optimize the value of customers, the company also conducts a *customer relationship management* (CRM) strategy or is commonly referred to by management of customer's Hubunga. According to Robinette (2001) *Customer Relationship Management* (CRM) is a relationship management approach where the company maintains long-time customers to acquire new customers that contain several important factors, such as *Mutual Benefits*, commitments, correctness and communication. The number of Kotler and Keller (2008) *Customer Relationship Management* (CRM) or customer relationship management is the process of managing detailed information about individual customers and all customer "point of contact" carefully to maximize customer loyalty. Where the customer contact point is information about the consumer experience of the brand. *Customer Relationship Management* (CRM) is applied to find and retain the best customer and develop long term relationship with loyal customers to get greater profit, therefore *customer Relationship Management* (CRM) has gradually been applied to improve the relationship between company and customer. According to Lovelock and Wirtz (2011:367) *customer Relationship Management* is one of the success systems in creating customer loyalty, whereby CRM is very useful for companies in serving a large number of customers and various service delivery channels.

For companies, loyal customers are a very important asset. Customer loyalty is a major goal in marketing strategies. According to Oliver (1997), customer loyalty is a behavioral intent and results from a behavioral response in the form of a commitment to re-purchase services and products of one company with the same brand consistently despite the situational influence and marketing efforts that could potentially lead to the movement of behavior. Griffin (2009), customer loyalty is a consumer who is always doing the activity of buying goods or services by repurchasing periodically, buying other products offered by the same manufacturer

and recommending those products or services to others.

Some of the previous research results have provided findings to the relationship between the variables in this study. The relationship between brand image and customer loyalty is seen in the research of Tu *et al* (2012), Joshua and haryadi (2013), onyancha (2013) stating that the brand image has a positive and significant effect on customer loyalty, but in other studies of cretu and Brodie (2007), Lai *et al* (2009), Iqbal *et al* (2018) stated that the brand image had no significant effect on customer loyalty. Similarly, the relationship between customer value and customer loyalty, Lee 's Research (2015), which and Robin (2004), Cretu and Brodie (2007) expressed positive and significant customer value towards customer loyalty. Unlike the research results of Susanto (2008), Sugiartiet *al* (2013) expressed the value of customers did not significantly affect customer loyalty. The brand image variables and customer values in the research of Lai *et al* (2009), Solechah and soliha (2015) state that the brand's image is positively and significantly influential towards the customer's value, whereas in other studies of Hsieh (2016), Cretu and Brodie (2007) stated that the brand image had no positive and significant effect on the customer's value

Based on the results of the review, there is a research gap that can be used for this research. Researchers conducted this research by adding the variable *customer Relationship Management* (X2) as an exogenous variable and customer value variable (Y) as a intervening variable that radiated the influence of brand image, *customer Relationship Management* towards customer loyalty. Where previous research is generally done separately, so that the researchers will bring the desire to conduct research relationship between the above variables together.

Sharia bank, according to its type consist of Syariah General Bank (BUS), Syariah business Unit (UUS) and sharia people's financing Bank (BPRS). Until March 2020, Sharia Bank (BUS) amounted to 14 units, Syariah business Unit (UUS), amounting to 20 units and sharia people's financing Bank (BPRS) amounted to 163 units. It is described in table 1:

Table 1. Sharia Banking Developments in Indonesia
Period 2015-March 2020

Indicators	2015	2016	2017	2018	2019	As of March 2020
Bus	12	13	13	14	14	14
UUS	22	21	21	22	20	20
Bprs	163	166	167	163	164	163

Source: www.ojk.id (Sharia banking statistics, March 2020)

From table 1 seen in Indonesia Sharia banks develop from year to year, must not significantly rise but each year experienced asset growth, financing growth provided (PYD) and third party funds (DPK) Sharia banking industry nationwide. Sharia banking, especially in South Sulawesi, is also experiencing development, according to Zulmi as head of office OF OJK Region 6 Sulawesi said the Financial Services Authority (OJK) recorded total Sharia banking assets in Sulsel reached Rp 7.9 trillion until July 2018, with *market share* contribution ranging from 5.40% of the total assets of Sulsel banking. The amount is very small compared to the total banking asset in the province of Sulsel which amounted to Rp. 147.06 trillion. The head of the Department of Financial Literacy and financial inclusion of the Finance Services Authority (OJK) RI Sondang Martha, said that sharia banking in South Sulawesi should create a breakthrough to appeal to society. According to him, sharia banking is generally still below average conventional bank, therefore need education and more interesting literacy so that people want to become customers users of Sharia instruments, the most important thing that must be noted sharia banking in South Sulawesi is how to compete positively with conventional instruments, sharia banking growth in South Sulawesi has begun to be seen, driven by a variety of cooperation that is done one of them offers access Sharia financing for business development of special SMES actors and online Ojek drivers. (Source www.bisnis.com retrieved 17 July 2019).

From the data above, there is a phenomenon that with the majority of Muslim population which is the biggest potential market there is still a huge gap. Based on observations and interviews with some Parties obtained information that there is still a lack of public knowledge about sharia banks, in terms of application of Sharia principles in the management of Sharia banks. On the other hand, in the use of Sharia bank technology still has limited supply of ATM (automated teller machine) compared to conventional banks. This is strengthened by the research of Rusydiana (2016) on the problems faced by Sharia banking institutions in Indonesia, where the research shows that the problems emerging in the development of Sharia banks in Indonesia consist of four important aspects namely first, human RESOURCE problems (SDM), it is explained that the understanding of the practitioners of Sharia banks both in terms of business development and from the sharia side, so that in practice Sharia banking often deviates from sharia principles. And yet to delete human

resources are educated and professional especially in technical managerial. Secondly, the theoretical problem, it is explained that the capital (fund) Sharia banks are still not adequate so that in general Sharia banks are not as efficient as conventional banks, as well as innovations in the field of products, services, marketing programs and business development are still weak as well as yet to remove facilities or infrastructure information technology (IT). Thirdly, the market problem, it is explained that the high level of competition, both between sharia banking and other financial institutions, as well as the problem of community confidence that is still causing a lack of interest in storing the funds in sharia banks, and the lack of public knowledge about the existence of Sharia banks, both in terms of service provided, and the knowledge of the agreement is relatively more

II. Rivew Literature

Customer Engagement theory (*Consumer Involvement*)

Customer engagement theory (*Consumer Involvement*) Krugman (1965) declaring customer engagement will affect attitude change, with high involvement, people will seek the conflict of classical ideas, more dramatic and more intimate at the level of opinion and conscious attitude that precede changes in behavior. Krugman (1965) adds an engagement (*involvement*) influenced by three factors (1) of personal involvement, which refers to a person's interest in objects motivated by the needs and values. (2) Physical involvement (*physic Involvement*) is the characteristic of an object that causes a difference and an increased attention, and (3) the temporary situational (*situational Involvement*) Involvement of an increased relationship to an object.

In consumer behaviour, the concept of involvement is important (Bloch, 1981). Sanchez, Franco (2009) has a view of involvement as a combination of customer-owned knowledge with customer values derived from his past experiences.

Holistic Marketing Concept

The sense of marketing management is the basic reference in conducting this research, through the marketing strategy of business in creating customer loyalty can be achieved. In the sense of this research focuses on customers who are subjects and observation objects for the company. According to Robbins and Coulter (2016) management is a work activity involving coordination and supervision towards the work of others so that the work can be completed effectively and efficiently. Efficiencies are used to produce the maximum output from the least possible inputs, while being effective by carrying out activities by completing tasks for organizational objectives. The success of the organization requires high effectiveness as well as high efficiency which should run in tandem, because poor management will produce poor performance due to inefficient and ineffective working properties.

According to Kotler and Keller (2009) The holistic marketing concept is an approach based on the design, and implementation of the marketing program, the process and complexity of the marketing activities that are interdependent. The task of marketing management in the holistic marketing concept is first, developing strategies and marketing plans. Second, capture an understanding or marketing idea. Third, connect with customers. Fourth, build a strong brand. Fifth, forming market offerings. Sixth, delivers value. Sixth, communicate the value. Seventh, creating long-term growth.

Sharia Bank

The sequence of Rivai and Arifin (2010) Bank Islam (*Islamic Bank*) is a bank whose operation is adjusted to the "principle of Islamic Sharia". Bank Islam is also called *interest-free bank*, bank without usury (Lariba bank). In article one paragraph of one LAW No. 21 Sharia banking is everything related to sharia banks and sharia business units, covering institutional, business activities, as well as ways and proses in conducting its business.

In general, Sharia bank function does not differ from conventional bank as an intermediation institution (*intermediary institution*) that raise funds from the community and redistribute the funds to the public who need it in the form of financing facility. The main difference in the treatment and the type of profit taken by the bank from the transaction, conventional bank bases the profit from the collection of interest, the sharia Bank of what is referred to as reward, both the service (*fee-base income*) as well as the *mark-up* or profit margin, as well as the result (*loss and profit sharing*) (rivai and Arifin, 2010 According to Rivai and Arifin (2010) Sharia Bank products must follow the provisions of the Qur'an and Hadist, among others: The principle of saving, the principle of the outcome, the principle of buying and selling, the principle of lease (*Ijarah*), the principle of the refund *fee*, and the principle of administrative costs.

