Impression management, satisfaction level and banking image towards customer loyalty of Islamic bank in Indonesia

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ABSTRACT

This study aims to analyze the influence of impression management and satisfaction levels on customer loyalty in Islamic banks, with banking image as a moderating variable. While many studies have explored this topic, research on variables influencing customer loyalty at Bank Syariah Indonesia (BSI) Jakarta, using variables such as those described in this article, has not. The reason for selecting customer loyalty as a related variable is that it will positively impact Islamic banks in terms of revenue growth and reputation. The method used is quantitative research, with primary data from Bank Syariah Indonesia (BSI) customers in the Kebon Jeruk area of Jakarta in 2024. The sampling technique used the Slovin formula with a purposive sampling technique, and 400 respondents were recruited from a total population of 280,422 customers. The analytical methods used were multiple regression analysis, moderated regression analysis (MRA), and Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results indicate that impression management, satisfaction, and banking image positively and significantly correlate with loyalty. Furthermore, banking image can moderate and strengthen the relationship between impression management and satisfaction with loyalty. Customer loyalty plays a crucial role in maintaining the financial performance of Islamic banks. This study contributes to Islamic banking by enhancing customer loyalty through impression management, customer satisfaction, and bank image. Bank image is also crucial in marketing Islamic banking services.

Contribution/Originality: This study is part of a statistical test on several variables that measure customer satisfaction in Islamic banks in Indonesia. However, the test focuses on one of the Indonesian Islamic banks, Bank Syariah Indonesia (BSI), located in Jakarta, Indonesia.

1. INTRODUCTION

The market share of Indonesian Islamic banking experienced a positive change as of March 2024, reaching 7.38% compared to 7.26% in 2023. The total assets owned by Islamic banks have shown irregular growth and decline in recent years. In 2024, the total assets of Islamic banking are projected to reach IDR 900 trillion. Islamic banking assets declined in 2022, when total assets reached IDR 782.1 trillion, and in 2023, the total assets were only IDR 765.358 trillion. Meanwhile, Islamic banking assets have grown in line with efforts by Islamic banks to maintain their customer base by increasing customer loyalty (Khaeriani & Hasan, 2022; Nasution & Rafiki, 2020). On February 1, 2021, which was previously operational from ex-BRI Syariah, ex-Bank Mandiri Syariah, and ex-BNI Syariah, merged

into Bank Syariah Indonesia (BSI). BSI now has 1,365 branch offices (Suryadi, Muis, Taba, & Hakim, 2023). Competition in the banking sector today is very fierce (Mochlasin, Nadia Hasbullah, Muthohar, & Anwar, 2023) where between 13 Islamic banks must compete with 115 conventional banks for the same customers. Conventional banks with foreign banks have the strength of capital, competitiveness, and management systems (Sodiq, Tri Ratnasari, & Mawardi, 2024; Suryadi et al., 2023; Tri & Anh, 2020).

The impression management strategy is a strategy that displays a positive image to cover up the negative performance of the environment. The study of sociology and social psychology, in which it manages impressions as a form of a person's ordinances, affects the response or other ways others think about a certain object, for example, about certain objects, attitudes, behaviors, self, or person, including the person himself. The impression that a banking organization or institution projects is very important to their consumers or customers (Mawarni, 2021). Banks that are able to meet customer expectations will be able to create customer satisfaction and impressions.

Impression management was developed by Edward E. Jones, whose theory classifies impression management as the goal of revealing complex behaviors. A good impression on customers, aimed at influencing their intention to use a product or service, seeks to strengthen or weaken the relationship between reputation and conducting bank assessments (Narteh & Braimah, 2020).

The quality of service from banking for customers will be able to make customers feel given maximum attention by the bank (Haryanto, 2016). The willingness to understand customer needs and to respond to customer complaints quickly and reliably will make customers interested in saving at the bank (Krishnamurthy, Sukumar, & VB, 2020). The information provided by banking employees will make customers faster to save at the bank (Darmawan, 2019). Results Krishnamurthy et al. (2020) and Darmawan (2019) stated that the quality of service has a positive and significant effect on customers' decisions to use Islamic banks. Retaining customers is very important for banks to always be seen as existing. Gaining customer loyalty is the most important key to winning the competition (Rani, Rusliani, & Fielnanda, 2022). The main key to retaining customers is the formation of customer satisfaction and loyalty, which is essential for maintaining the longevity of a company. Customer loyalty is particularly important for banks (Hermawati, 2023; Palandi, Mangantar, & Raintung, 2022). This is because customer satisfaction and loyalty will reduce promotional costs (Price, Arnould, & Tierney, 2020). Because satisfied customers will be loyal, they will promote the services used to others (Sari, 2022).

