

The Influence of Brand Awareness, Product Quality, Service Quality on Customers Using BNI Agen46 Manado

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Abstract

The development of economic progress in the world today is followed by the increasing public need for banks, but it is constrained by conditions that are far from banks, for this reason the existence of the banking system is more present and closer to customers. BNI Agen46 is a BNI partner (individuals or legal entities that have collaborated with BNI) to provide banking services to the public (selling smart services, subsidies, loans, e-payments, digital financial services, e-commerce, and remittances). This program is one of BNI's breakthroughs in accordance with POJK No.19/POJK.03/2014, concerning officeless financial services in the context of financial inclusion, which aims to educate the Indonesian people about financial inclusion, to understand the basics of knowledge about financial services. This study discusses the influence of Brand awareness, Product Quality, Service Quality on Customer Satisfaction of BNI Agen46 users, where many people still do not know the presence of BNI Agen46 around them, as well as how the products offered by BNI Agen46 are for ease of transactions and how the quality of service provided is. given from BNI Agen46 in Manado. The purpose of this study is to see how Brand awareness, Product Quality, Service Quality affect Customer Satisfaction. The analytical method used is validity, reliability, classical assumptions and multiple regression using the SPSS 25 application. The results show that simultaneously Brand awareness, Product Quality, Service Quality have a positive and significant effect on Customer Satisfaction.

Keywords: *Brand awareness, Product Quality, Service Quality, Customer Satisfaction.*

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Preliminary

This financial service program was issued based on the low level of public financial access in Indonesia, one of the factors supporting the low level of financial access for rural communities is the limited facilities and infrastructure, the solution that can be done is financial inclusion for that BNI Agen 46 is present as a form of support for government programs in terms of financial inclusion. This financial services program was issued based on the low level of public financial access in Indonesia, in part; the Indonesian people have not been able to take advantage of financial products and services provided by financial institutions. This is not only because their residence is located far from the bank office location, but also because the spread of financial services institutions often opens offices in areas with high economic potential such as urban areas that have potential in economic activity. The tendency of financial service institutions to open offices in areas such as urban areas is increasingly shaping the perception of people in rural areas that financial services offered by financial services institutions are difficult to reach with complicated procedures. BNI Agen46 is a BNI partner (individuals or legal entities that have collaborated with BNI) to provide banking services to the public (selling smart services, subsidies, loans, e-payments, digital financial services, e-commerce, and remittances). This program is one of BNI's breakthroughs that aims to educate the Indonesian people about financial inclusion, to understand the basics of knowledge about financial services. Through Agen46, BNI provides financial services to remote villages and border areas, but the reality is that many customers are not aware of the presence of BNI Agen 46 in their area or place, because a sign has not been installed to indicate that BNI Agen46 is available, so that also had an impact on BNI Agen46 which had not experienced an increase in transactions. The following is the number of BNI46 Agents at BNI Regional Office 11 Manado. because the Sign has not been installed to indicate that BNI Agen46 is available at that place, so it has an impact on BNI Agen46 which has not experienced an increase in transactions. The following is the number of BNI46 Agents at BNI Regional Office 11 Manado. because the Sign has not been installed to indicate that BNI Agen46 is available at that place, so it has an impact on BNI Agen46 which has not experienced an increase in transactions. The following is the number of BNI46 Agents at BNI Regional Office 11 Manado.

Table 1.1 Number of 46 Agents at BNI Branch Regional Office 11 (Suluttenggomalut) Until August 2022:

Branch Name	Number of Agent46
Tolitoli	426
Parigi	537
Manado	626
Bitung	341
Luwuk	518
Please	634
Hammer	918
Ternate	777
year	360
Kotamobagu	609
Gorontalo	745
Total	6491

Source: Data Agen46 Regional Office 11.

