

## **Effect of Service Quality, Brand Image, and Promotion of DigitalWokee Savings on Customer Satisfaction PT Bank BukopinTbk Jakarta Saharjo Branch**

Rizki Muzakir<sup>1</sup>  
Ririn Wulandari<sup>2\*</sup>

<sup>1</sup>*MercuBuana University, Jakarta, Indonesia*  
*School of Master Management,*

<sup>1</sup>*MercuBuana University Jakarta, Indonesia,*  
*Departemen of Master Management*

\*Corresponding Author: [ririn.wulandari@mercubuana.ac.id](mailto:ririn.wulandari@mercubuana.ac.id)

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**Abstract:** This study aims to analyze the effect of service quality, brand image, and promotion on customer satisfaction in Wokee Bank Bukopin's digital savings customers. The results of the study using primary data in the form of a questionnaire to 295 Wokee Bank Bukopin digital savings customers using multiple linear regression methods indicate that service quality, brand image, and promotions have a positive and significant effect on customer satisfaction. There is a positive and significant influence between service quality, brand image, and promotion on customer satisfaction, seen from the results of multiple linear regression analysis, service quality has a regression coefficient of 0.254, brand image has a regression coefficient of 0.199, and promotion has a regression coefficient of 0.175, p. this shows that the quality of service, brand image, and good promotions will increase customer satisfaction for Wokee Bank Bukopin's digital savings. The results showed that the quality of service, brand image, and promotions had been well felt and responded to by customers according to their respective objectives. The quality of service provided to customers has the highest influence in increasing customer satisfaction for Wokee Bank Bukopin's digital savings.

**Keywords:** digital saving, service quality, brand image, promotion, customer satisfaction

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### **1. Introduction**

Currently, innovations in technology are starting to be applied to various kinds of human needs and activities. Internet networks that are getting cheaper and faster are also an advantage for people to do digital-based activities in cyberspace. Everyone can do many things only through a smartphone, including ordering transportation, buying plane or train tickets, buying food, buying clothes or other goods, buying and selling foreign exchange, even stock transactions between countries can be done via their smartphone. now, in just a few steps and seconds. Coupled with the increasing number of millennial generations, especially in Indonesia, who are entering the productive age, it is increasingly encouraging the development of technology and the digital world.

This phenomenon has given rise to a term known as the digital economy where the concept of the digital economy was first introduced by Don Tapscott (The Digital Economy, 1995). The existence of the digital economy will be marked by the increasing number of business developments or trade transactions that use the internet as a medium of communication, collaboration and cooperation between companies and individuals (Wirabrata, 2016). It seems that the transformation to the digital world must be done by companies, especially in the banking world so that banks can survive to be able to compete in the digital economy era.

Based on the results of the Jenius Financial Study: Indonesia Digital Savvy Behavior in collaboration with Nielsen, the number of Bank customers grew from 23 percent in 2014 to 36 percent in 2018. Of the growth in the number of Bank customers, internet and mobile banking users also grew from 28 percent in 2014 to 30 percent in 2018.

The study shows that digitalization has an impact on all sectors, including the financial sector. Although, viewed from the generation group, from the baby boomers to the X generation, they still use their smartphones for chatting, social media, online transportation, video streaming and shopping, as shown in Table 1.1. below this :

Table 1. Smartphone Usage Penetration

	2014	2018	Growth
Smartphone	19%	56%	37%
Internet User	35%	57%	22%
Saving User Accounts	23%	36%	13%
Internet / Mobile Banking User	28%	30%	2%
Digital Banking User	0.5%	2%	1.5%

Source: Nielsen Consumer & View (Processed, 2019)

Since its establishment in 1970, Bank Bukopin has been focused on engaging in the retail segment, through involvement in the rural credit program and various financing schemes for the SME segment, both directed at cooperatives and individuals. Bank Bukopin continues to innovate and improve services to its customers by modernizing its information technology infrastructure and preparing various digital banking-based products and services.

One of the digital product innovations launched by PT Bank BukopinTbk is called Wokee. This product is a digital banking service that functions as a savings and electronic wallet. This digital onboarding product makes it easier for customers to manage their finances, Wokee is a digital banking innovation application developed by Bank Bukopin to reach users who like to use digital applications and cashless society. The Wokee application can be used easily by customers and no longer need to carry an ATM card everywhere (cardless). Without an ATM card, customers can still withdraw cash and shop at merchants that have Pay by QR Code media. Apart from these conveniences, there are many Wokee features that can be enjoyed, ranging from payments and purchases for PLN or cellular credit transactions, split interest which allows customers to separate their savings balances from interest, and send money between Wokee accounts and others.