The increasing customer loyalty will positively impact Islamic banks regarding revenue growth and reputation (Fusva et al., 2021; Uslu, 2020). One of the approaches that is considered relevant in achieving customer loyalty is through impression management and customer satisfaction levels. This approach involves trying to form a positive perception that customers have of the bank through interaction, service, and effective communication (Adame & Bisel, 2019). Meanwhile, loyalty is a psychological condition (Zanin, Adame, Niess, & Martinez, 2020). Consumers of products will form beliefs, establish likes and dislikes, and decide their willingness to purchase the product (Syahwi & Pantawis, 2021). Customer loyalty is essential to the success and sustainability of banking operations (Sun, Fang, & Zhang, 2021; Zanin et al., 2020).

This study on Bank Syariah Indonesia (BSI) in Kebon Jeruk, Jakarta, showed a decrease in customer numbers with an average of 88.01%. As a form of optimal solution in critically and systematically researching the role of BSI's image in the Kebon Jeruk area towards customer loyalty, by considering the influence of impression management and customer satisfaction levels as a new direction in retaining customers.

Therefore, this study chooses Edward Jones' theory in the typology of impression management because it demonstrates active efforts to manage the audience's impression in order to achieve the organization's desired goals. This research will contribute to the development of theory in the study of Islamic banks and can be used as a strategic step for stakeholders of Islamic banks, especially BSI in the Kebon Jeruk area is increasing the number of customers.

2. LITERATURE REVIEW

2.1. Impression Management

Institutions of companies or organizations in achieving goals are required for a marketer to implement STP (Segmentation, Targeting, and Positioning). Almost every marketing effort involves some sort of impression management (Klotz, Bolino, Song, & Stornelli, 2018). Impression management is an important part of the marketing industry (Thompson-Whiteside, Turnbull, & Howe-Walsh, 2018). Impression management in marketing is an effort made by an organization or brand to control and shape the desired image or impression in the eyes of the public, customers, and other stakeholders (Kibler, Mandl, Farny, & Salmivaara, 2021; Makhlouf, 2024; Talbot & Boiral, 2018). Policies in legitimacy for companies to manage impressions intended for economic strategy and issues in managerial employment are significantly managed in impression management (Tao et al., 2024).

Impression management is an effort by an individual to create a certain impression or perception of themselves in front of their audience. However, research investigating the relationship between impression management behaviors and the overall influence an organization perceives on other members, such as customers, and the overall impression conveyed by a company's stakeholders is scarce (Shen, Mann, & Ferguson, 2020). Abbas, Raja, Anjum, and Bouckenooghe (2019) and De Clercq, Fatima, and Jahanzeb (2020) conducted a study in Pakistan by looking at the perspective of impression management of behavior in response among colleagues in the company. Romadhan, Pradana, and Sudrajat (2021) demonstrate impression management applied using strategies ingratiation, self-promotion, and supplication can maintain the existence of an institution to attract the attention of the wider community. Akan and Oran (2022) show a positive result on impression management with indicators of supplication, intimidation, self-promotion, and ingratiation, and supplication has a significant effect on positive expression; however, there is a positive and significant impact of intimidation factors on negative expression.

There are several typologies of impression management that have been applied to previous studies, where impression management is carried out in companies or other organizations, and only uses impression management as a comparison to see the impact of the implementation of impression management with responses on social media (Jones & Kramer, 2021; Oktantia & Sudrajat, 2023; Suryani & Fernando, 2024; Weng & Chang, 2015). However, this study aims to include the impression management displayed by BSI in the Kebon Jeruk area that affects customer loyalty. Therefore, it can be concluded that the impression management strategies to be tested in this study are the five typologies of impression management strategies (Rachmawati, 2019; Romadhan, 2021; Romadhan et al., 2021; Schniederjans, Atlas, & Starkey, 2018), namely ingratiation, self-promotion, exemplification, supplication, and intimidation strategies.

2.2. Satisfaction

Companies that fail to implement the ultimate service culture will have a negative view of market share because there is no engaging customer; customers will move to competing companies because they do not receive the ideal service according to their expectations. Companies will spend a lot of money to promote the products and services offered to attract the attention of new customers. Additionally, companies have undeveloped branding that causes business losses. Therefore, the importance of implementing the ultimate service is that it will be a selling point among customers (Ramli, Suryanti, & Budiandriani, 2023).