Brand image)

DNature creates competitive advantage of the company always create a strong brand image, which will certainly increase the profitability of the company. According to Aaker (1991) brand or *brand is "a distinguishing name and or symbol (such as logo, trademark, or package design) intended by identify the goods*

of service from those of competitors". So the brand on its function as a token on the source of the product and can protect consumers and producers from its competitors who are trying to provide products or services that seem identical and the brand also notifies consumers the source of the product or service. According to Keller(2009) The brand image is a perception of brand association owned by the consumer. The brand image is a set of beliefs and impressions owned about the brand and is a combination of quality and price dimensions of consumers ' perceived prices.

Menurut Keller (1993) faktor-faktor yang mempengaruhi citra merek adalah sebagai berikut :

Strength of Brand Association) is the conformity between quantity and quality that exists with the information process received by consumers, the more in consumers think about the information of a product will make consumers to take knowledge of the brand owned and ultimately the strongest will produce the association of brands.

The favorability of brand Association) is a form of consumer thought on a brand based on the relevance of the attributes and benefits that can meet their needs and desires, so will form a positive impression on the overall brand, this can be formed due to the communication that has been done before and the value or benefit gained by the consumer. Brand Associations ' uniqueness is that brands have an absolute advantage or unique sales proposition that provides the reason why consumers should buy those brands.

The Unique brand Association (uniquess of Brand Association) brand must have a competing advantage that becomes the reason for consumers to choose a particular brand. Brand associations uniqueness can be based on product attributes, product functions or images that consumers enjoy.

Customer Relationship Management (CRM)

Kotler and Keller (2009) mendefinisikan *Customer Relationship Management (CRM)* or customer relationship management is the process of managing detailed information about individual customers and all customer contact points carefully to maximize customer loyalty. The intended contact point is the information of all customer experience occurrences when using brands and products. Kotler and Keller (2009) adding through customer relationship management, the company can provide perfect *real-time* service through the effective use of individual account information. *Customer Relationship Management (CRM)* can increase the profitability of the company through the collective value of the customer base, because with the presence of information about the customer, the company can customize the market offerings, services, programs, messages and media.

In Lovelock *et al* (2010:362) WRITING an effective CRM strategy consisting of five processes:

Strategy development, through gradual service determination, determination of consumer targets in each segment, and on the *design of loyalty rewards*.

Value creation, creation of value through gradual service and creating loyalty programs.

Multichannel integration, serve customers directly using the existing service channels.

Information Management, through the management of data and the use of analytical tools related to the company and the right kinship.

Performance assessment, by doing a SUCCESSFUL CRM process, the company will be able to create value between the company and the consumer, achieving the target and objectives of the marketing section, as well as control of THE CRM program for programs related TO CRM can work as expected.

Customer Value

Konsep nilai pelanggan (*customer value*) menurut Woodruff (1997) adalah pilihan yang dirasakan pelanggan dan evaluasi terhadap atribut produk, kinerja produk dan konsekuensi yang timbul dari penggunaan produk yang akan menghasilkan persepsi pelanggan terhadap produk dan jasa tersebut. Dalam hal ini nilai pelanggan dapat diartikan sebagai persepsi pelanggan yang timbul dari penggunaan. Menurut Kotler dan Keller (2009) nilai yang dipersepsikan pelanggan (*customer perceived value*) adalah selisih antara penilaian pelanggan prospektif atas semua manfaat dan biaya dari suatu penawaran terhadap alternatifnya. Hal ini dijelaskan bahwa nilai pelanggan diperoleh dalam mencapai tujuan dan maksud penggunaan produk atau jasa, dimana merupakan selisih antara *total customer benefit* (total manfaat pelanggan) dan *total customer cost* (total biaya pelanggan).

Based on some of the above sense, it can be concluded that the value of customer is a consumer assessment done by comparing the benefits or profits that will be received after using products or services with sacrifices issued to obtain a product or service. According to Sweeney and Soutar in Tjiptono (2008) The dimension of the value consists of four main aspects as follows:

Emotional value, which is a utility derived from the direction or affective/positive emotions generated from the consumption of products.

Social value, which is a utility obtained from the ability of the product to improve the concept of self-social customers.

Quality/performance value, which is the utility obtained from the product due to reduction of short-term costs and long-term costs.

Price/value for money, i.e. Utilita derived from the perception of the quality of the expected performance of the product.

Customer loyalty

According to Oliver (1997) customer loyalty is a multidimensional concept consisting of behavioral and attitude aspects. In attitude perspective, customer loyalty as a special desire to maintain a relationship with the company, while in a behavioral perspective is demonstrated by the presence of repeated behaviors that can be evaluated through behavioral measures such as the proportion of purchases, order of purchase, and probability of purchase. So customer loyalty is the behavioral intent and outcome of behavioral responses in the form of a commitment to repurchase services and products of one company with the same brand consistently despite the situational influence and marketing efforts that could potentially lead to the movement of behavior. According to aaker (1991) it states that customer loyalty is an important factor in establishing the value of a brand, where the important value of the brand encompasses the quality, shape and usefulness of goods and services offered better than those offered by competitors. There are several strategies for building loyalty with customers (Kotler and Keller, 2009): interacting with customers, developing loyalty programmes, personalizing marketing, and creating an insitality bond.

III. Research Method

The approach used in this research is a descriptive approach (*descriptive research*) and an expreslanation approach (*explanatory Research*). A descriptive approach aims to explain the data listed on the table, image or graph. The exportation approach is used to describe the influence (1) of the exogenous variable to the *intervening* variable, (2) The exogenous variable against the endogenous variable, and (3) the influence of the *intervening* variable on the endogenous variable. The types of data used in this study are primary data and secondary data. The Primary Data is sourced from the response of the questionnaire propagation to each respondent. Meanwhile, secondary data is sourced from Previous research, data published in the journals of information available both within and outside the organization, which can be used in this study. The data collection techniques used in this study were yaitu observations and questionnaires. The population in this research is the number of customers as of August 2018 in Sharia Banks (Pt. Bank MUAMALAT Indonesia, pt. BANK BRI Syariah, Pt. Bank BNI Syariah and Pt. Bank Syariah Mandiri) in Makassar City as much as 840,684.

The number of Sharia Bank customers in the city of Makassar is skilled in the table as follows:

Table 2. Number of customers of Syariah public Bank (BUS) in Makassar city

No	Name of Syariah General Bank	Amount
1	PT. Bank Muamalat Indonesia	211,586
2	PT. Bank BRI Syariah	210,643
3	PT. Bank BNI Syariah	209,269
4	PT. Bank Syariah Mandiri	209,186
Amount		840,684

Source: Sharia Bank in Makassar

The amount of minimal samples in this study was determined using the formula Slovin in Uma Sekaran & Bougie (2003), as follows:

$$\begin{aligned}
 n &= \frac{N}{1 + Ne^2} \\
 &= \frac{840.684}{1 + 840,684 (0,06)^2} \\
 &= \frac{840,684}{3.027} \\
 &= 278
 \end{aligned}$$

Description:

n = number of samples

N = population number

e = Percentage of infidelity looseness (6%)

Obtained a sample amount of 278 people at a precision level of 6% with a population number of 840.684 customers. The sampling techniques are done randomly and proportionally (*proportionated random sampling*) in each of the sharia general banks in the city of Makassar.

The magnitude of the distribution of samples of Sharia general Bank in Makassar is shown in the table as follows:

Table 3. Number of samples of Syariah public Bank (BUS) Customers in Makassar city

No	Name of Syariah General Bank	Amount	Calculation	Sample
1	PT. Bank Muamalat Indonesia	211,586	211.586/840.684 x 278	70
2	PT. Bank BRI Syariah	210,643	210.643/840.684 x 278	70
3	PT. Bank BNI Syariah	209,269	209.269/840.684 x 278	69
4	PT. Bank Syariah Mandiri	209,186	209.186/840.684 x 278	69
Amount		840,684		278

Source: Data Processed (2019)

The data analysis methods used in this study are descriptive analysis and *structural Equation Modeling* (SEM) using the AMOS software (*Analysis of Moment Structural*), *Microsoft Excel*, and downloaded *spss*.

