

**The Effect of Product Promotion Strategy and Service Quality on
Customer Satisfaction with Social Media as an Intervening
Variable for Bank Syariah Indonesia Customers at UIN K.H.
Abdurrahman Wahid Pekalongan**

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ABSTRACT

This type of research is field research with a quantitative research approach. The population in this study are BSI customers who are domiciled in the former Pekalongan Residency area. While the sampling was carried out according to the Lemeshow formula with a total sample of 200 respondents. Sources of data in this study are primary data and secondary data. Data collection method used is the distribution of questionnaires. And the method of analysis used is through Path Analysis, where the Social Media variable is positioned as an intervening variable. Based on the research results, two path test equations were obtained. The result of testing these two equations is that there is an influence on the two independent variables used, namely the Product Promotion Strategy and Service Quality variables on Customer Satisfaction, either directly or indirectly through the Social Media variable.

Keywords: *Product Promotion Strategy, Service Quality, Customer Satisfaction, Social Media.*

ABSTRAK

Jenis penelitian ini adalah field research dengan pendekatan penelitian kuantitatif. Populasi dalam penelitian ini adalah nasabah BSI yang berdomisili di wilayah Eks Karesidenan Pekalongan. Sedangkan pengambilan sampelnya dilakukan menurut rumus lemeshow dengan jumlah sampel sebanyak 200 responden. Sumber data pada penelitian ini adalah data primer dan data sekunder. Metode pengumpulan data yang dilakukan adalah penyebaran kuesioner. Dan metode analisis yang

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digunakan adalah melalui Uji Jalur (Path Analysis), dimana variabel Media Sosial berkedudukan sebagai variabel intervening. Berdasarkan hasil penelitian, diperoleh dua persamaan uji jalur. Hasil dari pengujian kedua persamaan tersebut yaitu terdapat adanya pengaruh pada kedua variabel bebas yang digunakan, yakni variabel Strategi Promosi Produk dan Kualitas Pelayanan terhadap Kepuasan Nasabah, baik secara langsung ataupun secara tidak langsung melalui variabel Media Sosial.

Kata Kunci: *Strategi Promosi Produk, Kualitas Pelayanan, Kepuasan Nasabah, Media Sosial.*

A. Introduction

The business world is increasingly dynamic, along with the soaring people's desire for a product or service from other people, in order to survive. Companies must provide satisfaction to their customers to ensure business continuity in the face of today's intense competition¹. Due to market openness, more and more goods or services are competing in a market in this globalization era which results in competition between companies to meet needs and provide maximum satisfaction to customers.² Because in addition to the financial component, the purpose of the business is to provide satisfaction to customers. If the company's goals are met, the company will be able to continue to exist and compete in the future³.

Humans have various needs in life, according to their economic needs. To meet these diverse needs, it cannot be produced by these individuals themselves. Or in other words, he has to work together and needs help from others, one of which is an Islamic Financial Institution (hereinafter written LKS). As a result, LKS here has an important role in today's modern economy and to help people meet their basic

¹ Ari Prasetyo, "Pengaruh Kualitas Pelayanan Dan Harga Terhadap Kepuasan Pelanggan," *Management Analysis Journal* 1, no. 4 (2012): 8.

² Tazauna Farisky Basit Pratama, "Analisis Pengaruh Kualitas Pelayanan Dan Nilai Pelanggan Terhadap Kepuasan Anggota Dan Calon Anggota Koperasi Simpan Pinjam Jasa Cabang Purwokerto," *Management Analysis Journal* 1, no. 2 (2012): 8, <https://doi.org/10.15294/maj.v1i2.499>.

³ Wahyuni H., "Strategi Promosi Dalam Meningkatkan Volume Penjualan Pada PT. Hadji Kalla Cabang Gowa" (Universitas Negeri Makassar, 2019).

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needs⁴, including business people who are very dependent on financial services⁵. Changes in a company's competitive patterns require an assessment of the elements that can affect a company's competitive ability.⁶ Unexpected changes in the business climate and a more competitive business environment have resulted in increasingly fierce competition. This is evidenced by the emergence of state-owned and private companies, both large, medium and small, in the midst of Indonesian society.⁷

In the current era, LKS has a significant role in the progress and prosperity of a nation and state, with financial operations affecting almost every aspect of people's lives. Therefore, the function of LKS cannot be separated from the financial operations of the community, both in the present and in the future, both for individuals and businesses. In Indonesia, several LKS grew and developed rapidly following the launch of the banking system in the 1990s. LKS occupies a critical place in the national development process as a Sharia-based Economic Institution. The establishment of the LKS reflects the understanding of the Muslim community towards the principles of muamalah. Bank LKS and Non-Bank LKS are two types of LKS.

Customer satisfaction will be obtained when the services provided by a company, especially LKS, are maximized. So, we can interpret customer satisfaction as the level of one's feelings after comparing the performance or results he feels with his expectations. Customer satisfaction is one of the important factors that can determine the growth and development of a company, especially in the financial sector such as LKS in order to survive and continue to exist in the face of existing competition between LKS, including Bank Syariah Indonesia (hereinafter

⁴ Yummil Hasan and Nikmawati Sukri Ilahi, "Strategi Promosi Produk Koperasi Syariah (KJKS) Baitul Maal Wat Tamwil (BMT) Jati Baru Padang," *Hikmah* 12, no. 2 (2018): 234–53.