In accordance with the data in table 1.1 above, the number of BNI Agen46 in regional offices 11, the ratio of the number of Agen46 to the number of smart behavior in Indonesia is 1%. This means that the number of smart behavior in Indonesia, especially in the work area of BNI Regional Office 11, is increasing, while the comparison of the number of BNI Agen46 in Manado to the number of BNI Agen46 Regional Office 11 has touched 11%, the 4th highest after BNI Agen46 in Palu Branch. Ternante, Gorontalo, meaning that in Manado city itself, there are many customers who want to become Agen46 by seeing the benefits they get when they become BNI Agen46. By looking at the development of Laku Pandai which is very helpful to the community in this case BNI customers, but in reality many people or BNI customers do not know that there is a BNI Agen46 in that place. So BNI Regional Office 11 made a program, namely marketing communication that functions as a sign to indicate that BNI Agent 46 is available in that place. Brand awareness is important where to find out to what extent consumers are able to remember or recognize brands in different conditions. A consumer's awareness of a product brand is also one of the considerations for consumers whether or not to buy the product. A brand that is able to maintain its image in the minds of consumers statically indicates that its brand awareness is high Bimantari, (2018). Buyers who feel they need a comparable item will quickly recall the referenced brand so that in their minds they will immediately imagine the results of that brand. That way, Brand awareness simultaneously upholds the impression of similar items in the buyer's personality to repurchase the items they have purchased and spent before. One way to increase customer awareness is with a program from BNI Regional Office 11 for the installation of Communication Materials or what is called Markom, so that the public, customers or non-customers can know if there is a BNI Agent 46 available. The following is the data on the number of agents the installation of Sign Markom BNI Agen46 in the work area of BNI Regional office 11:

Table 1.2. Number of installations of Markom BNI Agent 46 at BNI Branch Regional Office 11 which was installed by Markom from June 2022 to August 2022

Branch Name	Number of agents
Manado	77
Parigi	161
Tolitoli	0
Bitung	75
Luwuk	20
Please	62
Hammer	74
Ternate	21
year	17
Kotamobagu	63
Gorontalo	91
Total	661

Source: Data Agen46 Regional Office 11.

Table 1.2 above shows the total installation of Markom in BNI Regional Office 11, which is 661, BNI Manado Branch Office is in third position after Parigi and Gorontalo branches which do the most Markom installations. The following is the Sign or Marcom installed on BNI Agen46:

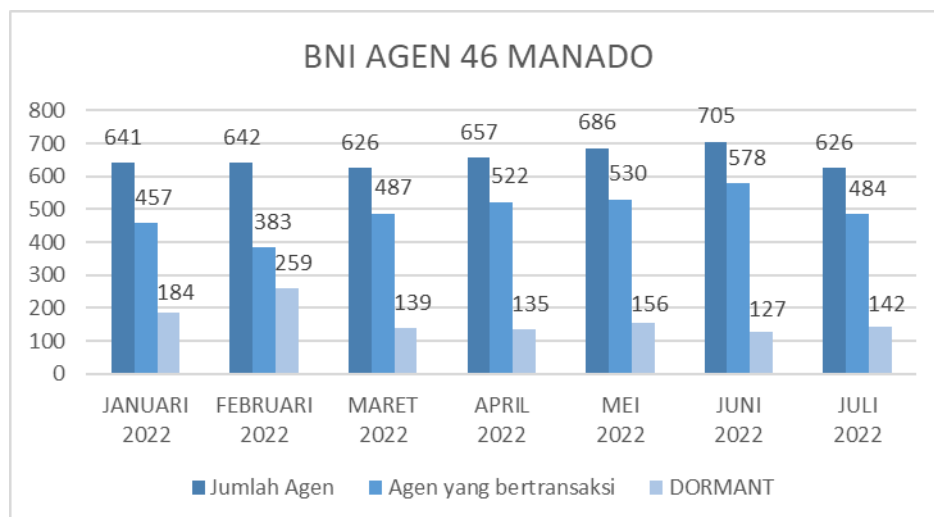
Figure 1.1 Example of Markkom/Sign BNI Agent 46



Source: Data Agen46 Regional Office 11

The installation of Markkom/Sign is intended so that Customers and Non-Customers can find out if there is a BNI Agen46 in their area, so that the installation of Markkom will also have an impact on increasing transactions at BNI Agen46 itself, and there are also several programs such as getting motorbike prizes, tv, and several other prizes given to BNI Agen 46 when he became the agent with the most transactions in a certain period. Meanwhile, as BNI Agen 46 users themselves, apart from getting convenience when making transactions, they also get benefits such as discounted counter fees for some transactions. However, during January 2022 to July 2022, the number of BNI Agent 46 transactions is not in accordance with the number of Agent 46 in the Manado Branch as shown in Figure 1.2 below:

Figure 1.2 Number of Agents January – July 2022 & Number of Agents with Transactions January – July 2022.



Source: Data Agen46 Regional Office 11.