However, the intense competition in the banking industry, especially digital savings products, is driven by the number of banks making digital savings applications. There are 5 banks that have launched digital savings products, including Bank BTPN (Jenius), DBS (Digibank), Bank Bukopin (Wokee), Commonwealth Bank (Tyme Digital) and Bank Sinarmas (Simobi Plus). Currently, the number of digital savings users is dominated by Jenius where the number of users reaches around 2 million accounts, followed by Digibank users reaching 350,000 accounts and Wokee users from launching at the end of 2017 to September 2019 only reaching 20,830 accounts. This fact shows that the achievement of Wokee product users is still below 50,000 accounts can be seen in Graph 1.1. below this :

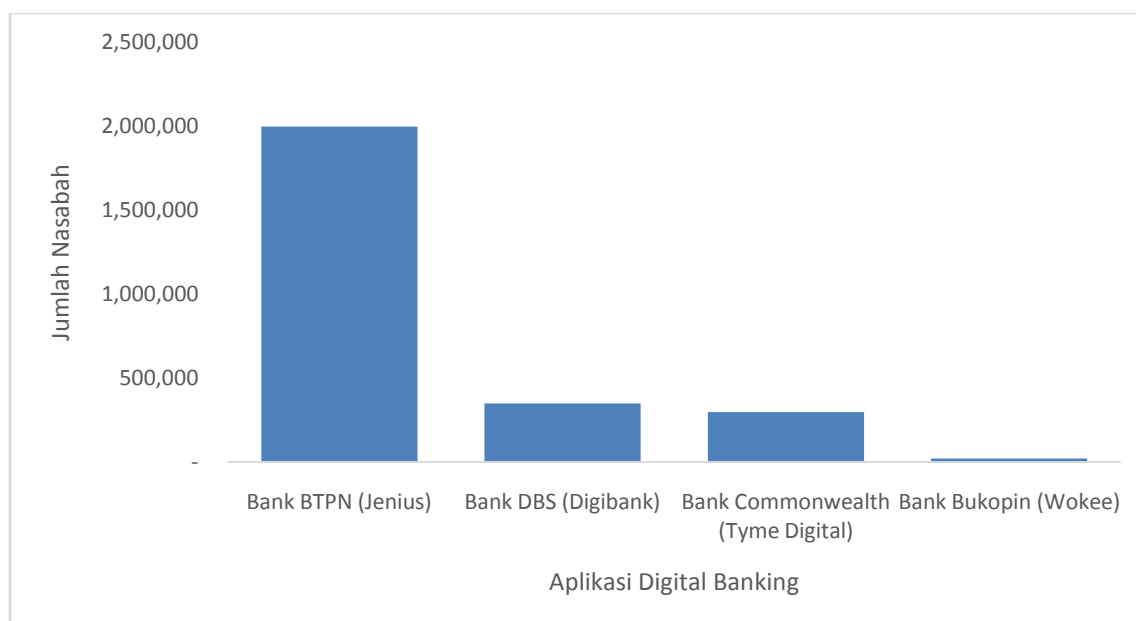


Figure 1. Digital Banking User Image  
 Source: Web Researcher, 2019

Wokee product users recorded an increase in the number of accounts from 2018 to 2019, this is relatively small when compared to competing banks whose number of customers is far above the achievement of Bank Bukopin. The number of Wokee subscribers reached 16,457 accounts in December 2018 and in September 2019 amounted to 20,830 accounts. So that from 2018 to 2019 the increase in the number of subscribers only reached 4,373 accounts. The increase in the number of customers using Wokee products has still not reached the target set by Bank Bukopin, because from Bank Bukopin's internal data, the number of users of SMS Banking, Internet Banking and Mobile Banking is currently only 23.20% of the total number of customers so there is still potential. which can be increased by Bank Bukopin.

In addition to targeting an increase in Wokee accounts, Bank Bukopin is also targeting a growth in the number of Wokee transactions in 2019, which is 20 million transactions. However, until the period of September 2019, the total Wokee transaction growth only recorded 234,243 transactions with a total nominal transaction of IDR 104 billion, of course this is still far from the budget set by Bank Bukopin in achieving the goals of the digital banking business and corporate transactions, as seen in the Table 1.2. following.