⁵ Ifani Nurfitri, "Pengaruh Kepercayaan Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah Serta Dampaknya Terhadap Loyalitas Nasabah (Studi Pada Bank Muamalat Indonesia KCP Kuningan)," *Angewandte Chemie International Edition*, 6(11), 951–952. (Institut Agama Islam Negeri (IAIN) Syekh Nurjati, Cirebon, 2016).

⁶ Fenny Anggraini, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Pada PT. BNI Syariah Cabang Kota Jambi" (Universitas Batanghari, Jambi, 2021).

⁷ Eka Nur Janah, "Analisis Strategi Promosi Dalam Persaingan Usaha Pada Pengrajin Batik Kecamatan Muara Sabak Timur" (Universitas Islam Negeri Sulthan Thaha Saifuddin, Jambi, 2019). *Muamalatuna*, Volume 15 No 01 Publish June 2023

written BSI)⁸. This is done by BSI with the aim of attracting clients and which is also a necessity for a company like BSI to provide the highest level of service quality in order to provide satisfaction to its customers. There are lots of benefits that companies will get if they pay attention to this factor, both for short-term benefits and long-term benefits, including: building and forming a positive corporate image in the general public, building customer loyalty, increasing company profitability, maintaining customer trust, building relationships harmony between companies and customers that is profitable for BSI, and so on⁹. Therefore, the factor of customer satisfaction must be raised in the operational activities of companies such as BSI, so that it can have a positive impact, both for the company itself and its customers. There are several indicators that can affect the level of customer satisfaction including: Quality of services provided (Service Quality), Reputation of a company (Reputation), Location of the company (Location), Expectations of customers or customers (Customer Expectation), Recommendations from other people (Word Of Mouth / WOM), Product Quality and Loyalty¹⁰.

BSI is a banking system that follows sharia principles in its daily operations. According to Article 1 paragraph (1) of Law no. 21 of 2008, states that Islamic Banking covers all aspects of Islamic Banks and Islamic Business Units (UUS), including institutions, business operations, methods and processes of implementing activities. Sharia Bank according to paragraph (7) of Law no. 21 of 2008 concerning Islamic Banking is a bank that carry out business activities related to the application of Sharia principles and in which Islamic banking can be divided into two types, namely: Islamic Commercial Banks (BUS) and Islamic People's Financing Banks (BPRS). One of the benefits of the role of Islamic banking is to provide a sense of security to consumers by avoiding the use of large interest income. Because of this

⁸ Rina Kurniawati Rizqi, "Analisis Pengawasan Peran Dewan Pengawas Syariah Pada Lembaga Keuangan Syariah (Study Kasus: Kospin Jasa Syariah Cabang Pekalongan)" (Institut Agama Islam Negeri Pekalongan, 2017).

⁹ Abdul Gofur, "Pengaruh Kualitas Pelayanan Dan Harga Terhadap Kepuasan Pelanggan," *Jurnal Riset Manajemen Dan Bisnis (JRMB) Fakultas Ekonomi UNIAT* 4, no. 1 (2019): 37–44.

¹⁰ William and Tiurniari Purba, "The Effect of Service and Quality Facilities of Customer Satisfaction on Mazada Workshop in Batam City," *Jurnal EMBA* 8, no. 1 (2020): 1987–96.
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difference, Islamic banking does not have usury, making it more attractive to the general public or consumers than competing goods.

This was also strengthened on 1 February 2021, when the Sharia National Bank of Indonesia (BNI), the Sharia People's Bank of Indonesia (BRI) and the Sharia Mandiri Bank, were merged to become the Indonesian Sharia Bank (BSI). This is done one of them in order to encourage the performance of National-scale Islamic Banking and in the future so that Indonesia can later become the center of the world's Islamic economy and finance¹¹. With this very strategic role, LKS, whether in the form of non-banks or banks, including BSI, must have a strategy in marketing their products so that they are not eroded by the changing times and so that they are not inferior to other competitors. One way to do this is to achieve a high level of customer satisfaction in order to create customer loyalty and increase company profitability.

Companies must have the right strategy, in order to escape the competition. BSI is able to advertise in online media as part of its marketing strategy and has now developed into a modern corporate phenomenon, coupled with the rapid expansion of e-commerce in the digital economy. Social media can be used by companies as a tool to market their products and services because of the strong penetration of social media¹². The advantages obtained by BSI by using social media to market its products include making it easier for customers to find out about BSI products, making it easier for customers to make transactions, providing customer satisfaction, increasing customer loyalty and so on. It is not imaginary that if BSI uses social media to promote its products, it will be easier for the company (BSI) to fulfill its targets, including in terms of profits, marketing and the existence of BSI¹³.

In line with this, Karnawi Kamar (2013) conducted a study on promotion

¹¹ Arief Firdy Firmansyah, "Pengaruh Pengetahuan Dan Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah Perbankan Syariah," *Jurnal Ekonomi Islam* 2, no. 3 (2019): 16–22, <http://jurnalmahasiswa.unesa.ac.id/index.php/jei/>.