Through the data in Figure 1.2 above, it can be explained that the blue line is the number of agents, the light blue line is the number of agents who make transactions, while the bright blue is data that shows the number of agents who are not active or do not make transactions or also

called dormant. The highest number of Agent 46 is in June, while the number of Agent 46 who makes the most transactions during the period January 2022 to July 2022 is in June and the most dormant is in February. Seeing this, Agents who do not transact may lack awareness from customers with the presence of Agent 46 in the area around them, in line with the above, previous research from Syahriah Sari, Syamsuddin, Syahrul (2021) Competition for automotive products, especially LCGC cars, is growing and tighter. Companies are competing to strengthen the brand equity of their products which can then increase consumer confidence in purchasing decisions, so that brand awareness is considered important to have an impact on sales and increase brand awareness. In addition to brand awareness that must be considered, product quality is one of the things that must be considered by BNI Agen46 because the existing products have similarities with existing products when customers make transactions directly to the Bank or in other smart practices such as Brilink and Mandiri Agen. Product quality is an important concern for companies in creating a product. Quality products are the main criteria for consumers in choosing the products offered by the company. Companies must always be able to maintain and improve product quality in order to meet consumer desires. In line with what Yudi Irawan Abi (2020) said, quality products allow companies to compete with competitors in controlling market share. Transactions that are often carried out by customers are in smart behavior such as withdrawing and depositing cash, making transfers and paying bills. But what distinguishes that there is only BNI Agen 46, namely Agent 46 can make PDAM payments. For banking companies, customer satisfaction is very necessary, especially in the context of the existence of the company, so that these customers will continue to use the company's services. The problem is the difference in the number of customers who come and make transactions at the Bank is very different from the number of customers who make transactions at BNI Agen46. Seeing this, BNI Agen46 needs to carry out several strategies, in addition to branding the installation of Sign/Markom, and also updating existing products by providing products that are not yet available in other smart sellers, as well as improving service quality, therefore the author is interested in discussing how the influence of Brand awareness, product quality, and also service quality to customer satisfaction of BNI Agen46 users in Manado. By looking at and paying attention to the background descriptions of the problems mentioned above, the authors take the title: "The Influence of Brand Awareness, Product Quality, Service Quality on Customer Satisfaction of BNI Agen 46 Manado Users.

Literature Review

2.1. Theoretical basis

According to Sugiyono (2018), theory is a flow of logic or reasoning which is a set of concepts, definitions and proportions that are systematically arranged. In general, theory has three functions, namely to explain (explanation), predict (prediction), and control (control) a symptom. This chapter consists of the provision of understanding needed by researchers in answering the problems in the research, namely the literature review and the theoretical basis to be used. Studies on previous studies will also be presented as a research reference.

2.2. Marketing

Marketing is the process of creating, distributing, promoting and pricing goods, services and ideas to facilitate satisfying exchange relationships with customers and to build and maintain positive relationships with stakeholders in a dynamic environment, according to Tjiptono and Diana (2020: 3). According to Sedjati (2018), defines that: Marketing means all efforts or

activities in delivering goods or services from producers to consumers, where these activities are aimed at satisfying needs and desires in a certain way called exchange. According to Laksana (2019: 1) marketing is the meeting of sellers and buyers to carry out transaction activities for goods or services. According to Hasnah, (2017) Marketing as a function of understanding the company's activities has a very important role. This definition can be concluded that the purpose of the marketing concept is to provide satisfaction to consumer wants and needs. The marketing concept can be achieved by identifying and formulating consumer wants and needs. Companies in meeting consumer wants and needs must develop appropriate product, price, promotion and distribution policies in accordance with the circumstances of their target consumers.