IV. Results And Analysis

Descriptive statistical analysis

Varibel brand Image (X1)

Table 4. Frequency response respondents brand image variables

Indicators	Respondent Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
X11	0	0	1	0.4	20	7.2	124	44.6	133	47.8	4.39
X12	1	0.4	8	2.9	59	21.2	127	45.7	83	29.9	4.01
X13	1	0.4	4	1.4	43	15.5	112	40.3	118	42.4	4.23
X14	0	0	1	0.4	65	23.4	125	45.0	87	31.3	4.07
X15	0	0	0	0	27	9.7	126	45.3	125	45.0	4.35
The average brand image											4.21

Source: Primary Data processed, 2019

Table 4 shows the assessment results of 278 respondents about the brand image variable (X1) for each indicator. The average brand image variable score is 4.21, which means that the average rating of the respondent "agrees" to the brand image variable.

Varibel *Customer Relationship Management* (CRM) (X2)

Table 5. Frequency Response Respondent Variable *Customer Relationship Management* (CRM)

Indicators	Respondent Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
X21	0	0	0	0	30	10.8	152	54.7	95	34.2	4.38
X22	0	0	0	0.4	34	12.2	142	51.1	101	36.3	4.23
X23	0	0	1	0.4	62	22.3	129	46.4	86	30.9	4.07
X24	0	0	1	0.4	47	16.9	142	51.1	88	31.7	4.14
X25	0	0	2	0.7	74	26.6	136	48.9	66	23.7	3.95
<i>Average Customer Relationship Managemen (CRM)</i>											4.15

Source: Primary Data processed, 2019

Table 5 shows the assessment result of 278 respondents about the *Customer Relationship managemen* (CRM) variable for each indicator. The average *customer relationship management* (CRM) variable score of 4.15 means the average rating of respondents stated "agree" to the *Customer Relationship Management* (CRM) variable.

Customer Value Varibel (Y)

Table 6. Response Frequency Respondent customer Value variable

Indicators	Respondent Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
Y11	0	0	1	0.4	19	6.8	154	55.4	104	37.4	4.29
Y12	0	0	1	0.4	24	8.6	142	51.1	111	39.9	4.30

Y13	0	0	15	5.4	92	33.1	110	39.6	61	21.9	3.78
Y14	0	0	3	1.1	53	19.1	142	51.1	80	28.8	4.07
Y15	0	0	4	1.4	31	12.1	137	49.3	106	38.1	4.24
Average Customer value											4.13

Source: Primary Data processed, 2019

Table 6 shows the assessment results of 278 respondents about the customer's value variable for each indicator. A customer value variable's average score of 4.13 means that the respondent's average rating stated "Agree" to the customer's value variable.

Customer loyalty Variabell (Z)

Table 7. Customer loyalty variable Response frequency

Indicators	Respondent Response Score										Average
	1		2		3		4		5		
	F	%	F	%	F	%	F	%	F	%	
Z11	0	0	5	1.8	48	17.3	137	49.3	88	31.7	4.10
Z12	0	0	31	11.2	77	27.7	110	39.6	60	21.6	3.71
Z13	1	0	15	5.4	94	33.8	103	37.1	65	23.4	3.77
Z14	0	0	2	0.7	33	11.9	145	52.2	98	35.3	4.21
Z15	0	0	1	0.4	31	11.2	123	44.2	123	44.2	4.32
Average customer loyalty											4.02

Source: Primary Data processed, 2019

Table 7 shows 278 respondents ' rating results on customer loyalty variables for each indicator. The average customer loylitas variable score of 4.02, meaning that the average rating of respondents stated "agree" to the customer's loyalias variable.

Validity and reliability test of research instruments

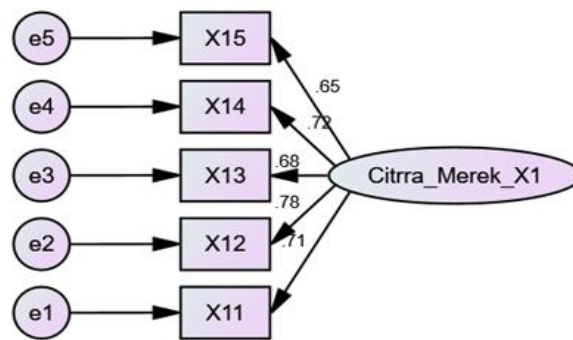
Table 8. Results of the US Validittestand the reability test of brand image variable indicators, CRM, customer value and customer loyalty

Variable/indicators	Correlation	R-Table n = 278	Description	Cronbach's Alpha > 0.60	Ket
X11	0759				
X12	0828				
X13	0768	0117	Valid	0832	Reliable
X14	0791				
X15	0726				
X21	0788				
X22	0559				
X23	0582	0117	Valid	0823	Reliable
X24	0575				
X25	0545				
Y11	0614				
Y12	0679				
Y13	0695	0117	Valid	0713	Reliable
Y14	0760				
Y15	0674				
Z11	0635				
Z12	0698				
Z13	0642	0117	Valid	0695	Reliable
Z14	0758				
Z15	0660				

Source: Primary Data processed, 2019

Table 8 shows the overall indicator of the brand image variables, *customer Relationship Management* (CRM), customer value and customer loyalty showing the results of the validity test with a value of $r \geq 0.05$, this explains the statement in the research questionnaire is valid. The results of reusability test with *Cronbach's Alpha* ≥ 0.60 , explaining the entire indicator in the questionnaire presented in the study was reliable.

Structural Equation Modelling (SEM) analysis
Confirmatory Factor Analysis)
Confirmatory Factor Analysis Brand image



Goodness Of Fit Model

Chi-Square = 9,760; Probability = . 082; GFI = . 985
 AGFI = . 956; TLI = . 980; CFI = . 990; RMSEA = . 059

Figure 1. Confirmatory Factor measurement results brand image

Based on Figure 1, shows that the five *observed* variables that have an important role or a major contribution to the formation of latent the brand image. Based on *goodness of fit indices* generate the above critical value indicating that the model has matched the data, so that the next model conformance test can be done.

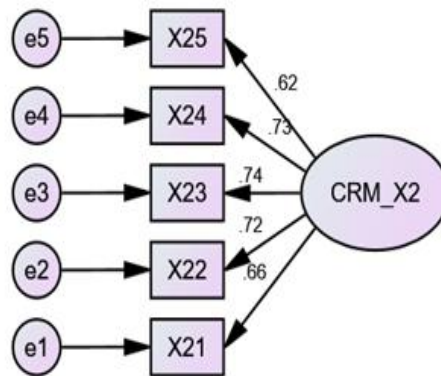
Table 9. Loading Factor and Critical Ratio of brand image variable indicators

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability P	Description
X11	0710	Mix	0.000	Significant
X12	0783	11,192	0.000	Significant
X13	0678	9,960	0.000	Significant
X14	0724	10,545	0.000	Significant
X15	0646	9,538	0.000	Significant

Source: AMOS Processed results

Based on table 9, shows that the strongest loading factor of the brand image variable on the indicator (X12) Sharia bank product is in accordance with the principle of Islamic sharia with the value of *loading factor* (λ) amounting to 0.783 atay 78.3%. The result confirms that the creation of a good brand image, is determined by the principle of Islamic sharia on sharia bank products. Whereas *loading factor* The weakest loading factor in the indicator (X15) The employee provides information that the customer needs with the *loading factor* (λ) of 0.646 or 64.6%. Results *confirmatory factor analysis* The overall brand image indicator has a *loading factor* still above the limit number 0.50 or 50%, has a CR value greater than 1.96 and the Construk as a whole results in a probability value smaller than $\alpha = 0.05$ so that it can be explained that the correlation between all observed the is positive and significant in reflecting the brand image variables, as it has a range of *loading factor* values between 64.6% to 78.3%. So it can be stated that the sharia Bank in the city of Makassar has a good brand image

Confirmatory Factor Analysis Customer Relationship Management (CRM)



Goodness Of Fit Model

Chi-Square = 26,967; Probability = . 000; GFI = . 961
AGFI = . 884; TLI = . 904; CFI = . 952; RMSEA = . 126

Picture 2. Hasil *Confirmatory Factor Analysis Customer Relationship Management (CRM)* measurement results

Based on Figure 2 shows the five *observed* variables include the Sharia bank indicator considers the customer as a partner (X21), bank Syariah provides family services with customers (X22), profit sharing "revenue share" implementing the principle of justice (X23), sharia banks provide quality products (X24) and the Sharia bank promotion program attracting customers (X25) has an important role or major contribution to the formation of the latent the *customer Relationship Management (CRM)*.Based on *goodness of fit indices* generate the above critical value indicating that the model has matched the data, so that the next model conformance test can be done.