¹² Christiany Juditha, "Understanding Social Media Network Structure as a Strategic Way of Advertising in Digital Economy Era," *Journal Pekommas* 2, no. 1 (2017): 99, <https://doi.org/10.30818/jpkm.2017.2020110>.

¹³ Juditha.

strategies and service quality, the results of which simultaneously affect consumer satisfaction. A good promotion strategy greatly influences customer satisfaction, meaning that with increasing promotion strategies it will increase customer satisfaction. Improving service quality also affects customer satisfaction, meaning that the more service quality increases, the customer satisfaction will increase. Yuda Permana and Tuti Kurnia (2015) also conducted research on the effect of BRI Syariah Twitter media activities on BRI Syariah customer satisfaction, in which one of the results stated that every attention given by BRI Syariah took advantage of Social Media in providing Quotes or Quizzes or Information about services which are even given promotions by the @BRISyariah account via tweets to their customers have a big contribution in increasing their customer satisfaction¹⁴. In addition, similar results were also obtained through the research of Indriyani and Rizal Fahlevi (2020) regarding the marketing effectiveness of Islamic Banks using Social Media Instagram in Indonesia which stated that Instagram was effectively used as a marketing medium for Islamic Banks, especially BNI Syariah, which was effectively used as a promotional and marketing media. communication between BNI Syariah and its customers¹⁵.

Based on this background, the authors are interested in raising this topic as the title of this research: "The Influence of Product Promotion Strategy and Service Quality on Customer Satisfaction with Social Media as an Intervening Variable on Indonesian Sharia Bank Customers at UIN KH. Abdurrahman Wahid Pekalongan".

B. Literature Review

1. Theory of Reasoned Action (TRA)

This study uses the Theory of Reasoned Action (TRA) or Theory of Reasoned Action from Ajzen and Fishbein in 1967, in an effort to offer

¹⁴ Yuda Permana and Tuti Kurnia, "The Influence of BRI Syariah Twitter Activity Againsts Customer's Satisfaction," *Jurnal Nisbah* 1, no. 1 (2015): 38–54.

¹⁵ Indriyani and Rizal Fahlevi, "Efektifitas Pemasaran Bank Syariah Menggunakan Media Sosial Instagram Di Indonesia," *Jurnal: Lembaga Penelitian Dan Pengabdian Masyarakat* 17, no. 1 (2020): 1–15.

consistency regarding the relationship between behavior and attitudes. The extent to which a person has a favorable or negative opinion about the behavior in question is determined by Ajzen's theory of attitudes about behavior. The relationship between attitude toward behavior and evaluation explains individual beliefs in behavior which illustrates the subjective probability that an activity will create a certain effect¹⁶.

According to Ajzen, there are two main variables that can affect a person's desire to do something or take certain actions, namely: attitudes (Attitude Against Conduct) and social influences or subjective norms (Subjective Norms). He claims that behavioral beliefs give rise to attitudes, whereas normative beliefs give rise to subjective standards. In this theory it also connects Belief, Attitude, Intention and Behavior¹⁷.

From the explanation above, one's satisfaction can be measured using the Theory of Reasoned Action put forward by Ajzen and Fishbein's, which theory is based on various criteria, including the attitude given by BSI officers, especially in terms of service quality. Customer satisfaction is achieved when BSI's attitudes and services meet or exceed customer expectations. In addition, the social influence provided by BSI to the general public such as promotions offered through social media can also influence the way people think about their actions and the consequences of their actions when deciding whether to use BSI goods or not.

2. Customer Satisfaction

Satisfaction and service quality are interrelated and impactful aspects. Customers are more likely to form a strong relationship with a company if the quality is high. It is this long-term relationship bond that helps businesses to

¹⁶ Mahyarni Mahyarni, "THEORY OF REASONED ACTION DAN THEORY OF PLANNED BEHAVIOR (Sebuah Kajian Historis Tentang Perilaku)," *Jurnal EL-RIYASAH* 4, no. 1 (2013): 13, <https://doi.org/10.24014/jel.v4i1.17>.

¹⁷ Indra Listyarti, "Pengambilan Keputusan Investasi Investor Di Pasar Modal Indonesia Ditinjau Dari Teori Reasoned Action," *Journal of Business & Banking* 7, no. 2 (2019): 237–50, <https://doi.org/10.14414/jbb.v7i2.1461>.

fully understand customer expectations and desires¹⁸. Customers will be happy and remain loyal to the company if service quality improves, which can be proven by reliable service, responsive service, service promises, and greater attention. According to Al Arif (2010) in Asytuti et al., 2013 it is stated that customers are individuals or institutions that have accounts at banks, both savings and loan accounts, so customers are those who are used to working with banks or who are customers of a bank. .

A customer who has a fairly high level of loyalty can be formed directly or indirectly through the development of satisfaction according to consumer desires¹⁹. There are seven markers of customer satisfaction according to Setyo (2017) in William & Purba, 2020, namely:

1) Meet and Exceed Customer Expectations

Consumers are satisfied when products or services meet their wants and requirements.

2) Attitude towards the product and willingness to use the product

Direct experience of the product offered, verbal information obtained from other people, or exposure to advertisements in the media, the internet and various direct marketing methods can form attitudes related to buying behavior.

3) Recommend to others

Customers will always tell others about the pleasant results of their contact with the high quality goods offered by the company.