2.3. Brand awareness

According to Bilgin (2018), brand awareness is the ability of potential buyers to recognize or remember that a brand is a member of a certain product category so that consumers can buy the product. According to Tariq et al., (2017) Brand awareness is an image that consumers have to recognize brands in product categories and can influence consumers to be able to make decisions. Brand awareness, shows the ability of a prospective buyer to recognize or recall that a brand is part of a certain product category. Durianto et., al in Sudarso., (2018). The depth of brand awareness relates to the likelihood that a brand can be remembered or recognized again. The extent of brand awareness is related to the diversity of buying and consumption situations in which a brand is remembered by Kotler and Keller in Sudarso (2018). Brand awareness or brand awareness is an individual's ability to recognize and remember the brand of a particular product category, and is the main dimension in Keller's brand equity in Juliana and Sabrina O. Sihombing, (2019: 22). According to Aaker in Tajudin and Ade Sofyan Mulazid, (2017: 24) that brand awareness affects customer confidence in purchasing decisions by reducing the level of perceived risk of a brand that is decided to be purchased. Every marketing activity always strives to obtain a higher level of brand awareness as top of mind. If a brand is not in the minds of consumers, the brand is not considered in the minds of consumers. Usually the brands that are stored in consumers' memories are brands that Durianto likes or hates in Sari et al, (2017: 205). According to Husnawati (2017) Brand awareness is one of the basic dimensions of brand equity which is often considered as one of the requirements of a consumer's purchase decision, because it is an important factor in considering a brand. The awareness factor is important in a context where the brand is always prioritized in a series of considerations in purchasing decisions. According to Putri and Atmosphere (2018), brand awareness is related to the strength of the impression stored in memory which is reflected in the customer's ability to recall or recognize a brand in different conditions. Brand awareness includes a process ranging from feeling unfamiliar with the brand to believing that the brand is the only one in a certain product or service class, Rahmadani (2017). Brand awareness has several levels from the lowest level (not aware of the brand) to the highest level, namely Top of Mind in Aaker (2018: 91). Brand awareness consists of recognizing a brand and recalling a brand. Where the recognition of a brand is related to the ability of consumers to strengthen their previous understanding of a brand as a clue, it can be added that it requires consumers to distinguish brands that have previously been seen or heard. If a brand can grab attention and stay in the minds of consumers, then the brand will be difficult to be replaced by other brands. So that consumers will still remember the brand that has been known even though it is often offered by service providers with a different brand from the previous brand. In building brand awareness in a consumer in a product created by the manufacturer takes a long time.

2.3.1. Indicator *Brand awareness*

Every marketing activity always strives to obtain a higher level of brand awareness as *atop of mind*. If a brand is not in the minds of consumers, the brand is not considered in the minds of consumers. Usually the brands that are stored in the memory of consumers are the brands they like or hate, according to Durianto in Sari et al, (2017: 205). According to Keller in Winadi, (2017: 3), there are four indicators that can be used to determine how far consumers are aware of a brand, namely:

1. Recall, namely how far consumers can remember when asked what brands they remember. A brand name that is simple, easy to pronounce, and has a clear meaning makes it easy for a brand to appear in consumers' memories.
2. Recognition, namely how far consumers can recognize the brand in one particular category.
3. Purchase, namely how far consumers will enter a brand into alternative choices when buying products/services.
4. Consumption, namely how far consumers can recognize a brand when they are using competing brands.

Research Methods

3.1. Types of research

According to Sugiyono (2018; 13) quantitative data is a research method based on *positivistic* (concrete data), research data in the form of numbers to be measured using statistics as a calculation test tool, related to the problem under study to produce a conclusion. This research is a research with the type of problem in the form of two or more variables to identify facts or events. These are variables that affect the independent variables, namely the influence of brand awareness, product quality, service quality, while the dependent variable is consumer satisfaction.

3.2. Research Location and Object

The research location is a place where researchers find certain phenomena there and are set as a background for research. Moleong (2018:127) explains that in choosing a location, research is directed by an empirical theory which is then formulated in the form of temporary data. Later the data will be juxtaposed and confirmed with the data found when the researcher has gone into the field (research location). This research will be conducted on BNI Agen 46 User Customers in Manado City, located in the working area of PT. Bank Negara Indonesia Tbk Manado Branch, totaling 626 BNI Agen46 until August 2022.

3.3. Data collection technique

According to Sugiyono (2018:308), data collection techniques are the most important step in research, because the main purpose of research is to obtain data. To obtain the data needed for this research, the data collection technique was carried out by distributing questionnaires and also through *questionnaires online (Google Forms)* if needed to customers who are users of BNI Agen 46. Other information is obtained through library research, namely a method that examines various theories relevant to this research, such as data sources from various reference books and scientific journals in the form of theories about Brand awareness, Product Quality, Service Quality, and Consumer Satisfaction.

3.5. Population

According to Sugiyono (2018: 117) Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to study and then draw conclusions. The population of this study is customers who come to do or use BNI Agen 46 in Manado, from the period June to August 2022. The number of BNI Agent 46 in Manado is 626 spread across the city of Manado.