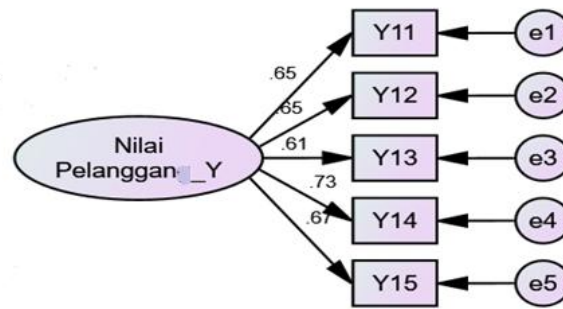
Table 10. *Loading Factor and Critical Ratio of Customer indicators Relationship Managemet (CRM)*

Indicators	<i>Loading Factor</i> (λ)	Critical Ratio.	Profitability P	Description
X21	0664	Mix	-	-
X22	0725	9,788	0.000	Significant
X23	0740	9,927	0.000	Significant
X24	0729	9,826	0.000	Significant
X25	0623	8,698	0.000	Significant

Source: AMOS Processed results

Based on table 10 shows that the strongest *loading factor* forming *The customer Relationship Management (CRM)* variable on the indicator (X23) profit Sharing "revenue share" applies the principle of justice having a value of *loading factor* (λ) of 0.740 or 74%.The results confirm that the implementation of a good *customer relationship Management (CRM)* is determined by the application of the principle of fairness on profit sharing or "revenue share". While *loading* The weakest factor on the indicator (X25) The Sharia Bank promotion program attracts customers has a value of *loading factor* (λ) of 0.623.Based on the result of *confirmatory factor analysis* indicator *customer Relationship Management (CRM)* Overall has been *loading factor* is still above the limit number 0.50 or 50%, has a CR value greater than 1.96 and the Construk overall generates a probability value smaller than $\alpha = 0.05$, so it can be explained that the correlation between all *observed* The is positive and significant in reflecting *customer Relationship Management (CRM)* variables because it has the interval range of *loading factor* values between 62.3% to 74%. So it can be stated that the sharia Bank in the city of Makassar already implemented the *customer Relationship Management (CRM)* well.

Confirmatory Factor Analysis Customer value



Goodness Of Fit Model

Chi-Square = 67,666; Probability = . 000; GFI = . 906
 AGFI = . 719; TLI = . 701; CFI = . 850; RMSEA = . 213

Fig. 3. Confirmatory Factormeasurement result customer Value

Based on Figure 3, shows the five *observed* variables that have an important role or a major contribution to the formation of a latent the customer value. Based on *goodness of fit indices* generate the above critical value indicating that the model has matched the data, so that the next model conformance test can be done.

Table 11. Loading Factor and Critical Ratio indicators variable customer value

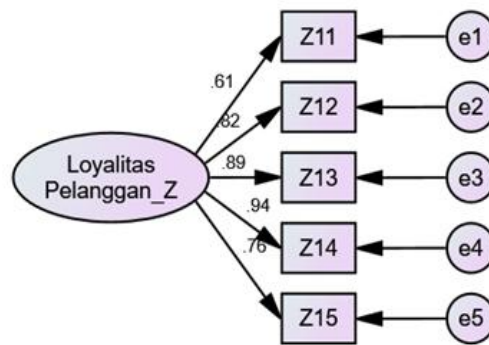
Indicators	Loading Factor (λ)	Critical Ratio.	Profitability P	Description
Y11	0646	Mix	-	-
Y12	0652	8,507	0.000	Significant
Y13	0607	8,069	0.000	Significant
Y14	0734	9,174	0.000	Significant
Y15	0666	8,638	0.000	Significant

Source: AMOS Processed results

According to table 11, the value of the value of *loading factor* (λ) strongest in the indicator (Y14) The performance of sharia bank products according to customer needs of 0.734. The results confirmed that the creation of good customer value, is determined by the performance of Sharia bank products that fit the needs of customers who contributed 73.4%. While *loading factor* (λ) weakest on the indicator (Y13) I carry out the obligation through the channeling of sharia bank zakat of 0.607. Result *confirmatory factor analysis* The overall customer value indicator has a *loading factor* still above the limit number of 0.50 or 50%, has a value of CR above 1.96 and the Construk as a whole results in a probability value smaller than $\alpha = 0.05$, so it can be explained that the correlation between all *observed* The is positive and significant in reflecting the customer's value variable as it has a range interval of *loading factor* between 60.7% to 73.4%. So it can be stated that the sharia Bank in Makassar city has good customer value.

Confirmatory Factor Analysis of Customer loyalty

In this study, variabel customer value variables were measured by 5 (five) manifest variables (*variable observed*), include: I routinely carry out the tracwitnesses at Sharia Banks (Z11), I use more than one Sharia bank product (Z12), I'm not interested in information about products other than Sharia banks (Z13), I am telling the positives about Sharia banks (Z14) and I recommend Sharia banks to families, relatives and friends (Z15). The following are the specifications of the customer loyalty measurement model following the result of the estimate.



Goodness Of Fit Model

Chi-Square = 27,822; Probability = .000; GFI = .960
 AGFI = .879; TLI = .952; CFI = .976; RMSEA = .127

Fig. 4. Confirmatory Factor measurement results Customer loyalty

Based on Figure 4, shows the five *observed* variables that have an important role or a major contribution to the formation of latent Variabell loyalty customers. Based on *goodness of fit indices* generate the above critical value indicating that the model has matched the data, so that the next model conformance test can be done.

Table 12. Loading Factor and Critical Ratio of customer loyalty variable indicators

Indicators	Loading Factor (λ)	Critical Ratio.	Profitability P	Description
Z11	0606	Mix	-	-
Z12	0818	10,786	0.000	Significant
Z13	0890	11,377	0.000	Significant
Z14	0941	11,708	0.000	Significant
Z15	0763	10,290	0.000	Significant

Source: AMOS Processed results

According to the strongest table 12, *loading factor* (λ) on the indicator (Z14) I am telling positive about the bank at 0.941 or 94.1%. The result confirms that the creation of good customer loyalty, very determined by customers who tell the positive about sharia banks. Meanwhile, The Weakest factor (λ) value of my indicator (Z11) routinely conducts tracwitnesses at Sharia banks is 0.606. *factor* Based on the results of *confirmatory factor analysis* Customer loyalty indicator overall has had *loading factor* still above the limit number 0.50 or 50%, has a value of CR above 1.96 and the Construk as a whole results in a probability value smaller than $\alpha = 0.05$, so it can be explained that the correlation between all observed the is positive and significant in reflecting on customer loyalty variables because it has a range of *loading factor* values between 60.6% to 94%. So it can be stated that the customer of Syariah General Bank in Makassar City has good customer loyalty.

Test of SEM Prerequisite analysis

Adequacy of sample Amount

Minimum sample size for SEM analysis with *Maximum Likelihood* Estimation method is 100 to 200 (Ghozali, 2011:64). The number of samples used in this study is as much as 278 samples which means the number of samples has exceeded the adequacy requirements of the number of samples in SEM analysis.

Table 13. Number OF SEM samples

Notes for Group (Group number 1)
The model is recursive.
Sample size = 278

Outlier

Table 14. Outlier detection in SEM data
 Observations farthest from the centroid (mahalanobis distance)
 (Group number 1)

Observation number	D-Squared Mahalanobis	P1	P2
29	59,420	.000	.002
172	58,791	.000	.000
97	58,238	.000	.000
31	58,194	.000	.000
...
...
...
42	21,171	.387	.915
144	21,135	.389	.907
93	20,909	.403	.950
152	20,851	.406	.949

Source: AMOS Processed results

In Table 14, the calculation result of *mahalanobis distance* Research was not contained data that had a value of more than 61.098. Therefore, it can be concluded that in this study there is no *multivariate outlier*.

Test normality

Table 15. Test result normality
 Assessment of normality (Group number 1)

Variable	Min	Max	Skew	C.r.	Kurtosis	C.r.
Customer Loyalty 5	1,000	7,000	-. 363	-2,469	-. 172	-. 584
Customer Loyalty 4	1,000	7,000	-. 233	-1,588	-. 512	-1,743
Customer Loyalty 3	1,000	5,000	-. 224	-1,524	-. 658	-2,241
Customer Loyalty 2	1,000	6,000	-. 258	-1,758	-. 397	-1,352
Customer Loyalty 1	1,000	5,000	-. 473	-2,219	.081	.276
Customer Value 1	1,000	6,000	-. 301	-2,046	-. 400	-1,361
Customer Value 2	1,000	5,000	-. 188	-1,278	-. 688	-2,340
Customer Value 3	2,000	5,000	-. 167	-1,140	-. 388	-1,322
Customer Value 4	1,000	5,000	-. 264	-1,796	-. 710	-2,417
Customer Value 5	1,000	5,000	.035	.238	-. 398	-1,354
CRM 1	1,000	5,000	-. 302	-2,058	-. 079	-. 268
CRM 2	1,000	5,000	-. 210	-1,429	.008	.026
CRM 3	1,000	5,000	-. 163	-1,112	-. 132	-. 450
CRM 4	1,000	5,000	-. 176	-1,200	-. 190	-. 645
CRM 5	1,000	5,000	-. 168	-1,141	-. 510	-1,735
Brand Image 1	1,000	5,000	-. 153	-1,039	-1,099	-3,739
Brand Image 2	1,000	5,000	-. 215	-1,462	.035	.120
Brand Image 3	1,000	5,000	-. 354	-2,410	-. 464	-1,581
Brand Image 4	1,000	5,000	-. 042	-. 287	-. 490	-. 1666
Brand Image 5	1,000	5,000	-. 248	-1,690	-. 397	-1,350
Multivariate					116,547	32,753

Source: AMOS Processed results

Based on table 15, the normality testing results in indicating the normality output of the *critical ratio* (CR), skewness and *critical ratio* (CR) values is smaller than the required cut of points of ± 2.58 with a significance rate of 0.05 (5%). Univariate can be said that the distribution of data used in this research has fulfilled the criteria of normality data. However multivariate shows the value of 32,753 *critical ratio* (CR) Kurtosis is greater than the *Cutt of Point* that is required to be ± 2.58 . Essentially assuming data normality by using SEM analysis is seen not too critical when the data observation reaches 100 or more because based on *Central limit theorem* If the sample size is large, then the statistics of the sample will be approaching normal distribution (Solimun, 2004). Because of the totality of this research using 278 DARA observation, assuming data normality is not critical and can be ignored. Therefore, the normality assumption has been fulfilled univariat. Thus the data used in this study fulfills the requirements in the structural model equation using the *Maximum likelihood* method to estimate the parameters that are duused in this study.