4) Service Quality

To balance consumer expectations, service quality can be achieved through fulfilling consumer requests and delivery timeliness.

5) Loyalty

¹⁸ Rizqi, "Analisis Pengawasan Peran Dewan Pengawas Syariah Pada Lembaga Keuangan Syariah (Study Kasus: Kospin Jasa Syariah Cabang Pekalongan)."

¹⁹ Imelda Megawati, "Pengaruh Faktor-Faktor Kualitas Pelayanan Terhadap Loyalitas Pelanggan Di Green Café & Resto Bandung," *Jurnal Ekonomi, Bisnis & Entrepreneurship* 11, no. 1 (2017): 13–26.

Consumers have various reasons to be able to develop loyalty to products or services that provide benefits for the company if the products offered meet their expectations.

6) Good Reputation

For a company where the main product produced is a service, this reputation and good name will determine the assumptions circulating both among the public and investors about reputation in the form of brand image, company image, brand reputation. brand reputation), the best name (the best name), excellent service (service excelent) and everything related to customer satisfaction gets priority.

7) Location

Location is the place where the company buys and sells the goods or services it offers to consumers.

3. Promotion Product

Promotion is one approach to introducing or reminding customers about the products that are available and offered, to arouse consumer interest and desire to buy the products introduced. This activity is a method of distributing information, the amount of which is determined by the amount of funds for promotion provided by the company. Kinnear and Kenneth (1990) in Le et al., 2015 also conveyed this promotion which functions as a marketing communication process in which customers and sellers share information. As part of the marketing mix, companies take advantage of these promotions to interact with their customers²⁰.

Promotion can be said to be effective if the product differentiation offered, market segmentation, buying and selling, and branding are carried out properly and on target. Therefore, developing an effective promotion requires strategic

²⁰ Herlin Le, Sem G. Oroh, and Silcyljeova Moniharapon, "Penerapan Strategi Promosi Pada Pemasaran Produk Federal Parts CV. Kanaka Jaya Manado," *Jurnal EMBA* 3, no. 2 (2015): 650–59.

decision making. According to Basu Swastha Darmesta (2002) in Janah, 2019, the following are some indicators of product promotion:

1) Advertising

Advertising is a non-personal, total-cost communication made by a business, non-profit organization, and people through various media. Advertising must be persuasive and dramatic (expressive).

2) Sales Promotion

Sales promotion is a commercial activity that involves selling advertised goods in such a way that customers can easily notice them in certain cases, locations and settings where the product will have a positive impact by attracting consumers' attention. Because it can generate audience response to the company, sales promotion is very responsive. Promotions that incorporate the concept of how customers and sellers can benefit from sales promotions have a tendency to cycle in popularity.

3) Publication

Publication is a tactic carried out by business people to influence customers directly so that they know and like products through the media. By producing important commercial news in the mass media, companies and their products can get attractive offers on social media, television, radio or even to shows or exhibitions. Publications develop favorable attitudes and opinions towards the company and its products.

4) Personal Selling (Personal Selling)

Personal selling is face to face or direct meeting between people with the aim of establishing, enhancing, controlling, or maintaining mutually beneficial trading relationships with third parties. Personalization makes promotions more sensitive to audience behavior. Personal selling has the ability to build relationships between businesses and their customers. In practice, personal selling is more flexible than other promotional methods because salespeople quickly learn the customer's goals, reasons, and

behavior allowing them to make instant modifications. On the other hand, personal selling has high costs if it is widely used and it is difficult to find really qualified sellers.

4. Service Quality

As a religion that is rahmatal lil'alamini (giving goodness to all nature), Islam controls all human activities, including one in muamalah matters, such as transactions between banks and customers, directors, management and staff, so they must provide excellent customer service. to help customers meet their needs. This is also explained in a hadith: "The best human being is one that is beneficial to others" (HR. Thabrani Daruquthni). And when BSI provides services to its customers, it must use a method that does not harm consumers or harm the BSI company itself.

And a service can be said to be of high quality, if the management of the company concerned can understand the factors that can affect service quality. According to James A. Fitzsimmons and Mona J. Fitzsimmons (2001) stated that there are several factors that affect the level of service quality, including:

1) Tangible

Tangible includes the physical appearance of various facilities, equipment, workers and communication tools used by a company.

2) Reliability or Consistent

Reliability is a term used to describe the capacity to rely on something. Reliability can also be defined as the capacity to consistently and reliably fulfill promises (accurately).

3) Certainty (Assurance)

Assurance includes the various knowledge and friendliness of employees, as well as their capacity to produce confidence, courtesy and trust that are all held by all elements in a company and are free from danger, risk or uncertainty.

4) Quick Reaction or Responsiveness

Responsiveness, namely the readiness of various layers within a company to help clients and service providers quickly and precisely.

5) Empathy

Empathy includes all understanding in giving individual attention to a client and the ease of doing good communication and can be easily understood by customers.²¹

5. Social Media

According to Kotler and Keller (2016) states that what is meant by social media is one of the tools or methods used by a person or company to send information to other individuals and companies in the form of text, photos, audio, and videos, or vice versa. A large number of social media platforms have grown in recent years, each of which has its own set of characteristics and can be used in promotion. Promotion can be done using social media platforms that transcend space and time. Thus, the use of social media as a product promotion tool is becoming more common²².