Table 2. Number of Bukopin Wokee Transactions for the Period 2018-2019

Month	Transaction	
	Total Transactions	Transaction Nominal (Rp)
January 2019	16,889	8,628,225,517
February 2019	15,692	7,421,509,807
March 2019	21,060	7,994,253,604
April 2019	21,273	8,771,658,606
May 2019	20,293	11,149,407,790
June 2019	20,233	13,792,756,417
July 2019	46,341	16,243,770,737
August 2019	38,860	15,638,283,979
September 2019	33,602	14,500,161,050
Number of Transactions 2019	234,243	104,140,027,507

Source: PT Bank Bukopin Tbk (2019)

Target that was not achieved was caused by various factors. One of the factors is customer satisfaction. Based on previous research, one of which was research conducted by Kaboli et. al (2011) showed that quality has no effect on Tejarat Bank customers in Iran. Whereas research conducted by Wu and Shang (2013) suggests that service quality has a positive but insignificant effect on banking customer satisfaction in Taiwan. Another study conducted by Sondakh (2014) also suggests that brand image has a positive but not significant effect on customer satisfaction. BNI Menado branch. Research conducted by Yasri (2015) also suggests that promotion has a positive but insignificant effect on customer satisfaction of Adira Finance. Based on previous research, the authors conducted a presurvey on 30 Bank Bukopin customers in November 2019, where most of the users of the Wokee Bank Bukopin digital savings application were still not satisfied with the product quality, as many as 33% of respondents. As many as 27% of respondents were not satisfied with the quality of service and 27% of respondents were not satisfied with the promotions carried out by Bank Bukopin so far, while the presurvey data can be seen in Table 1.3.

Table 3. Presurvey Results Bank Bukopin Customers

Variable	Problem Details	total	Percentage
Product quality	Not satisfied with the Wokee digital savings application	10	33%
	The Wokee application does not live up to expectations		
	The functions provided in the Wokee application are of no use		
Quality of Service	Applications are difficult to access and use	8	27%
	Transactions fail frequently		

	Complex application design		
<b>Brand Image</b>	Not interested in the Bank Bukopin brand	4	13%
	<i>Brand Image</i> Bank Bukopin did not live up to expectations		
	Unable to remember the Bank Bukopin brand		
<b>Promotion</b>	Promotion is not attractive	8	27%
	Promotions that are carried out do not provide clear information and are not understood		
	Promotion is not as expected		
	total	30	100%

Source: Data processed by the author (2019)

Based on the phenomenon where the wokee target has not been achieved, the factors that affect consumer satisfaction from previous researchers, as well as a preliminary survey, the independent and dependent variables are determined as follows:

1. Is there an effect of service quality on customer satisfaction of Wokee Bank Bukopin's digital savings?
2. Is there an effect of brand image on customer satisfaction of Wokee Bank Bukopin's digital savings?
3. Is there a promotional effect on customer satisfaction of Bank Bukopin's Wokee digital savings?
4. Is there an effect of service quality, brand image and joint promotion on customer satisfaction of Bank Bukopin's Wokee digital savings?

## 2. Research Methods

The sampling technique used in this study is purposive sampling technique is a sampling technique based on certain considerations involving subjects who are in the most advantageous place or in the best position to provide in-depth information about the information needed (Sugiyono, 2015: 82).

The population of this study is known very clearly, namely as many as 1,178 customers so that the researcher used the Slovin formula to take the number of samples with a significance error of 5%, which is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Information :

$n$  = number of samples

$N$  = total population

$e$  = The significance of the error that can be tolerated

$$n = \frac{1,178}{1 + 1.178 (0.5)^2} = 294.60 \text{ samples}$$

Based on the results of calculations using the formula above, from the total population of 1,178 a total sample size of 294.60 was obtained and the number of samples in this study was rounded to 295 samples with the sampling method used was nonprobability sampling, namely the sampling method in which all elements of the population do not have the same opportunity to be selected as a research sample (Sugiyono, 2015: 82).

The appropriate criteria for sample selection in this study are:

1. Become a customer of Bank Bukopin's Wokee Digital savings to date.
2. Have been actively conducting Wokee Bank Bukopin digital banking transactions within the last one year.
3. Has a type of savings product at Bank Bukopin, namely Wokee Digital Savings.

### 3. Results

#### 3.1 Respondent Characteristics

The following is a description of the respondents consisting of the customer's age, gender, latest education, and occupation who owns Bank Bukopin's Wokee Digital savings. Based on the answers to the questionnaire received, the descriptive identity of the respondent can be seen, as in Table 4.1.