Multicollinearity Test

Table 16. Multicollinearity Test Results
Correlations: (Group number 1-Default model)

		Estimate
Customer Value	<--> Brand image	.141
Customer Value	<--> Crm	.693
Customer loyalty	<--> Brand image	.092
Customer loyalty	<--> Crm	.294
Customer loyalty	<--> Customer Value	.416

Source: AMOS Processed results

The results of the analysis in table 16 The following, indicating that the large coefficient of correlation between the exogenous variables is no more than 0.9, it indicates the absence of multicollinearity between the two exogenous variables so the assumption of the absence of multicollinearity has been fulfilled.

Structural Model Testing

Structural Model Specifications

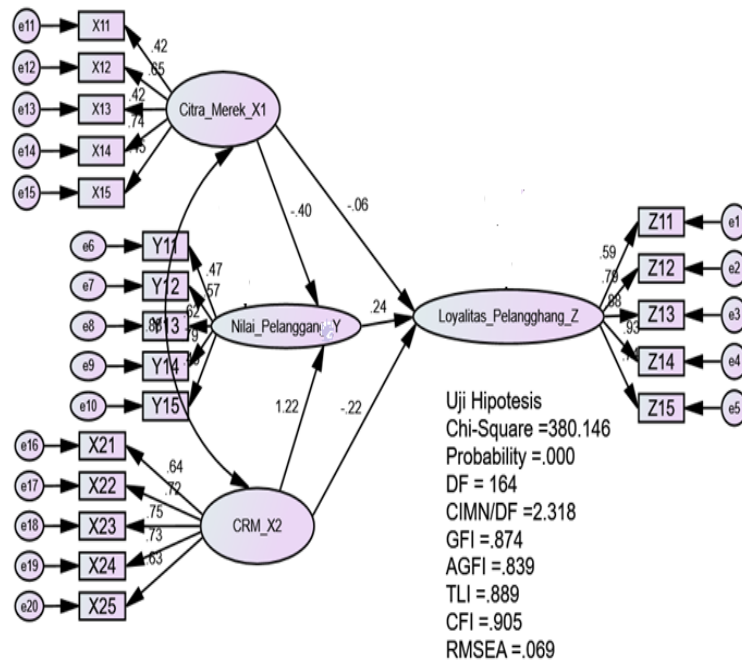


Fig. 5. Structural Model Specifications

Structural Model Compatibility test

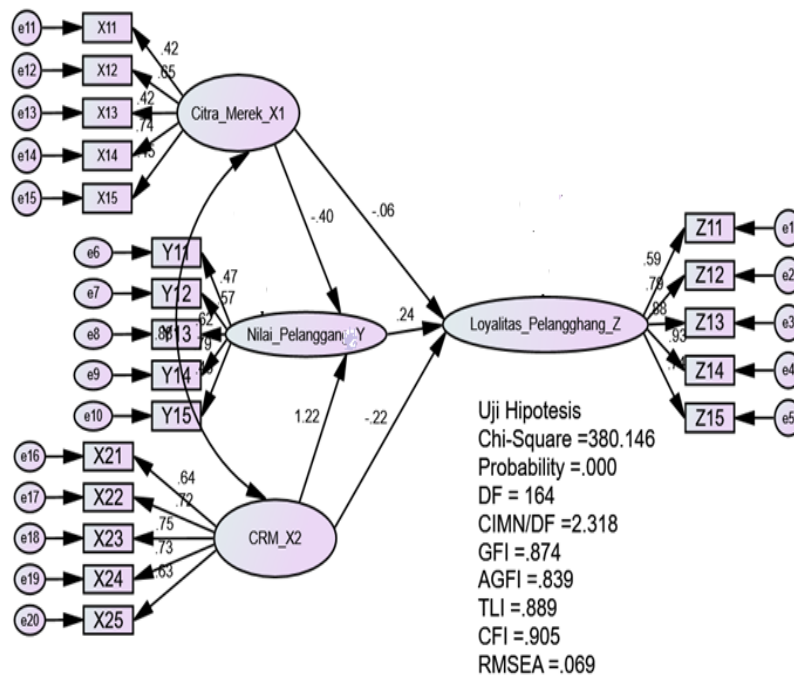


Figure 6. Initial Model estimation result of SEM

The result of model test estimate presented in Figure 6 above, and carried out evaluation based on *goodness of fit* in table below with presenting model criteria as well as critical value that has data suitability based on Hair (2006) as follows:

Table 17. Evaluation of criteria *Goodness of Fit Indices*
Overall Model early stage

Goodness of Fit Index	Cut-Off Value	Model Results	Description
X ² -Chi-Square		135,390	Expected small
GIS. Probability	≥ 0.05	0.000	Not good
CMIN/DF	≤ 2.00	2,318	Not good
Gfi	≥ 0.90	0874	Not good
AGFI	≥ 0.90	0839	Not good
TLI SULTAN BANTILAN	≥ 0.95	0889	Not good
Cfi	≥ 0.95	0905	Not good
The The RMSEA	≥ 0.08	0069	Good

Source: AMOS Processed results

Based on table 17 above, shows from the eight criteria *goodness of fit indices* Look still a lot less good, then there should be proof of the suitability of the model with data through the fulfillment of the criteria *goodness of fit indices* so that the modification of the model by doing correlation between indicators according to the instructions of the *modification indices* with the modification condition done without changing the meaning of relationships between variables Model modification results with model feasibility level can be seen in the following image:

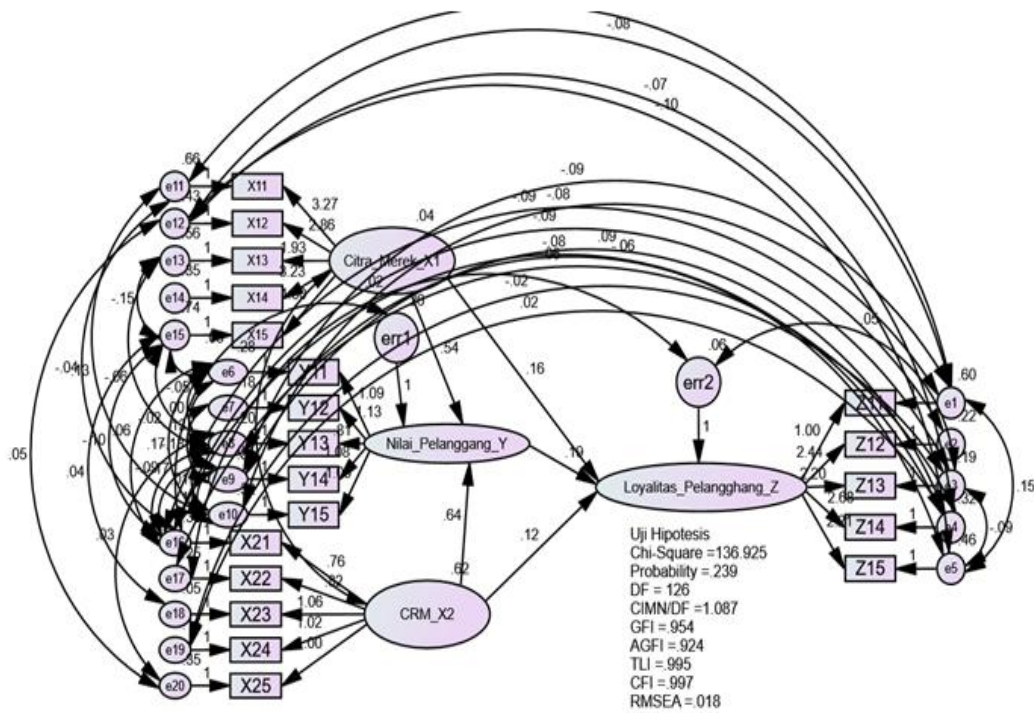


Fig. 7. Modification of THE SEM end Model

The modified model is presented in Figure 7 above, and carried out evaluation based on *goodness of fit* presented in the table as follows:

Table 18. Evaluation of criteria Goodness of Fit Indices overall End-stage Model

Goodness of Fit Index	Cut-Off Value	Model Results	Description
X ² -Chi-Square		136,925	Good
GIS. Probability	≥ 0.05	0239	Good
CMIN/DF	≤ 2.00	1,087	Good
Gfi	≥ 0.90	0954	Good
AGFI	≥ 0.90	0924	Good
TLI SULTAN BANTILAN	≥ 0.95	0995	Good
Cfi	≥ 0.95	0997	Good
The The RMSEA	≥ 0.08	0.018	Good

Source: AMOS Processed results

Based on the results of *modification indices* obtained the value of *goodness of fit* FOR *Chi Square*, probability, CMIN/DF, GFI, AGFI, TLI and CFI, the value of *the goodness of fit* model parameter is good.