According to Chris Heuer as the founder of the Social Media Club which is published in a book by Engage (2010), states that there are 4 indicators in Social Media, namely:

1) Context (Context)

Context is how to frame a message (information) by paying attention to the use of language and the content of the message to be conveyed (How we frame our stories).

2) Communication

Communication is how to share messages (information) such as hearing, responding and growing in various ways so that users feel comfortable and

²¹ Ndaru Prasastono and Sri Yulianto Fajar Pradapa, "Kualitas Produk Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Kentucky Fried Chicken Semarang Candi," *Jurnal Dinamika Kepariwisata* 11, no. 2 (2012): 13–23.

²² Cahyaning Raheni, "The Effect Of Social Media On Consumer Buying Interest Study Case Study," *Jurnal Sinar Manajemen* 5, no. 2 (2018): 82–85.

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messages are conveyed properly (The practice of sharing our sharing stories as well as listening, responding, and growing).

3) Collaboration

Collaboration is how both parties work together to make things better. By collaborating between an account or company and its users on social media to make good things more effective and more efficient (Working together to make things better and more efficient and effective).

4) Connection

Connection is how to maintain the relationship that has been built. This can be done by doing something that is sustainable so that users feel closer to the company using social media (The relationships we forge and maintain)²³.

C. Method

1. Types of research

The type of research used in this research is field research, in which researchers make direct or indirect contact with respondents. To collect data and information for this study, a questionnaire was used as a tool.

2. Research Approach

The research approach used in this research is quantitative research. This method focuses on examining numerical data or numbers, which are then processed using a statistical approach. This approach emphasizes and focuses on symptoms that have certain characters in this study or are commonly called variables²⁴. This research uses quantitative methods because in terms of collecting data and information in this study it will produce findings using

²³ Syafira Putri Kinanti and Berlian Primadani Satria Putri, "Pengaruh Media Sosial Instagram @Zapcoid Terhadap Brand Equity Zap Clinic," *Jurnal Komunikasi* 9, no. 1 (2017): 53–64, <https://media.neliti.com/media/publications/137697-ID-pengaruh-media-sosial-instagram-zapcoid.pdf>.

²⁴ Muh Ali Maskuri, "Pengaruh Kualitas Pelayanan Dan Promosi Terhadap Kepuasan Nasabah Bank," *Jurnal Pengembangan Wiraswasta* 20, no. 03 (2018): 183–92.
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statistical procedures or other quantitative methods and to obtain significant differences between groups or significant relationships between the desired variables.

3. Research Settings

In this research, the author will conduct research in the ex-Residency area of Pekalongan as the object of his research which includes 5 regions, namely: Batang Regency, Pekalongan Regency and City, Pemasang Regency, Brebes Regency, and Tegal Regency and City. This was chosen because the object that the author set was the BSI customer at UIN KH. Abdurrahman Wahid, Pekalongan. In this study, regarding the time of the research, the researcher estimates that the research will be carried out in August - December 2022.

4. Population, Sample and Sampling Technique

The research subject or population is a group or group of all measurements, objects or individuals that we will examine. The population can also be said to be a group of subjects who have similarities in one or several things that form the main problem in a study²⁵. Based on the number, the population is divided into two, including:

- 1) Finite Population, is a population that has finite objects and can be known in number.
- 2) Infinite population, is a population where the objects are infinite or countless.

In this quantitative study, the authors used an infinite population. This is because the research object includes all BSI customers who are domiciled in the former Pekalongan Residency area. So the writer uses infinite population to be the right choice.

The sample represents a small part of the number or characteristics of the total population. If the population to be studied is very large and the researcher

²⁵ Zainatun Mastura, "Pengaruh Kualitas Pelayanan Dan Kepercayaan Nasabah Terhadap Keputusan Nasabah (Studi Pada PT. Bank Aceh Syariah KPO Banda Aceh)" (Universitas Islam Negeri Ar-Raniry, Banda Aceh, 2018).

cannot investigate the entire population, then the researcher can apply a sample from that population. Therefore, a sample to be studied must accurately reflect the entire population. Hair, et al (1995) suggest that the minimum sample size in a study is 5 observations for each estimated parameter and the maximum sample size is 10 observations for each estimated parameter. All depends on the estimated parameters or the number of indicators that will be used in our research. So, the guideline is 5 – 10 times the number of parameters estimated²⁶.

The number of indicators used in this study were 20 indicators divided into 4 indicators for the Product Promotion Strategy variable, 5 indicators for the Service Quality variable, 7 indicators for the Customer Satisfaction variable and 4 indicators for the Social Media variable. And in this study applying a maximum sample size of 10 observations for each estimated parameter. So, it can be concluded that the number of samples used in this study is 20 indicators x 10 observations for each estimated parameter (20 x 10) or as many as 200 respondents. The respondents were BSI customers who were at UIN KH. Abdurrahman Wahid, Pekalongan.

The sampling technique is a way of taking part of the population in such a way and can generalize or represent the entire population in a study. In this research, the approach to the sampling technique used is non-probability sampling using a purposive sampling technique.