So the quality of service that customers get has more influence on the satisfaction felt by customers, so it is important to achieve good customer loyalty for financial institutions (Khan & Akhter, 2017). Powered by Anouze, Alamro, and Awwad (2019) stating that the quality of service received by customers has the potential to affect the decision-making process. Ahmed, Vveinhardt, Štreimikienė, Ashraf, and Channar (2017) argue that the dimensions that encourage customer satisfaction are empathy, reliability, competence, and service. Jamshidi and Hussin (2016) and Octabriyantiningtyas and Suryani (2019) look at that factors such as product quality, service quality, emotions, and prices support the dimensions of customer satisfaction.

2.3. Banking Image

An image cannot be created like creating a good or service, but an image is formed through a process of maintaining and increasing customer satisfaction (Dam & Dam, 2021). Given that financial institutions operating in the wider community will experience economic and financial turmoil, where the reputation of banking will be taken into account as credible and differentiated among various types of financial institutions (Kocako et al., 2020). Amang, Putra, Modding, and Hasan (2023) argues that in banking institutions, building an image is considered successful if it provides convenience and can attract customer interest in making transactions at financial institutions (Iqbal, Shahid, & Zaidi, 2023).

Audrey and Selamat (2023) using the criteria of the bank's image in his research, namely exclusive image, innovative, and an affordable price image. In his research, it was shown that the bank's image can increase customer loyalty. The dimensions used in this study are physical identity, non-physical identity, quality of results, as well as activities and relationship patterns.

Lesmana, Ujianto, and Halik (2022) and Handoyo, Wicaksono, Hardinto, and Fauzia (2023) stated that the image of Islamic banks partially and simultaneously influences the interest in saving through Islamic banks; the image dimensions are exclusive images, innovative images, and economical price images. Yentisna, Alfian, Syentia, and Perkasa (2024) look at many studies that have stated a relationship between the image of Islamic banks and customer loyalty in Islamic banks, with its dimensions being personality, reputation, values, and company identity.

2.4. Customer Loyalty

Wu, Cheng, and Hussein (2019) define customer loyalty as the desire and tolerance of customers to purchase a product and service of the company or organization. Indrasari, Nadjmie, and Endri (2022) argues customer loyalty is part of an aspect of consumer behavior. Al-Ghifari and Khusnudin (2022) argues that customer loyalty will be shown by more loyalty in buying or consuming products and services offered by the bank periodically or repeatedly. Meanwhile, (Khaeriani & Hasan (2022) said that if a customer benefits from a previous purchase automatically, they will buy again or repeatedly.

Several factors affect customer loyalty, namely customer satisfaction, brand image, product or service quality, trust, customer relations, perceived value, switching costs, and ability (Rulian & Kurniawati, 2023). Manihuruk (2023) state the indicators in customer loyalty are the willingness not to buy other products, resistance to negative influences on the company, and referencing the company's total existence. Meanwhile, the most widely used consumer loyalty indicators are making regular repeat purchases, buying products and services, promoting products and services to others, and not being affected by other offers (Aprilia, 2023; Aprilla, Rahmawati, & Patra, 2024; G & Kusumaningtyas, 2024; Halimah & Yanti, 2020). While Mashuri (2020) dividing loyalty into two dimensions, namely the behavioral dimension and the attitudinal dimension (Dandis & Wright, 2020; Kocako et al., 2020; Pandiangan, Masiyono, & Dwi Atmogo, 2021; Ulfan, Udayana, & Maharani, 2022). So the dimension of loyalty in this study namely the dimension of behavior and the dimension of attitude.

3. METHODOLOGY

Impression management, the level of satisfaction, and the image of banking discussed in this study examine their influence on customer loyalty in BSI Kebon Jeruk. The study examines all customers as respondents who receive services directly from BSI Kebon Jeruk employees and a particular sample as a subject in their daily lives that is analyzed descriptively.

This type of research uses a descriptive quantitative approach that is used to explain phenomena with numbers (Ahmad et al., 2019; Syahrizal & Jailani, 2023) where the results of the research will be processed with analytical tools to obtain results that can provide information and benefits as research outputs and outcomes. The sample of

respondents used the Slovin formula with a purposive sampling technique. The number of respondents is 400 out of a total population of 280,422 customers of BSI Kebon Jeruk.