Table 4. Distribution of Customers who have Bank Bukopin's Digital Wokee savings

No.	Description	Frequency (Person)	Percentage (%)
1	<b>Gender</b>		
	- Male	193	65.42
	- Girls	102	34.58
2	<b>Age</b>		
	- Less than 25 years	6	2.03
	- Between 26 - 35 years	187	63.39
	- Over 35 Years	102	34.58
3	<b>Profession</b>		
	- Student / Student	14	4.75
	- Civil servants	7	2.37
	- Private employees	260	88.14
	- TNI / Polri	6	2.03
	- Others	8	2.71
4	<b>Level of education</b>		
	- High school	17	5.76
	- Diploma	39	13.22
	- Bachelor degree	208	70.51
	- Bachelor s2	31	10.51
	- Others	0	0.00

Source: Author's analysis results (2020)

#### 3.2 Hypothesis Test

Hypothesis testing is part of inferential statistics. The t test is done as a hypothesis testing to determine the effect of each independent variable individually on the dependent variable. According to Ghazali (2016), to calculate the t-table the provisions  $df = nk = 295 - 4 = 291 = 1.97$  at the level of significant ( $\alpha$ ) of 5% (error rate 5% or 0.05) or level of confidence 95% or 0.95, so if the error rate of a variable is more than 5%, it means that the variable is not significant. The way of making decisions is:

- If probability / significance > 0.05 or t count < t table, Ho is accepted.
- If probability / significance < 0.05 or t count > t table, Ho is rejected.

Table 5. Multiple Linear Regression Results Customer Satisfaction (Y)

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		t	Sig.	Information
		B	Std. Error			
1	(Constant)	1,593	0.057	28,143	0.000	
	Quality of Service	0.254	0.014	17,651	0.000	<b>Significant Positive Effect</b>
	Brand Image	0.199	0.013	14,973	0.000	<b>Significant Positive Effect</b>
	Promotion	0.175	0.014	12,660	0.000	<b>Significant Positive Effect</b>
a. Dependent Variable: Customer Satisfaction						

Source: Results of analysis using SPSS 25.0

Interpretation and Hypothesis Testing (H) in table 4:15 are as follows:

$$Y = 1.593 + 0.254 X_1 + 0.199 X_2 + 0.175 X_3 + e;$$

- There is a partial effect of Service Quality (X1) on Customer Satisfaction (Y).  
 Table 4.15 above shows that the relationship between Service Quality (X1) and Customer Satisfaction (Y) is significant with a t-count of 17.651 (t-count > t table (df = 291) = 1.97) and the Sig. = 0.000. The coefficient value is positive, namely 0.254 which indicates that the direction of the relationship between Service Quality (X1) and Customer Satisfaction is positive at 25.4%. Thus the H1 hypothesis in this study which states that "Service Quality (X1) has a significant effect on Customer Satisfaction (Y).Customer" received.
- There is a partial effect of Brand Image (X2) on Customer Satisfaction (Y).  
 Table 4.15 above shows that the relationship between Brand Image (X2) and Customer Satisfaction (Y) is significant with a t-count of 14.973 (t-count (df = 291) > 1.97) and the Sig. = 0.000. The coefficient value is positive, which is 0.199 which indicates that the direction of the relationship between Brand Image (X2) and Customer Satisfaction is positive at 19.9%. Thus the H2 hypothesis in this study which states that "Brand Image (X2) has a significant effect on Customer Satisfaction (Y).Customer" received.
- There is a partial effect of Promotion (X3) on Customer Satisfaction (Y).  
 Table 4:15 above shows that the relationship between Promotion (X3) and Customer Satisfaction (Y) is significant with a t-count of 12.66 (t-count (df = 291) > 1.97 and the Sig. = 0.000. The coefficient value is positive, namely 0.175 which indicates that the direction of the relationship between Promotion (X3) and Customer Satisfaction is positive at 17.5%. Thus the hypothesis H3 in this study states that "Promotion (X3) has a significant effect on Customer Satisfaction (Y). Customer" received.
- Service Quality, Brand Image, and Promotion simultaneously affect Customer Satisfaction.  
 Based on the results of the simultaneous significance test (f test) in table 4.14 above, it shows the F-count value of 402.419 (F-count > F-table (n = 295, and k = 3 = 2.64) and the value of Sig. = 0.000 , which shows that Service Quality variable (X1), Brand Image variable (X2), and Promotion variable (X3) together have a significant effect on Customer Satisfaction variable (Y). Thus the hypothesis H4 in this study which states that "Service Quality, Brand Image, and Promotion simultaneously affect Customer Satisfaction." received.