The sampling technique using a non-probability sampling system is a sampling technique, in which all the data that make up the population in the study in question has the possibility of being selected as a research sample that is not the same. While the purposive sampling technique is a way of determining samples in a study that fall into the category of non-probability sampling techniques, which in the process require certain criteria so that the samples taken in a research study are in accordance with the desired research objectives. As for some of the criteria that the authors make in the object or sample in this study

²⁶ J. F. Hair et al., *Multivariate Data Analysis*, Fourth Ed. (New Jersey: Prentice Hall, 1995).
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include:

- 1) Respondents have a clear gender (male or female).
- 2) Respondents entered into the productive age between 18-64 years.
- 3) Respondents' status as students or private employees or civil servants or traders or entrepreneurs who are still within the scope of UIN KH. Abdurrahman Wahid, Pekalongan.
- 4) Respondents have a history of at least elementary school education or equivalent.
- 5) Respondents have income per month.
- 6) Respondents live in the former Pekalongan Residency area, which includes: Batang Regency, Pekalongan City, Pekalongan Regency, Pemalang Regency, Brebes Regency, Tegal Regency and Tegal City.
- 7) Respondents use BSI Bank Type.
- 8) Respondents understand the basic differences between Conventional Banks and Islamic Banks.
- 9) The respondent's status is a BSI customer.
- 10) Been a BSI customer for a long time.
- 11) Respondents use BSI Mobile Banking Services.

5. Research Variable

Variables in a study are all things in various forms that have been determined by a researcher which contains various information about the research, to be studied and then a conclusion can be drawn by the researcher. There are 3 variables used in this study:

1) Independent Variable

An independent variable is a variable whose position influences the value of other variables, giving both positive and negative influences. As for those included in the independent variables in this study were the Product Promotion Strategy (X1) and Service Quality (X2) variables.

2) Dependent Variable

The dependent variable is a variable that is affected by the presence of independent variables in a study. There is only one dependent variable in this study, namely the variable Customer Satisfaction (Y).

3) Intervening Variables

Intervening variables are variables that theoretically influence the relationship between the independent variable and the dependent variable, but cannot be observed and cannot be measured. Which in this study was carried out using the Social Media variable (Z) as the intervening variable.

6. Research Data Sources

Sources of data in a research are various sources from which various data and information needed in a research are obtained. In a quantitative study conducted by researchers, the data sources obtained are based on primary data sources and secondary data sources.

1) Primary Data

Primary data is a source of data obtained from initial sources (both individuals and groups) directly and without intermediaries, such as the results of interviews or the results of filling out questionnaires conducted by researchers. There is also primary data in this study which was obtained by submitting several questionnaires to respondents regarding the variables used in this study.

2) Secondary Data

Secondary data is a source of data obtained indirectly or through an intermediary. Secondary data in this study came from several library research, either in the form of books, research journals, articles, papers and other sources that are in line with this research.

7. Research Data Collection Techniques

Data collection techniques are methods applied by researchers in collecting and gathering information from respondents that are used for research purposes. The data collection method used in this research is to apply and distribute

questionnaires or questionnaires to the respondents. The data collection method using a questionnaire is a way of collecting data that is equipped with a series of written or unwritten questions to the target respondent. The questionnaire method used by the researcher consisted of closed questions, namely questions that did not give freedom to the respondents, because the answers to the questionnaire had been provided by the researcher. Respondents just have to choose answers from several answers to the questions that have been provided. Guidelines for compiling a questionnaire by this researcher adjusted to the number of variables used in this study, namely:

- 1) Product Promotion Strategy
- 2) Service Quality
- 3) Social Media
- 4) Customer Satisfaction

Measurement using a Likert Scale is applied in this research. The Likert scale is a scale that can be applied to measure a person's behavior, opinions and perceptions of a particular object or phenomenon.

8. Research Data Analysis Methods

According to Yulianti (2019) it is stated that the data analysis method is a method in research conducted in investigating and analyzing data to develop clear findings about the topics studied and discussed. The data analysis process in this study uses the help of the SPSS (Statistical Product and Service Solution) analysis tool²⁷. In this study, the data or information obtained will be analyzed through several stages of testing, starting from the Data Quality Test (Validity Test, Reliability Test), Classical Assumption Test (Normality Test, Multicollinearity Test, Heteroscedasticity Test), Path Analysis, Hypothesis Test, and Determination Coefficient Test.

²⁷ Fitria Vega Sylvania Mujiono, "Analisis Pengaruh Label Halal, Pendapatan Dan Harga Produk Terhadap Preferensi Konsumen Dalam Keputusan Pembelian Produk Makanan Impor" (Universitas Brawijaya, Malang, 2018).

D. Discussion

1. Validity Test

Testing the Validity Instrument in this study used the help of IBM SPSS Statistics 22 Software with the criterion that if a data is said to be valid if the value of R Count > R Table, with a significance level of 5% and at the DF level or Degree Of Freedom, namely $n-2$.