The model specification of the study has been designed in the chapter of theoretical studies, where it is presented in the form of an outer model, which is arranged into a structural model and equations, and an inner model in the measurement of structural models where it connects between latent variables to find out whether there is an influence between variables that correlates between constructs. The impression management outlined is supported by five dimensions, namely the ingratiation strategy, self-promotion strategy, exemplification strategy, supplication strategy, and intimidation strategy, and from these, five dimensions developed into 13 indicators that are used as research material.

The aspects of satisfaction consist of product quality dimensions, service quality, emotional factors, and prices, which are developed into 16 indicators. Meanwhile, loyalty consists of behavioral and attitude dimensions developed in 4 supporting indicators. The banking image aspect is supported by the dimensions of personality, reputation, value, and corporate identity, which are developed into nine supporting indicators. The approach of the analytical tool in this study uses a multivariate analysis method, namely Partial Least Squares Structural Equation Modeling (PLS-SEM).

4. RESULT

The information obtained in the initial outer model analysis shows the correlation between the latent and indicator variables in the reflective measurement model. The test results at this stage eliminated research indicators with a loading factor value of less than 0.70, so they were considered invalid.

The Convergent Validity at the beginning of the study found that the indicators X2.10 and X2.11 in the emotional factor dimension on the satisfaction variable (X2) were invalid. This result is because the loading factor value on the X2.10 indicator is 0.499 < 0.70, and the indicator on X2.11 is 0.479 < 0.70. So, in shaping customer satisfaction in the dimension of emotional factors, X2.10 and X2.11 cannot be used and excluded from the research model. So, this initial test concludes that the X2.10 and X2.11 indicators are not used in this study for further analysis because they will interfere with the construction of other research indicators.

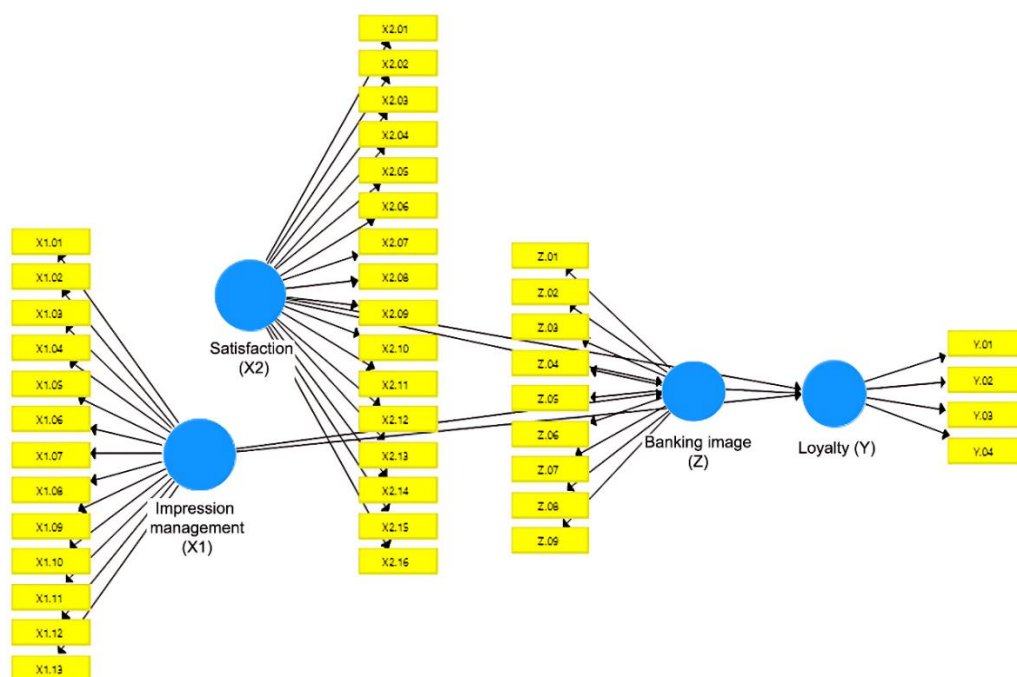Thus, the model used in this study is as follows:

Figure 1. Research framework with PLS- SEM research model.

Figure 1 presents the PLS-SEM submission method used in this research:

a.   The outer model (Measurement model) describes how each indicator relates to its latent variables.

b.   Inner model (Structural model): This analysis is conducted to predict the relationships between latent variables and to determine whether there is an influence among variable correlation constructs.