### 3.3 Inter-Dimensional Correlation Matrix

Correlation analysis is a statistical analysis that measures the level of the relationship involving more than one independent variable (X1, X2, X3) and one dependent variable (Y). Variable correlation analysis is used to determine the relationship between Service Quality (X1), Brand Image (X2), Promotion (X3) variables on Customer Satisfaction. Overall data processing and analysis activities are carried out with the help of the SPSS (Statistical Product for Service Solution) version 25.0 program.

Table 4.3 Results of Inter-Dimensional Correlation

Correlations				
Variable	Dimensions	Customer Satisfaction (Y)		
		4.1 Expectation Conformity	4.2 Repurchase Interests	4.3 Willingness to Recommend
Quality of Service (X1)	1.1 Reliability	0.250	0.315	0.329
	<b>1.2 Responsiveness</b>	0.399	<b>0.465</b>	0.440
	1.3 Guarantee	0.364	0.388	0.388
	1.4 Empathy	0.254	0.438	0.323
	1.5 Physical Evidence	0.347	0.398	0.435
Brand Image (X2)	2.1 Professionalism	0.257	0.243	0.309
	2.2 Modern	0.353	0.283	0.329
	2.3 Serving All Segments	0.413	0.291	0.328
	2.4 Customer Oriented	0.332	0.378	0.315
	<b>2.5 Secure</b>	0.336	0.327	<b>0.443</b>
Promotion (X3)	3.1 Advertising	0.306	0.331	0.349
	<b>3.2 Sales promotion</b>	0.321	0.279	<b>0.375</b>
	3.3 Public relations	0.262	0.233	0.247
	3.4 Personal Selling	0.276	0.252	0.231
	3.5 Direct Marketing	0.311	0.258	0.321
N		295	295	295

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

### 4. Discussion

Based on the results of the study, it is stated that each variable, namely service quality, brand image and promotion, has a significant and positive effect on customer satisfaction of Wokee Bank Bukopin digital savings users. All of these variables together affect customer satisfaction of digital woke savings where responsiveness, safety and sales promotion variables are the dominant factors while personal selling has the smallest percentage of influence on willingness to recommend.

Based on table 4.3 above, it is known that the greatest correlation value between the dimensions in the Service Quality variable (X1) to the Customer Satisfaction variable (Y) is the X1.2 Responsiveness dimension with the Y2 dimension. Repurchase Interest is 0.465, and it is included in the medium level relationship category. This explains that the dimension of X1.2 Responsiveness in the Service Quality variable is needed to support the increase in Customer Satisfaction (Y), especially in the Repurchase Interest dimension. The strategy that can be implemented by Bank Bukopin is to provide comprehensive information on the use of the Wokee application so that it makes it easier for customers to use the Wokee application, then responses to complaints that occur can be immediately resolved and resolved so that customers feel comfortable and safe in using the

Wokee application where this is. can increase customer satisfaction in the experience of using the Wokee Bank Bukopin application.

The results of this study are in accordance with the results of previous studies conducted by Shirzad and Beikzad (2014) which state that the dimensions of e-banking service quality have a positive and significant relationship with customer satisfaction. Likewise with research by Rahman Anugrah (2015) where hypothesis testing shows that the dimensions of the service quality variable are Physical Evidence, Reliability, Responsiveness, Assurance, Empathy on the satisfaction variable basically has a significant effect. Based on research conducted by Yusnaini (2011), this study also found that the quality of internet banking can affect customer satisfaction.

Based on table 4.3 above, it is known that the greatest correlation value between the dimensions in the Brand Image variable (X2) on the Customer Satisfaction variable (Y) is X2.5 Safe with the Y3 dimension. Availability Recommend is 0.443, and falls into the medium level category of relationships. This explains that the Safe X2.5 dimension in the Brand Image variable is needed for any increase in Customer Satisfaction (Y), especially in the Recommendation Availability dimension. This means that the Wokee application is considered safe in every transaction used and Bank Bukopin can inform about several security features contained in the Wokee Bank Bukopin application, including the use of OTP (One Time Password) and informing policies that ensure the privacy security of every user of the Wokee digital application, in addition to matters. Bank Bukopin must be able to continue to improve existing security by adding security features such as finger print, face recognition and blocking account numbers that are suspected of being compromised so that every customer feels safe in every transaction made using the Wokee application.