Test of significance

Table 19. Result test significance Regression Weights: (Group number 1-Default model)

			Estimate	S.E.	C.r.	Q	Label
Customer Value	<---	Brand image	.538	.061	8,819	.039	par_59
Customer Value	<---	Crm	.639	.060	10,664	***	par_60
Customer loyalty	<---	Brand image	.158	.114	1,379	.168	par_17
Customer loyalty	<---	Crm	.122	.037	3,328	***	par_18
Customer loyalty	<---	Customer Value	.187	.044	4,258	***	par_19

Source: AMOS Processed results

Based on the results of SEM analysis on the table, obtained some of the following results:

The value of P value affects the brand image variable against a significant customer value (p value = 0.039) with a positive marked CR of 8.819. Because the value of P value obtained < 0.05 and CR marked positively > 1.96 then Ho rejected and concluded that the brand image has a positive and significant effect on the customer's value. This shows that the higher the brand image the higher the value of the customer.

The value of the *customer Relationship Management* (CRM) variable effect of the Subscriber value to a significant customer value (p value = * * *) with a CR marked positively of 10.664. Because the value of P value obtained < 0.05 and CR marked positively > 1.96 then Ho rejected and concluded that the *customer Relationship Management* (CRM) positively and significantly affect the value of the customer. This shows that the higher *customer Relationship Management* (CRM) then the higher the customer value.

The value of P value influences the brand image variable towards a significant customer loyalty (p value = 0.168) with a positive marked CR of 1,379. Because the value of P value obtained > 0.05 and CR marked positively < 1.96 then Ho rejected and concluded that the brand image is positively influential but not significant to customer loyalty. This suggests that good brand imagery does not impact customer loyalty levels.

The value of the *customer Relationship Management* (CRM) variable effect of the Subscriber value to a significant customer loyalty (p value = * * *) with a positive marked CR of 3,328. Because the value of P value obtained < 0.05 and CR marked positively > 1.96 then Ho rejected and concluded that *customer Relationship Management* (CRM) positively and significantly impact on customer loyalty. This shows that the higher *customer Relationship Management* (CRM) then the higher the customer loyalty.

The value of P value affects customer value variables against a significant customer loyalty (p value = * * *) with a positive marked CR of 4.258. Because the value of P value obtained < 0.05 and CR marked positively > 1.96 then Ho rejected and concluded that the value of the customer has a positive and significant impact on customer loyalty. This shows that the higher the customer value then the higher the customer loyalty.

Direct and indirect influences

Tabel 20.Direct and Indirect influences

Standardized Direct Effects (Group number 1-Default model)

	Brand image	Crm	Customer Value	Customer loyalty
Customer Value	.141	.639	.000	.000
Customer loyalty	.092	.294	.416	.000

Standardized Indirect Effects (Group number 1-Default model)

	Brand image	Crm	Customer Value	Customer loyalty
Customer Value	.000	.000	.000	.000
Customer loyalty	.059	.288	.000	.000

Source: AMOS Processed results

Based on the results of the above test, the following results are obtained:

The great direct influence of the brand image variables towards customer loyalty is 0.092, while the large indirect influence of the brand image against customer loyalty by being mediated by the customer's value is 0.059. This identifies the presence of customer value roles in the dissemination of the brand image influence towards customer loyalty. To test the significance of customer value role in the brand image to the customer loyalty, the Sobel test can be done. In testing this variable the value of the customer expressed significantly in the dissemination of the brand image influence towards the pelagic loyalty if the value of the test result p value Sobel < 0.05. The Sobel test results are as follows:

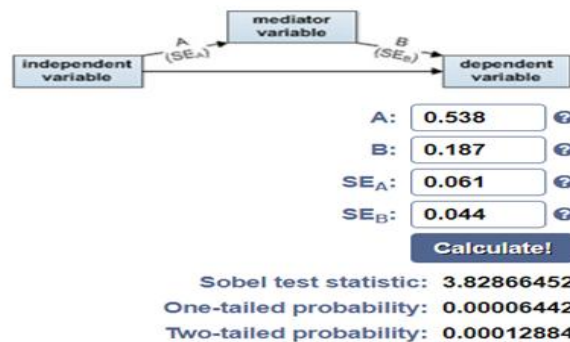


Figure 8. Sobel Test Result customer value role in Mediation Indirect influence of brand image of customer loyalty

Based on Figure 8, we can see that A (regression coefficient of the brand image to the customer's value of 0.538, B (regression coefficient of customer value against loyalty) amounted TO 0187, SE_A (Standard ERROR of a) of 0.061 and SE_b (standard error of B) IE 0.044. From data It was then calculated that resulted in *one-tailed probability* and *two-tailed probability* of $0.00 < 0.05$ which means that the test result of Sobel's brand image against loyalty with customer value as variable moderator is significant.

The great direct influence of *customer relationship Management (CRM)* against customer loyalty is 0.294 (significant), while the large indirect influence of *customer Relationship Management (CRM)* against customer loyalty by being mediated by customer value is 0.288 (significant). This identifies the existence of customer value roles in the dissemination of *customer relationship Management (CRM)* influence on customer loyalty. To test the significance of customer value role in the processing of *customer Relationship Management (CRM)* against customer loyalty, then can be done Sobel test. In this test, the customer value variable is expressed significantly in the processing of *customer Relationship Management (CRM)* for customer loyalty if the P value test results in Sobel < 0.05 . The Sobel test results are as follows:

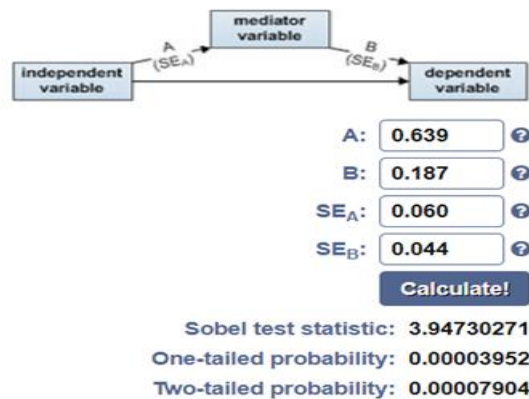


Figure 9. Sobel Test Results Customer value role in the dissemination of influence Indirect *Customer Relationship Management (CRM)* To customer loyalty

In Figure 9, we can see that A (regression coefficient of *customer Relationship Management (CRM)* against customer value amounted to 0.639, B (regression coefficient of customer value against loyalty) of 0187, SE_A (standard error of a) of 0.060 and SE_b (default error of B) is 0.044. From the data then it was calculated so as to produce *one-tailed probability* and *two-tailed probability* of $0.00 < 0.05$ which means Sobel test result of *customer Relationship Management (CRM)* against customer loyalty with customer value as variable moderator is significant.

Hypothesis Testing

Table 21.Hypothesis testing and line coefficient value Direct and indirect influences

Hip	Variable			P-Value	Direct Effect	Indirect Effect	Total Effect	Ket
	Exogenous	Intervening	Endogenous					
1	Brand image	-	Customer Value	0039	0141	-	0141	Significant
2	Brand image	-	Customer loyalty	0168	0092	-	0092	Not significant
3	Brand image	Customer Value	Customer loyalty	0.000	0141	2,211	2,352	Significant
4	Crm	-	Customer Value	0.000	0693	-	0693	Significant
5	Crm	-	Customer loyalty	0.000	0294	-	0294	Significant
6	Crm	Customer Value	Customer loyalty	0.000	0693	7,316	8,081	Significant
7	Customer Value	-	Customer loyalty	0.000	0416	-	0416	Significant

Source: Data Processed 2019

The hypothesis testing and the pathway coefficient of direct and indirect influence indicate that there are five direct models of relationships or influences and the two indirect models of relation or indirect influences are as follows:

The value of the brand image variable by against the customer value of 0.141 with the value p-value = $0.039 < 0.05$. The Data indicates that the brand image has a positive and significant effect on the value of the customer, it can be explained that the brand image change is good in a positive and real direction towards a high

customer value increase so that the first hypothesis, brand image is positively and significantly significant to the value of the customer can be "accepted".