3.6. Research Sample

Sample According to Sugiyono (2018:118) the sample is part of the number and characteristics possessed by the population. While the sample size is a step to determine the size of the sample taken in carrying out a study. According to Sugiyono (2018:136) *Non-probability* Sampling is a sampling technique that does not provide equal opportunities or opportunities to every member of the population when it is selected as a sample. In this study, the size of the population cannot be known with certainty, so the authors use the principle of Hair (2010) to determine choosing a sampling technique using the Non Probability Sampling technique with the sampling technique used in this study is the incidental sampling technique (Accidental Sampling). a sample based on chance, i.e. anyone who coincidentally/incidentally meets with a researcher can be used as a sample, if it is deemed that the person who happened to be met matches the data source Sugiyono (2018:138), So that in this study sampling was carried out on customers who transacted at BNI Agen46. Joseph Hair (2010) suggested that the number of research samples for which the exact population is unknown, should be at least five times the analyzed variable or indicator. The indicators from this study amounted to 18, so the results of the sample calculations were obtained as follows:

$$n = 5 \times 18 = 90 \text{ Samples.}$$

3.7. Analysis Techniques

Multiple regression analysis is used by researchers, if the researcher predicts how the ups and downs of the condition of the dependent variable (criteria), if two or more independent variables as predictor factors are increased and decreased in value (manipulated) Sugiyono (2017: 275). The formula used is as follows:

Multiple Regression Formula

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:

Y = Dependent Variable (Consumer Satisfaction)

X1 = Independent variable (*Brand awareness*)

X2 = Independent variable (Product Quality)

X3 = Independent variable (Quality of Service)

a= Constant

b1 b2 b3= Regression coefficient (increase or decrease value)

e= Error

Discussion**4.1. Influence *Brand awareness*, *Product Quality*, and *Service Quality* Customer Satisfaction with BNI Agen 46 Manado users**

Based on the results of simultaneous testing, namely $F_{count} (49.251) > F_{table} (2.71)$ and the significance value $(0.000) < 0.05$, it shows that simultaneously Brand awareness, Product Quality, and Service Quality, have a significant positive effect on Customer Satisfaction at BNI Agen46 in Manado Branch work area. Based on the results of statistical tests, it can be explained that customer satisfaction is influenced by brand awareness, product quality, and service quality, although this model also indicates the influence of other variables that were not examined in this study. In conclusion, these three things have an influence from the customer side of BNI Agen 46 users,

4.2. Influence *Brand awareness* on Customer Satisfaction of BNI Agen 46 Manado users

Based on the partial test results for Brand awareness, $t_{count} (1,443)$ and a significance value $(0,153) > 0,05$, indicating that Brand awareness has a positive and insignificant effect on BNI Agen46 Customer Satisfaction in Manado. This means that brand awareness in this case has an impact on customer satisfaction, seen from the installation of Markom and other branding that makes customers know that there is a BNI Agen46 available in that place. This result is the same as the research conducted by Anjelika Prisilia Lengkong, Riane Johnly Pio, Joanne V. Mangindaan (2021) with the results that Brand awareness has a positive effect on Consumer Satisfaction of HARV Official Clothing in Manado. Likewise with the research conducted by Estu Mahanani, Bida Sari (2019) with Brand awareness having an effect on customer satisfaction of PT. JICO AGUNG JAKARTA. In conclusion, the method/method used has an effect on customer/customer satisfaction so that the customer/consumer knows and remembers all product/service attributes. However, it is not an influential thing for customers who use BNI Agen 46 to measure customer/consumer satisfaction. In conclusion, brand awareness has a positive and insignificant effect on customer satisfaction because information through the sign (Markom) installed on BNI Agen46 makes customers know and realize that Agen46 is available at that place, so that people no longer need to go to the office so that customers feel satisfied. because transactions are easier and closer. However, it is not a significant thing for customers who use BNI Agent 46 as a sample to measure customer satisfaction. In conclusion, the method/method used has an effect on customer/customer satisfaction so that the customer/consumer knows and remembers all product/service attributes. However, it is not an influential thing for customers who use BNI Agen 46 to measure customer/consumer satisfaction. In conclusion, brand awareness has a positive and insignificant effect on customer satisfaction because information through the sign (Markom) installed on BNI Agen46 makes customers know and realize that Agen46 is available at that place, so that people no longer need to go to the office so that customers feel satisfied. because transactions are easier and closer. However, it is not a significant thing for customers who use BNI Agent 46 as a sample to measure customer satisfaction. In conclusion, the method/method used has an effect on customer/customer satisfaction so that the customer/consumer knows and remembers all product/service attributes. However, it is not an influential thing for customers who use BNI Agen 46 to measure customer/consumer satisfaction. In conclusion, brand awareness has a positive and insignificant effect on customer satisfaction because information through the sign (Markom) installed on BNI Agen46 makes customers know and realize that Agen46 is available at that place, so that people no longer need to go to the office so that customers feel satisfied.

because transactions are easier and closer. However, it is not a significant thing for customers who use BNI Agen 46 as a sample to measure customer satisfaction.