The results of this study are different from previous research which discusses the effect of brand image on customer satisfaction which has been done by Bernadus (2015) which states that brand image has no effect on customer satisfaction at BRI Bank Bengkayang Branch. Another study conducted by Sondakh (2014) suggests that brand image has a positive but insignificant effect on customer satisfaction at the Taplus BNI Manado Branch. Meanwhile, research conducted by Finnor and Razak (2017) suggests that brand image has a positive and significant effect on customer satisfaction of Standard Chartered Bank KebunJeruk Branch.

Based on table 4.3 above, it is known that the greatest correlation value between the dimensions in the Promotion variable (X3) on the Customer Satisfaction variable (Y) is the X3.2 Sales Promotion dimension with the Y3 dimension. Availability Recommend is 0.375, and falls into the category of moderate level of relationship. This explains that the X3.2 Sales Promotion dimension in the Promotion variable is needed for any increase in Customer Satisfaction (Y), especially in the Recommendation Availability dimension. This means that if the management of Bank Bukopin continues to increase promotions, which include providing a large amount of cash back to every new user and existing Wokee digital savings user, there will be reward points that are usually used on every transaction using the Wokee application and there is a discount promo for every purchase using the Wokee application. the Wokee application so that this promotional program can increase customer satisfaction in using the Wokee application. Thus, promotion needs to be included as part of marketing strategy (Nugroho et al., 2019).

The results of the study are in accordance with previous research conducted by Diyanthini and Seminari (2012) suggesting that promotion has a positive effect on customer satisfaction at LpdDesaPakramanPanjer. Meanwhile, research conducted by Yasri (2014) suggests that promotion has a positive but insignificant effect on customer satisfaction. Other research conducted by Basuki and Devi (2015), suggests that promotion has a positive and significant effect on customer satisfaction.

**Thus, product promotion needs to be included as part of a marketing strategy**

## **5. Conclusions and Recommendations**

### **5.1 Conclusion**

Service quality has a positive and significant effect on Customer Satisfaction of Wokee Bank Bukopin's digital savings. This shows that the greater the quality of service received by customers, the more customer satisfaction will be. Brand Image has a positive and significant influence on Customer Satisfaction of Wokee Bank Bukopin's digital savings. This shows that the more the Brand Image improves, the Customer Satisfaction



will increase better than before. Promotion has a positive and significant impact on Customer Satisfaction of Bank Bukopin's Wokee digital savings. This shows that the better the savings promotion, the more customer satisfaction will be. Customer Satisfaction is influenced by the variables of Service Quality, Brand Image, and Promotion simultaneously for Wokee Bank Bukopin digital savings customers.

## 5.2 Suggestion

### a) For Bank Bukopin

The dimension of responsiveness of the service quality variable has the greatest influence and relationship to customer satisfaction, therefore being proactive in service, helping and being responsive in providing solutions to customer complaints is needed to be continuously improved.

The analysis results show that brand image has a positive and significant effect on customer satisfaction especially from the security of digital savings products and guaranteed savings, it is necessary to pay attention to increasing customer satisfaction. Companies must ensure that each customer will always receive services that are able to make all types of transactions look easy, comfortable and safe for their customers. The analysis results for promotions also have a positive and significant effect on customer satisfaction. With good promotions directly to customers, it is hoped that customers will be more satisfied with the quality of products and services provided by Bank Bukopin so far.

### b) For further researchers

And for further researchers to add other variables that may affect Customer Satisfaction so that the results can be generalized. For example: the quality of the service products offered, the location of the outlet or office or the price variable into the research model outside the variables that have been studied.

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### Author Profile



**Rizki Muzakir**, born in Jakarta, June 20, 1987. Obtained Bachelor of Communication (S.Ikom) from Mercubuana University in 2012. Has worked at Bank Bukopin during the 2013 - present period. Currently serving as Product Development Staff at Bank Bukopin.



**Ririn Wulandari**, 57 years old, obtained a Bachelor of Economics from Sebelas Maret University (1989), obtained a Masters in Management from the University of Indonesia (1993), and obtained a Doctor of Business Management from IPB University (2012). Until now, Lecturer and Researcher at Department of the Master of Management at MercuBuana University Jakarta, Indonesia.