4.1. Measurement Model Test or Outer Model PLS-SEM

4.1.1. Convergent Validity

Convergent validity relates to the measurement of existing constructs, which should demonstrate a high correlation. Its purpose is to assess the relationship between latent variables and indicator variables within a reflective measurement model. This evaluation, as a component of reliability and validity in a well-constructed model, is reflected in the Average Variance Extracted (AVE). An AVE value should exceed 0.50 to indicate adequate convergent validity.

The Average Variance Extract (AVE) test results showed that the AVE value in this study met > 0.50. The dependent variable, loyalty (Y), has an AVE value of 0.679 > 0.50. The independent variable of this study also showed a good AVE value, where the impression management variable (X1) had an AVE value of 0.611 > 0.50, and the satisfaction variable (X2) had an AVE value of 0.623 > 0.50. Finally, the moderation variable of this study is an image (Z) with an AVE value of 0.633 > 0.50. Thus, the conclusion of the overall indicators used in this study can be valid.

4.1.2. Discriminant Validity

The Fornell-Larcker Criterion was employed to compare the Average Variance Extracted (AVE) of the research construct with the correlations between constructs within the research model. Compared to the value of the correlation between latent variables, the square root of the Average Variance Extracted (AVE) should have a higher value.

Based on the AVE value, it was determined that all variables in this study demonstrated discriminant validity because the square root of the AVE for each variable exceeded the correlation values between the variables. It can be observed that all the indicators used for the variables impression management (X1), satisfaction (X2), loyalty (Y), and image moderation (Z) possess valid values for measurement, as they meet the discrimination criteria outlined in the previous table. The root value of the impression management variable (X1) is 0.782, preponderant than the AVE value of 0.611.

The satisfaction variable (X2) had a root value of AVE (Fornell-Larcker) that was preponderant than the value of AVE, which was 0.789 > 0.623. The loyalty variable (Y) has an AVE root value (Fornell-Larcker) of 0.824, preponderant than 0.679. In addition, the root value of AVE (Fornell-Larcker) of the image variable (Z) is preponderant than the value of AVE, which is 0.796 > 0.633.

4.1.3. Reliability

The parameters used to look at the reliability value of this study are the Cronbach's alpha value approach. Composite reliability is used to measure the actual value of the reliability of a construct and to better estimate the internal consistency in a construct. This test is carried out to obtain more credible information when disclosing information obtained in the field.

The reliability results indicated that the variables used in this study were impression management (X1), satisfaction (X2), loyalty (Y), and image (Z). The Cronbach's alpha value is greater than 0.60, and the composite reliability (Rho_c) value exceeds 0.70. It can be observed that the impression management variable (X1) has a Cronbach's alpha value of 0.947 and a composite reliability (Rho_c) value of 0.953. The satisfaction variable (X2) had a Cronbach alpha value of 0.953 and a composite reliability (Rho_c) value of 0.958.

The loyalty variable (Y) had a Cronbach's alpha value of 0.843 and a composite reliability value (Rho_c) of 0.894. Finally, the image variable (Z) has a Cronbach's alpha value of 0.927 and a composite reliability (Rho_c) value of 0.939. So, the overall value of the variable is above 0.70, which means that the overall variability in this study can be reliable in measuring free constructs.

4.2. PLS-SEM Inner Model Test

Measurements used to evaluate the structure of the model are conducted by examining several criteria, including the significance level of the path coefficients. The parameters used to evaluate the inner model included a determinant test (R^2 test) and the path coefficient or t-value in the Smart-PLS analysis tool.

The structural equation model influences satisfaction (X1), loyalty (X2), and image (X3) on impression management (Y) in this study, as seen from the acquisition of path coefficient values, namely:

Table 1. Research Structural Equation Model

Interaction of variables	Path coefficients
Banking image (Z) → Loyalty (Y)	0.343
Satisfaction (X2) → Banking image (Z)	0.389
Satisfaction (X2) → Loyalty (Y)	0.283
Impression management (X1) → Banking image (Z)	0.456
Impression management (X1) → Loyalty (Y)	0.267
Banking image: 0.456 (Impression management) + 0.389 (Satisfaction).	
Loyalty (Y): 0.267 (Impression management) + 0.283 (Satisfaction) + 0.343 (Banking image)	

The Table 1 presents the structural equations of the research; conclusions can be drawn regarding direct effects or effects on the inner model through the following analysis:

a. The direct influence of impression management (X1) on the bank's image (Z) is 0.456, indicating that if the impression management (X1) of Islamic banks increases by one unit, the bank's image (Z) will improve by 45.6%. This positive relationship suggests that effective impression management significantly enhances the perception of Islamic banks among stakeholders.