The df value in this study is $200 - 2 = 198$. So the R table value is 0.1381. If the value of R Count > R Table, then the statements in this research questionnaire can be said to be valid. The following is the result of testing the validity of the Product Promotion Strategy (X1), Service Quality (X2), Social Media (Z) and Customer Satisfaction (Y) variables on 200 respondents:

Validity Test Results			
Variable: Product Promotion Strategy (X1)			
Indicator	R Table	R Count	Information
X1.1	0,1381	0,766	Valid
X1.2	0,1381	0,781	Valid
X1.3	0,1381	0,840	Valid
X1.4	0,1381	0,818	Valid

Source: Primary data processed, 2022

From the results of the table above, it can be concluded that the value of R Count > R Table. So it can be said that all indicators in the Product Promotion Strategy variable (X1) are declared valid.

Validity Test Results			
Variable: Service Quality (X2)			
Indicator	R Table	R Count	Information
X2.1	0,1381	0,706	Valid
X2.2	0,1381	0,805	Valid
X2.3	0,1381	0,852	Valid
X2.4	0,1381	0,790	Valid
X2.5	0,1381	0,789	Valid

Source: Primary data processed, 2022

From the results of the table above, it can be concluded that the value of R

Count > R Table. So it can be said that all indicators on the variable Service Quality (X2) are declared valid.

Validity Test Results			
Variable: Social Media (Z)			
Indicator	R Table	R Count	Information
Z.1	0,1381	0,819	Valid
Z.2	0,1381	0,831	Valid
Z.3	0,1381	0,784	Valid
Z.4	0,1381	0,821	Valid

Source: Primary data processed, 2022

From the results of the table above, it can be concluded that the value of R Count > R Table. So it can be said that all indicators on the Social Media variable (Z) are declared valid.

Validity Test Results			
Variable: Customer Satisfaction (Y)			
Indicator	R Table	R Count	Information
Y.1	0,1381	0,771	Valid
Y.2	0,1381	0,801	Valid
Y.3	0,1381	0,691	Valid
Y.4	0,1381	0,673	Valid
Y.5	0,1381	0,688	Valid
Y.6	0,1381	0,807	Valid
Y.7	0,1381	0,779	Valid

Source: Primary data processed, 2022

From the results of the table above, it can be concluded that the value of R Count > R Table. So it can be said that all indicators on the variable Customer Satisfaction (Y) are declared valid.

2. Reliability Test

The Cronbach Alpha technique is a technique used to test the reliability level of a data. This test is reliable if the Cronbach Alpha value is > 0.60. Because if the results of the reliability test exceed the minimum limit that has been determined, it can be said that the research conducted using these statistical

tools is said to be reliable. The following are the results of the Reliability Test using the IBM SPSS Statistics 22 Software tool:

Reliability Test Results		
Variabel	Cronbach Alpha	Information
X1 (Product Promotion Strategy)	0,814	Reliable
X2 (Service Quality)	0,848	Reliable
Z (Social Media)	0,830	Reliable
Y (Customer Satisfaction)	0,862	Reliable

Source: Primary data processed, 2022

From the results of the table above, it can be concluded that the Cronbach Alpha value for each variable is > 0.60 . So it can be said that all variables in this study are declared reliable.

3. Normality Test

The purpose of carrying out this Normality Test is to see whether each variable used in this study is normally distributed or not. The normality test uses a test called the Kolmogorov-Smirnov Test. Where if a data is normally distributed, then the significance level value is > 0.05 . Following are the results of the normality test in this panel:

Normality Test Results via Kolmogorov-Smirnov with Customer Satisfaction as an Endogenous Variable

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		200
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,41550567
	Most Extreme Differences	
	Absolute	,075
	Positive	,047
	Negative	-,075

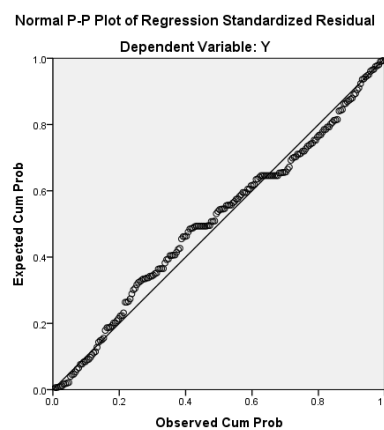
Test Statistic	,075
Asymp. Sig. (2-tailed)	.085^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Primary data processed, 2022

In the table above, it is known that the results on the Normality Test are 0.085 on the Asymp.Sig.(2-tailed). In the Kolmogorov-Smirnov test, the results are obtained or it is known that the results of the data that have been processed are normally distributed, because $0.085 > 0.05$. Then to ensure that the data is really normally distributed or not, this study also used the Probability Plot Test and the results were obtained as follows:

Normality Test Results through Probability Plots with Customer Satisfaction as an Endogenous Variable



Source: Primary data processed, 2022

In the image above, it is produced that the dots are adjacent, intersect and very close to a diagonal line contained in the image. So, it can be interpreted that the regression model is normally distributed.