The value of the brand image variable by against customer loyalty of 0.092 with the value p-value = $0.168 > 0.05$. The Data indicates that the brand image is positively and insignificant in customer loyalty, it can be explained that the brand image change is in good direction and is not real/insignificant towards increasing high customer loyalty. Thus the second hypothesis, brand image has a positive and significant effect on customer loyalty being "rejected".

The value of the brand image variable by against customer loyalty through a customer value of 2,352 with the value p-value = $0.000 < 0.05$. The Data indicates that the brand image is positively and significantly influential towards customer loyalty through customer value, it can be explained that good brand image changes are in direct and positive direction towards increasing customer value and high customer loyalty. Thus the third hypothesis, brand image is positively and significantly influential towards customer loyalty through customer value can be "acceptable".

Value of the *customer Relationship Management (CRM)* variable by against the customer value of 0693 with the value p-value = $0.000 < 0.05$. The Data shows that *customer Relationship Management (CRM)* has a positive and significant effect on the customer's value, it can be explained that the change of *customer Relationship Management (CRM)* toward good direction is positive and real towards higher customer value increase. Thus the fourth hypothesis, *customer Relationship Management (CRM)* positively and significantly affect the value of customers "acceptable".

Value of the *customer Relationship Management (CRM)* variable by against the customer loyalty of 0294 with the value p-value = $0.000 < 0.05$. The Data shows that *customer Relationship Management (CRM)* has a positive and significant effect on customer loyalty, it can be explained that the change of *customer Relationship Management (CRM)* toward good direction is positive and real towards the increase of high customer loyalty. Thereby the fifth hypothesis of *customer Relationship Management (CRM)* has positive and significant effect on customer loyalty "acceptable".

Value of *customer Relationship Management (CRM)* variable Coefisen against customer loyalty through customer value of 8,018 with P-value = $0.000 < 0.05$. The Data shows that *customer Relationship Management (CRM)* has a positive and significant effect on customer loyalty through customer value, it can be explained that the change of *customer Relationship Management (CRM)* toward good direction is positive and real towards increasing customer value and high customer loyalty. Thus the sixth hypothesis, *Customer Relationship Management (CRM)* has positive and significant effect on customer loyalty "can" be received".

The value of the Coefisen variable customer value to customer loyalty of 0416 with the value p-value = $0.000 < 0.05$. The Data shows that customer value has a positive and significant effect on customer loyalty, it can be explained that changing customer value is good in the direction of both the positive and real towards increased high customer loyalty. Thus the seventh hypothesis, customer value has a positive and significant effect on customer loyalty can be "accepted".

V. Discussion

The effect of brand image on customer value

From the research results known p value value influence brand image variables to the value of Sharia bank customers of 0.039 with a positively marked *critical ratio* of 8.819. Because the value of P value obtained $0.039 < 0.05$ and the *critical ratio* marked positively $9.819 > 1.96$ It is stated that the brand image has a positive and significant effect on the customer's value. This suggests that changes in the brand image are good, in a positive and real direction towards higher customer value increases. This fact indicates that a strong brand image is formed by the customer's trust in the management of Sharia banks and sharia bank products already in accordance with Islamic Shariah principles are able to create high customer value through the emotional value of customers who stated to have implemented Islamic sharia after using Sharia bank products and functional value that the performance of Sharia bank products is already in accordance with its needs.

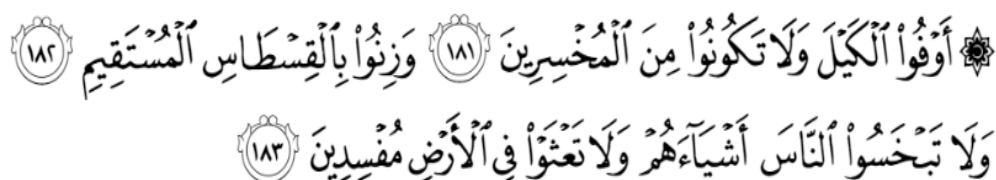
The results of this study are in line with the *reasoned action* theory presented by Fishbein in J. setiadi (2010) which states to know how attitudes can predict behavior by assessing the consumer confidence that forms the behaviour as it is more thought of as a result of the action it performs.

This research is supported by the view of Lai at Al (2009) that the positive brand image will create a more satisfying consumption experience, so it can help customers to enjoy the social benefits and emotional benefits. The views of Cretu and Roderick (20 07) are of the view that brand image is a relational asset of the company that will eventually produce customer value and become a source of competitive advantage, and the view Sheth *et all* (1991) states when customers use one brand describing the customer's value of the brand. The view of Martensen (2004) which states brand image is an important aspect in creating market offerings in the form of emotional benefits and functional benefits in the customer's minds. The view of Ash, Shiddieqy (1980), expressed the high involvement of Sharia bank customers to have more knowledge about Islamic banks and the

trust of Sharia banks in accordance with the values adopted by customers who are implementations of the Muamalah doctrine.

The research was in line with the research of Solechah and EuisSoliha (2015), fujun Lai *et all*(2009), Agvi Ramadhan (2015) stating that brand image is positive and significant to the value of the customer. Unlike the research of Hsi-Ying Hsieh (2016), Anca E Cretu and roderick J. Brodie (2007) who say that brand imagery has no significant effect on customer value.

In addition to previous research, an explanation of the brand image in the Al-Qur-an in Surah Ash-Shu'ara verse 181-183:



It means: "Complete the size and do not include those who are detrimental. And a straight scale. And do not harm man to his rights and do not be rampant on the earth by making a malfunction.

Based on the verses above, explain that by refining the size and scales are straight, do not harm others by taking away their rights. In relation to the brand image, sharia banks in creating a good brand image must conform to the principles of Islamic Sharia by providing products, services, and management by promoting what is the right of the customers of Sharia banks.

How brand image affects customer loyalty

Customer loyalty is an overview of customer attitudes and behaviour in using products and services that impact the company's revenue increase. The brand image's impact on customer loyalty is evidenced by the value *value* of 0.168 *p* value with a positively marked *critical ratio* of 1.379. Because the value of *P value* obtained $0.168 > 0.05$ and the *critical ratio* marked positive $1.379 < 1.96$ it can be concluded that the brand image is positively influential and insignificant to customer loyalty. This suggests that changes in the brand image are good, in a positive way but not real or insignificant towards increasing high customer loyalty.

This research is backed by the cognitive theory in Setiadi (2010) that states recurring purchase behavior does not reflect brand loyalty. Loyalty represents a commitment to a brand that may not only be reflected by the continuous purchasing behaviour. Consumers may often buy a particular brand because it is cheap and when the price rises, consumers go to another brand. The views of BoweN and Chen (2001) stating customer loyalty assessment in the form of customer evaluations by recommending brands to others. Berdeda with Ogba, I and Tan, Z (2009) views that the power of brand imagery can affect consumer behaviour, thereby impacting customer loyalty.

The results of this study in line with the research of his-Ying (2016), Fujun Lai *et All* (2009), Anca E Cretu and Roderick J. Brodie (2007), M. Ali Iqbal, *at all* (2018), mintartiRahayu *et all* (2016), brand image has no significant effect on customer loyalty. Unlike the research of Grace Kavengi Onyanha (2013), Andreassen, Tor (2013), Ayuni, DKK (2015), Ike-Elechi Ogba and Zhenzhen Tan (2009), Zahir(2006), arshadet *all* (2017) stating that the brand image has a positive and significant effect on customer loyalty.

Influence of brand image to customer loyalty through customer value.

The brand image variable coefficient value of customer loyalty through a customer value of 2.352 with a *P value* value of $0.000 < 0.05$ can be concluded that the brand image has a positive and significant effect on customer loyalty through customer value. This suggests that changes in the brand image are good, in a positive and real direction towards increased high customer loyalty through high customer value improvement. A high Brand image is then followed by the high value of the customer can indicate high customer loyalty, whereas a tall brand image without being followed by the value of the customer can not show the high low customer loyalty.

The research is backed with the theory of Kewildness of customers (*consumer Involvement*) of Krugman (1965) stating customer involvement will affect attitude change, with high involvement, people will seek the conflict of classical ideas, more dramatic and more intimate at the level of opinion and conscious attitude that precede changes in behavior. Krugman (1965) adds an engagement (*involvement*) influenced by three factors (1) of personal involvement, which refers to a person's interest in objects motivated by the needs and values. (2) Physical involvement (*physic Involvement*) is the characteristic of an object that causes a difference and an increased attention, and (3) the temporary situational (*situational Involvement*) Involvement of an increased relationship to an object. According to Sumaedi's view, S. *et al* (2015) states that a high involvement has an important role in shaping customer confidence and commitment, which will later affect customer's *word*

of Mouth (wom).