4.3. The Effect of Product Quality on Customer Satisfaction with BNI Agen 46 Manado users

Based on the results of the partial test for Product Quality, t_{count} (1,554) and the significance value (0,124) $>$ 0,05, indicating that Product Quality has a positive influence on BNI Agen46 customer satisfaction in the Manado Branch work area. This means that when customers or non-customers want to make transactions at the bank, they can only carry out these transactions at BNI Agen 46, so there is no need to come to the bank, and the impact on the customer's operational costs can be reduced. However, it is not an influential thing for customers who use BNI Agen 46 to measure customer/consumer satisfaction. These results are the same as the research conducted by Malik Ibrahim and Sitti Marijam Thawil (2019) The results of statistical tests using the multiple linear regression method, it can be concluded that the product quality variable can prove a direct relationship to customer satisfaction. To be able to maintain the level of customer satisfaction, the company must be able to innovate and develop product quality by increasing quality control on a continuous basis. MNC Vision companies must continue to maintain the quality of the products developed in order to maintain customer satisfaction with the products issued by the company. These findings are in line with research conducted by Puspitasari & Ferdinand (2018); Maramis, et al (2018); Ammerinda (2017) that product quality has a positive effect on customer satisfaction. In conclusion, product quality has a positive effect because the existing products have similarities with the types of transactions or products at BNI Agen 46, so that customers have the same satisfaction as when they come directly to the nearest BNI office. However, it is not a significant thing for customers who use BNI Agent 46 as the sample to measure customer satisfaction, because what customers want is the services provided by BNI Agen 46. Because the products offered are at competitors or at the nearest BNI branch office, what is seen from the sample from this study is the way BNI Agen46 serves customers, so product quality has no significant effect on measuring customer satisfaction. because what customers want is the service provided from the BNI Agen 46. Because the products offered are at competitors or at the nearest BNI branch office, what is seen from the sample from this study is the way BNI Agen46 serves customers, so product quality has no significant effect on measuring customer satisfaction. because what customers want is the service provided from the BNI Agen 46. Because the products offered are at competitors or at the nearest BNI branch office, what is seen from the sample from this study is the way BNI Agen46 serves customers, so product quality has no significant effect on measuring customer satisfaction.

4.4. The Effect of Service Quality on Customer Satisfaction of BNI Agen 46 Manado users.

Based on the results of the partial test for Service Quality, t_{count} (5.112) and the significance value (0.000) $>$ 0.05, indicates that Service Quality has a significant influence on customer satisfaction using BNI Agen 46 Manado. This means that the service that customers get when transacting at a bank is the same as when they transact at a bank.

This result is the same as the research conducted by Bagus Handoko (2017), namely the influence of service quality on customer satisfaction at PT Maxim Houseware Indonesia Medan. This, according to a survey conducted on customers using Agen 46 Manado, makes it important to find out whether there is an effect of service quality on customer satisfaction, so that Agent 46 will further improve standards when operating on Agent 46 services.

4.5. Research Limitations and Recommendations

Limitations in this study aim to limit the discussion to the subject matter. The scope of the main concept of the problem so that the problems in this study can be understood easily. Problem boundaries are very important in getting closer to the main issues discussed. This is to avoid confusion or confusion in interpreting the research results. The scope of the research is intended as an affirmation of the boundaries of the object. In this study, it has limitations such as only in accordance with existing variables and indicators. The scope of this research is BNI Agen 46 Manado User Customer.

Conclusion

Research conducted on customers using BNI Agen 46 in Manado in an effort to find out and analyze customer satisfaction, the following conclusions can be drawn:

1. Simultaneously or jointly Brand awareness, Product Quality, and Service Quality have a positive and significant effect on Customer Satisfaction of BNI Agen 46 Manado Users.
2. Partially Brand awareness has a positive and insignificant effect on customer satisfaction using BNI Agen 46 Manado.
3. Partially, product quality has a positive and insignificant effect on customer satisfaction using BNI Agen 46 Manado.
4. Partially Quality of Service has a positive and significant influence on Customer Satisfaction of BNI Agen 46 Manado users.

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