b. The direct effect of satisfaction (X2) on the banking image (Z) is 0.389, indicating that if satisfaction (X2) increases by one unit, the banking image (Z) will improve by 38.9%, demonstrating a positive influence.

c. The direct influence of impression management (X1) on loyalty (Y) is 0.267, indicating that if impression management (X1) increases by one unit, customer loyalty (Y) will increase by 26.7%. This demonstrates a positive relationship between the two variables.

d. The direct effect of customer satisfaction (X2) on loyalty (Y) is 0.283, indicating that a one-unit increase in customer satisfaction results in a 28.3% increase in customer loyalty to Islamic banking. This positive influence suggests that enhancing customer satisfaction can significantly improve loyalty levels within this sector.

e. The direct influence of the banking image (Z) on loyalty (Y) is 0.384, indicating that if the banking image (Z) increases by one unit, the loyalty (Y) of Islamic bank customers will increase by 38.4%. This demonstrates a positive relationship between the banking image and customer loyalty.

4.2.1. Coefficient of Determination (R-Square)

The Changes in R-Square value show the influence of the dependent latent variable has a substantive impact. The R-squared value of 0.75 indicates a strong model, a value of 0.50 indicates a moderate model, and a value of 0.25 indicates a weak model.

The following is an analysis of the R-Square tests that have been carried out, namely:

Table 2. R-square test result.

Variables	R-square	R-square adjusted
Banking image (Z)	0.628	0.626
Loyalty (Y)	0.663	0.661

Source: Processed data, 2024 (Smart-PLS).

Table 2 shows the value of the determination coefficient of the influence together or simultaneously the construct of the impression management variable (X1) and satisfaction (X2) on the banking image (Z) is 0.628 with an adjusted R-Square value of 0.626. All exogen constructs, namely impression and satisfaction management, simultaneously affect the banking image (Z) by 0.626 or 62.6% and outside the constructs of other variables by 37.4%. Therefore, the construct values of impression management (X1) and satisfaction (X2) with the banking image (Z) are categorized as strong models.

The value of R-squared that affects the constructs of exogenous variables either jointly or simultaneously, namely impression management (X1), satisfaction (X2), and banking image (Z), to endogenous variables, namely loyalty (Y), is 0.663 with an adjusted R-Square value of 0.661. Therefore, it can be explained that all exogenous constructs and moderation variables simultaneously affect loyalty (Y) by 0.661 or 66.1%, with 33.9% influenced by external variables outside the construct.

Therefore, the value of R-Square adjusted close to 0.75 can be concluded that the influence of all exogenous constructs, namely impression management (X1) and satisfaction (X2), as well as the moderation variable of banking image (Z) on loyalty (Y) is categorized as a strong model.

4.2.2. Goodness of Fit (GoF) Test

The GoF test in this study can be determined by the SRMR value, which measures the fit of the structural model It can be said that a model is considered suitable if the SRMR value is less than 0.10. Conversely, if the SRMR value exceeds 0.15, the model is deemed unsuitable. The test results are:

Table 3. Result of the goodness of fit (GoF) test.

Component values	Saturated model	Estimated model
SRMR	0.033	0.033
d_ULS	0.911	0.911
d_G	0.437	0.437
Chi-square	943.727	943.727
NFI	0.920	0.920

Source: Processed data, 2024 (Smart-PLS).

Table 3 present model has been successfully fitted because the SRMR value is 0.033, which is less than 0.10, and the NFI value is 0.920, exceeding the threshold of 0.9. Therefore, the model used in this study is considered feasible based on these fit indices.

4.3. Hypothesis

Hypothesis testing employs a bootstrapping process because this method generates t-statistics in the Smart-PLS software, which aims to minimize issues caused by abnormal data collected by researchers in the field. The significance level uses a statistical value of 1.96 or an alpha level equal to 5%.

The following are the results of hypothesis testing in this study, namely:

Table 4. Results of the research hypothesis test.

Interaction of variables	Original sample	Sample mean	Standard deviation	T statistics	P values
Banking image (Z) → Loyalty (Y)	0.343	0.341	0.057	6.026	0.000
Satisfaction (X2) → Banking image (Z)	0.389	0.391	0.063	6.144	0.000
Satisfaction (X2) → Loyalty (Y)	0.283	0.283	0.051	5.531	0.000
Impression management (X1) → Banking image (Z)	0.456	0.454	0.065	7.061	0.000
Impression management (X1) → Loyalty (Y)	0.267	0.268	0.054	4.941	0.000

Source: Processed data, 2024 (Smart-PLS).