This explains that customer loyalty is essentially created due to the high involvement of customers, where the customer needs of banking products based on Islamic Sharia principles that only contained in Sharia bank products and the creation of customer value that has implemented Islamic sharia and has applied "Habluminannas" obtained after using sharia bank products. By providing a family service and considering customers as partners and delivering quality products as well as the performance of products that fit the needs of customers will create a high involvement of customers by telling and recommending Sharia banks to others. This Research is a matter of research with Rahayu (2015) which states the imagery is positive and significant to customer loyalty through customer value.

Effect of customer Relationship Management (CRM) on customer value.

From the results of the research that the value of P value of the *customer Relationship Management* (CRM) variable effect to a customer value of 0.000 with a positively marked *critical ratio* of 10.664. Because the value of P value obtained $0.000 < 0.05$ and the *critical ratio* marked positively $10.664 > 1.96$ It can be concluded that *customer Relationship Management* (CRM) is positively influential and significant to the customer's value. This shows that the change in *customer Relationship Management* (CRM) is in good direction, in a positive and tangible direction towards a high customer value. This fact indicates that *the customer Relationship Management* (CRM) is good by assuming the customer as a partner and the share of profit "revenue share" applying the principle of justice is able to create high customer value through functional value where the product performance is already in accordance with the needs of customers and social value of the customer who declared as partner Bank Syariah has implemented "habluminannas"

The research supports Bolton's View (2007) which looks at *customer Relationship Management* (CRM) an integral part of the company's strategy on resource allocation, value-creation management for customers and the development of the Organization's Kemamp. The views of Gadde and Snehota (2000) stated in creating customer value, the company should be able to identify specific ways to connect with customers and make offers according to customer needs.

This is in line with the research of Rahayu (2015), good, DKK (2016), Sri Haryani (2017), *customer Relationship Management* (CRM) positively and significantly influence the value of customers. In addition to previous research, explanation of *Customer Relationship Management* (CRM) in Al-Qur-an in surah An-Nisa verse 58:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

It means: "Surely Allah has you to convey the mandate to the right to receive it, and (to tell you) when establishing the law among men so that you shall set justly. Indeed, Allah is your most convenient teaching member. Indeed, Allah is hearing the almighty. "

Based on the above paragraph, explain that by conveying the mandate to the right to receive, to establish the law between people justly, Allah is the supreme hearing and the most see. With regards to *customer Relationship Management* (CRM), Bank Syariah in implementing *Customer Relationship Management* (CRM) must provide family service with customers, by considering customers as "partners" by providing products, promotional programs and profit sharing "revenue share" that is in accordance with the principles of fairness.

The influence of customer Relationship Management (CRM) on customer loyalty.

The influence of *customer relationship Management* (CRM) on customer loyalty is evidenced by the value value of 0.000 p value with a positively marked *critical ratio* of 3.328. Because the value of P value obtained $0.000 < 0.05$ and the *critical ratio* marked positively $3.328 > 1.96$ It can be concluded that *customer Relationship Management* (CRM) is positively influential and significant to customer loyalty. This shows that the change in *customer Relationship Management* (CRM) is in good direction, in a positive and tangible direction towards the increase of high customer loyalty. This fact indicates that A high value of customers with the creation of an emotional value that the customer has implemented Islamic sharia, functional value where product performance has been according to customer needs and the social value of customers who stated as partner Bank Syariah has implemented "Habluminannas" able to create high customer loyalty, it is seen by the involvement of customers by telling positive and recommending other people's Sharia bank, in addition to routinely conduct transactions in sharia banks.

The research supports the view of Ashtiani, Seyed et All (2006) stating that the effectiveness of *customer Relationship Management* (CRM) can increase customer loyalty. Payne'S View (2008) states the

purpose of customer relationship management (CRM) to safeguard customers, it is interpreted that the company will get loyal customers. This is in line with the research of His-Ying hsieh (2016), Fujun Lai et All (2009), Anca E Cretu and Roderick J. brodie (2007), M. Ali Iqbal, at all (2016), MintartiRahayu et all (2016), RiniRahayu (2015) customer Relationship Management (CRM) positively and significantly on customer loyalty

Influence of customer Relationship Management (CRM) on customer loyalty through customer value.

The value of the customer Relationship Management (CRM) variable coefficient of customer loyalty through a customer value of 8,018 with a p value of $0.000 < 0.05$ can be concluded that customer Relationship Management (CRM) positively and significantly impact customer loyalty through customer value. This shows that the change in customer Relationship Management (CRM) is in good direction, in a positive and tangible direction towards increased high customer loyalty through high customer value improvement.

This research supported the view of Zineldin, M (2006) stating that to create a competitive edge through customer relationship Management (CRM) which is able to provide more customer value than core products so as to impact customer loyalty. The Main focus of the positive impact of customer loyalty is the profitability of the company, by keeping customers able to reduce their marketing costs. In Bolton and Tarasi (2007), the principles of the Customer Relationship Management (CRM) also focus on the strategy and tactics to identify and realize the value of customers and companies.

This is in line with the research of Setyaleksana (2017), Seyed Mohammad Hossein LotfiAshtiani, at Al (2017), Gempita Putri and Dian (2012) Customer Relationship Management (CRM) positively and significantly impact customer loyalty. Unlike the research of Budiman and Irnitaajeng (2010), stating customer Relationship Management (CRM) has no positive and significant effect on customer loyalty.

Customer value impact on customer loyalty.

From the results of the study, that the value of P value influence Customer value variables to customer loyalty of 0.000 with a positively marked critical ratio of 4.258. Because the value of P value obtained $0.000 < 0.05$ and the critical ratio marked positively $4.258 > 1.96$ It is stated that customer values are positively and significantly influential towards customer loyalty. This suggests that changes in the customer's value are in good direction, in a positive and tangible direction towards high customer loyalty.

The research is in line with the equity theory of Mowen and Minor (2002:96) which states that customers will analyze their outcomes and inputs on the results and input their partners in an exchange and when they see that their higher ratio will experience unfair feelings. Sanchez, Franco (2009) has a view of involvement as a combination of customer-owned knowledge with customer values derived from his past experiences. Mohammad's View (2012) Customer value has an impact on increasing customer loyalty.

It is in line with the research of Fujun Lai et all (2009), M. Ali Iqbal, at all (2016), Wha-In Lee (2015), Anca E Cretu and Roderick J. Brodie (2007), MintartiRahayu et all (2016), MaedehParvizian et all (2016), RiniRahayu (2015), Samar Rahi (2016), Stephanie Hui-Wen Chuah et all (2016), expressed the value of the customer's positive and significant effect on customer loyalty. Unlike the research of the TinikSugiarti, DKK (2013) and Jeanne ananti Susanto (2008), stating The value of customers has no positive and significant effect on customer loyalty.

In addition to previous research, explanations of the value of customers in the Al-Qur-an in Surah Ali Imran verse 191:

الَّذِينَ يَذْكُرُونَ اللَّهَ قِيَمًا وَقُعُودًا وَعَلَىٰ جُنُوبِهِمْ وَيَتَفَكَّرُونَ فِي خَلْقِ
السَّمَوَاتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَطْلًا سُبْحَانَكَ فَقِنَا عَذَابَ النَّارِ ﴿١٩١﴾

It means: "Those who remember God standing or seated or lying down and they think of the creation of the heavens and the Earth (and said)," O Our Lord, you have created this in vain, the Most Holy of you is our description of the torment of Hell".

Based on the passage above, explain that by remembering Allah Swt and thinking about the creation of the heavens and the earth, Allah Almighty created everything in vain. Value in Islam means something that can bring benefits to human beings and get the benefit of Allah Swt. With regards to the value of customers, Bank Syariah in creating customer value by delivering product performance that suits customer needs and good service. Sharia banks provide value to its customers, especially the customer can implement Islamic sharia and apply "Habluminannas" as partners of Sharia banks.

VI. Conclusions And Suggestions

Based on the results of the study can be concluded that the brand image is positive and significant to the customer's value, the brand image has a positive and insignificant effect on customer loyalty, brand image has a positive and significant effect on customer loyalty through customer value, *customer Relationship Management* (CRM) has positive and significant effect on customer's value, *customer Relationship Management* (CRM) has positive and significant effect on customer loyalty, *customer Relationship Management* (CRM) positively and significantly impact customer loyalty through customer value, and customer value has positive and significant effect on customer loyalty.

Based on the results of analysis and discussion, there are several suggestions that can be considered as a consideration for researchers, academics, and Precincisi, which is the management of Sharia banks should improve literacy education programs and community inclusion of Sharia Banks; Sharia Bank management can improve customer relationships through the use of customer databases to explore deeper information and provide appreciation by improving customer loyalty programmes; Sharia Bank management can improve marketing promotional programs through product offerings and features that fit the needs, and involve *influencers* in promoting those products; and for advanced researchers it is expected to develop these research results by adding a construction (variable) For example *customer lifetime value* expected after customer loyalty.

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