Table 4 illustrates that the hypothesis can be accepted if the alternative hypothesis (Ha) is supported and the null hypothesis (H0) is rejected when the $t_{statistic}$ exceeds 1.96. Alternatively, Ha can be accepted if the p_{value} is less than 0.05. The study's results demonstrate a relationship between impression management (X1) and satisfaction (X2), with the banking image (Z) influencing loyalty (Y) at BSI Kebon Jeruk. The most significant variable is impression management (X1) affecting the banking image (Z), with a p-value of 0.000 and a t_{table} value of 7.061, which is greater than the t_{count} of 1.96, indicating statistical significance.

The effect of satisfaction (X2) on the banking image (Z) is statistically significant, with a p-value of 0.000 and a t-value of 6.144, which exceeds the critical value of 1.96. In this study, the indirect effect refers to the influence of an exogenous construct or latent variable on an endogenous intermediate variable. The results of the indirect effect are presented in the output of the inner model, illustrating the mediating role of the intermediate variable in the relationship between satisfaction and banking image.

Table 5. Table of specific indirect effects.

Interaction of variables	Original sample	Sample mean	Stand. dev	T statist.	P values
Satisfaction (X2) → Banking image (Z) → Loyalty (Y)	0.133	0.134	0.032	4.154	0.000
Impression management (X1) → Banking image (Z) → Loyalty (Y)	0.157	0.155	0.034	4.649	0.000

Source: Processed data, 2024 (Smart-PLS).

The Table 5 shows the indirect effect or indirect influence in this study on the inner model with the following analysis:

a. Impression Management (X1) has a significant positive effect on Loyalty (Y) through Banking Image (Z) because the $t_{statistics}$ value is 4.649, which exceeds 1.96. Additionally, the p_{value} is 0.000, which is less than 0.05, indicating statistical significance.

b. Satisfaction (X2) has a significant positive effect on Loyalty (Y) through Banking Image (Z) because the $t_{statistics}$ value is 4.154, which exceeds 1.96. Additionally, the p_{value} is 0.000, which is less than 0.05, indicating statistical significance.

5. DISCUSSION

5.1. Impression Management has an effect on Customer Loyalty

Customer loyalty is essential for maintaining the sustainability of banking financial performance. Islamic banking, in particular, seeks to retain customers through various strategies to cultivate loyal clients who regularly transact with Islamic banks. Loyal customers significantly influence the fulfillment of service quality across all banking stakeholders. A decline in customer loyalty often results from poor impression management displayed by banking institutions. Services that meet customer expectations play a crucial role in shaping customers' perceptions

of the products and services they utilize. The quality of service directly impacts the impression management exhibited by banking employees, which in turn affects overall customer satisfaction and loyalty.

Spear (2017) argues that management is carried out to help banks to explore a wider range of market shares in promoting banking products and services widely and generate word-of-mouth promotions (Schmidt, Klussmann, Wöstmann, & Schlenz, 2020) so that it has a cheaper cost in promoting products (Bourdage, Schmidt, Wiltshire, Nguyen, & Lee, 2020). The ultimate service culture in an organization or company will produce engaging customers (Jones & Kramer, 2021). This is because all employees in the company are able to overcome service problems that occur by responding quickly to protect the company's credibility. Customers who are loyal to the bank are influenced by the impression displayed by the bank's employees in providing quality services (Shen et al., 2020) and effective response in handling customer complaints (Jahroni, 2023).

5.2. Satisfaction Affects Customer Loyalty

Assessing customer satisfaction in using products or services from Islamic financial institutions is important because it can provide feedback for them in applying a good strategy to create a mutually beneficial relationship between banks and customers. Satisfied customers will share their positive experiences with others and become a source of word-of-mouth advertising, and customers' satisfaction level affects their loyalty.

Anouze et al. (2019) state that customer service quality has affected the decision-making process, so banking institutions must consider customer satisfaction. When customers face problems, the importance of the availability of Islamic banks to serve those customers (Octabriyantiningtyas & Suryani, 2019). So that the level of satisfaction felt by customers affects customer loyalty.

5.3. Impression Management Affects Banking Image

Customers who make a good impression are more likely to visit and become part of a banking institution due to their positive experience. These customers can also serve as reliable marketers within their surrounding environment, promoting the bank through word-of-mouth and personal recommendations. It will be the opposite if the customer receives a bad impression. The impression management displayed by the bank influences its image. Impression management in social interactions aims to present and display a positive image to the public. An individual is often concerned about the image that is displayed. The image displayed can change from one situation to another, which is affected by the impression obtained.

Impression management also refers to the practice of professional communication and individual-to-individual relationships, where the term is used to describe the process of shaping a company's or an organization's public image. Impression management theory states that each individual or organization must establish and maintain an impression congruent with the role they want to convey to the public. Impression management tactics can provide benefits such as securing resources, obtaining supervisor authorization for proposed changes, or enhancing long-term relationships with employers.

5.4. Satisfaction Affects Banking Image

Islamic banks are striving to develop effective strategies to face competition and retain their customers. They can compete successfully with other financial institutions if they implement strategies that are superior to those of their competitors. The plan that Islamic banks can use to maintain the company's existence is to focus on building a good image of Islamic banks so that they can establish relationships with customers in the long term and achieve the goals of Islamic banks in retaining customers. A good banking image will give confidence to Islamic bank customers that the bank is trustworthy, can understand customer needs, and can treat customers as partners to achieve customer satisfaction.

A good banking image is an essential aspect of a bank's ability to maintain its position because it is associated with core aspects of banking success, such as customer support and satisfaction derived from the services provided by the bank. Given that financial institutions operating within the wider community will experience economic and financial turmoil, the reputation of banking will be considered credible and differentiated among various types of financial institutions (Handoyo et al., 2023; Kocako et al., 2020).

Banking institutions build an image that is considered successful if it provides convenience and can attract customer interest in conducting transactions at financial institutions, including both new and existing customers (Iqbal et al., 2023).

5.5. Banking Image Affects Customer Loyalty

A positive customer assessment of the company's image is a good experience formed through the information process at any time from various reliable information sources. Hence, it is highly beneficial for a company's business continuity. Customers who receive good service will visit and become part of banking institutions due to their positive experience, potentially transforming into reliable promoters within the surrounding community. It will be the opposite if customers get bad bank service. The importance of building a banking image in Islamic banks because the existence of Islamic banks will influence a customer to be loyal and continuously conduct transactions at Islamic banks.

5.6. The Ability of Banking Image to Moderate Management of Impressions and Satisfaction with Customer Loyalty

Impression management has a significant positive influence on the image of banking on customer loyalty of Islamic banks. Therefore, the higher the impression management felt by customers, the higher the banking image will influence customer loyalty. This result means that the banking image variable moderates by strengthening and producing a better relationship between the impression management variable and customer loyalty. This satisfaction can make customers think that Islamic banks are better than other banks, so the image of Islamic banks can increase a person's loyalty and make customers reliable marketers.

Previous research has shown that the perception of banking significantly influences customer satisfaction, which in turn affects customer loyalty. Customer loyalty is vital in Islamic banks because of its significant impact on business continuity. The long-term relationship between the bank and the customer fosters positive behaviors that benefit the bank, beginning with customer satisfaction and loyalty. Suppose the image of Islamic banks formed within the community is positive. In that case, it will undoubtedly help increase sales and market share, making it easier for Islamic banks to build and maintain loyal relationships with customers. This opinion is supported by Krishnamurthy et al. (2020) who states that the company's image positively and significantly affects customer loyalty.

6. CONCLUSION

The concepts of impression management, customer satisfaction, and banking image influence customer loyalty at BSI Kebon Jeruk. The study of impression management in banking assumes that management is motivated by the desire to present a self-serving, biased view of the company's performance. It is usually used synonymously with self-presentation, where companies try to influence the perception of their image. Effective impression management is a fundamental strategy for enhancing BSI's Ultimate Service. The bank believes that the impression management demonstrated by all stakeholders of BSI Kebon Jeruk will foster customer loyalty in the future, as financial institutions are service-oriented organizations that rely heavily on their reputation and customer perceptions. Customer loyalty obtained from the level of customer satisfaction will minimize the number of customer reductions. It can increase the number of customers at BSI Kebon Jeruk because impression management and satisfaction affect customer loyalty obtained through the image of an Islamic bank.

The results of this research for policymakers of Islamic financial institutions, especially BSI Kebon Jeruk, can be

used as input and consideration in providing services to customers because impression management, satisfaction levels, and the image of Islamic banks influence customer loyalty. This study examines the extent of the relationship between impression management and satisfaction on customer loyalty through the image of banking. The research is limited in several areas, including the development of variables, the importance of incorporating Islamic ethical values in providing quality service to customers, and understanding whether Islamic brand personality influences individuals in choosing a financial institution to foster loyalty.

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