Normality Test Results via Kolmogorov-Smirnov with Social Media as an Endogenous Variable

One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	200

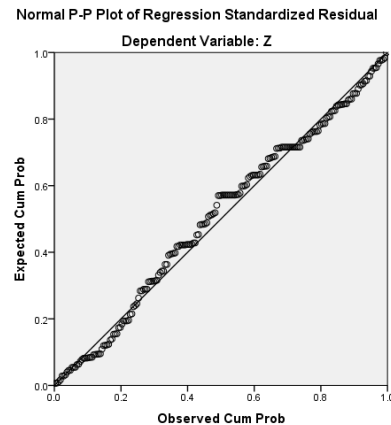
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,66111095
Most Extreme Differences	Absolute	,081
	Positive	,046
	Negative	-,081
Test Statistic		,081
Asymp. Sig. (2-tailed)		.292^c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Primary data processed, 2022

In the table above, it is known that the results of the normality test are 0.292 on the Asymp.Sig.(2-tailed). In the Kolmogorov-Smirnov test results were obtained or it was known that the results of the data that had been processed were normally distributed, because the significance value was > 0.05 or $0.292 > 0.05$. Then to ensure that the data is really normal or not, the normality test can be added or strengthened using a probability plot test. The results of the probability plot test are as follows:

Normality Test Results through Probability Plots with Social Media as Endogenous Variables



Source: Primary data processed, 2022

In the image above, an image is generated with adjacent points, tangent and very close to a diagonal line contained in the image. So, it can be interpreted that the regression model is normally distributed.

4. Multicollinearity Test

Multicollinearity test is performed to determine whether or not there is a correlation between the independent variables in a regression model. In the Multicollinearity Test it can be seen by looking for the VIF value and the Tolerance value. The VIF value is said to be free from Multicollinearity symptoms if the value is less than 10. Meanwhile, the Tolerance value can be said to be free from Multicollinearity symptoms if the value is more than 0.1. Following are the results of the multicollinearity test in SPSS 22 Software:

Multicollinearity Test Results with Customer Satisfaction as an Endogenous Variable

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.617	1.160		2.256	.025		
X1	.307	.084	.191	3.657	.000	.516	1.938
X2	.612	.073	.453	8.368	.000	.483	2.071
Z	.526	.097	.315	5.434	.000	.422	2.371

a. Dependent Variable: Y

Source: Primary data processed, 2022

Multicollinearity Test Results with Social Media

as an Endogenous Variable

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2,297	,838		2,743	,007		
X1	,375	,056	,391	6,735	,000	,635	1,575
X2	,370	,047	,457	7,874	,000	,635	1,575

a. Dependent Variable: Z

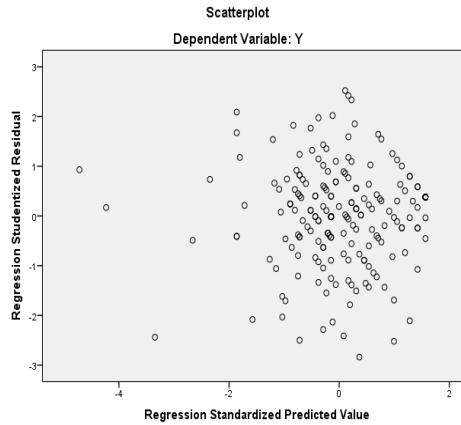
Source: Primary data processed, 2022

It is known in the table above, it can be seen that the VIF value is below 10 and the Tolerance value is > 0.1. So it can be said that the two regression models do not have symptoms of multicollinearity in the tables between variables.

5. Heteroscedasticity Test

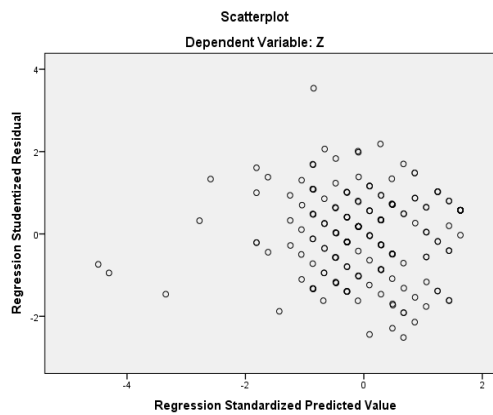
The Heteroscedasticity Test was carried out to find out whether a Regression Test that was carried out could be seen through the Scatterplot Pattern. This pattern can be observed, that is, if there is a symptom of Heteroscedasticity, the Scatterplot pattern produces a pattern with clear dots. Whereas if there is no Heteroscedasticity symptom, then the pattern generated by the Scatterplot forms an unclear pattern, namely the dots that spread up and down the zeros on the Y-axis or spread to the right and left. The following is a picture of the Scatterplot Test in this study:

Heteroscedasticity Test Results through Scatterplot with Customer Satisfaction as an Endogenous Variable



Source: Primary data processed, 2022

Results of Heteroscedasticity Test through Scatterplot with Social Media as Endogenous Variable



Source: Primary data processed, 2022

Based on the image above that has been processed, the result is that the patterns on the Scatterplot produce points that spread up and down between the Diagonal Zero and Vertical Zero. From these results, it can be concluded that in this study there were no symptoms of heteroscedasticity.

Glejser Test Results with Customer Satisfaction as an Endogenous Variable

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3,297	,799		4,126	,000		
X1	-,066	,058	-,112	-1,139	,256	,516	1,938
X2	-,033	,050	-,067	-,656	,513	,483	2,071
Z	,016	,067	,026	,240	,811	,422	2,371

a. Dependent Variable: Abs_RES_1

Source: Primary data processed, 2022

Other results also show that there are no symptoms of heteroscedasticity, namely the Glejser test in the table above. From the table above, it can be seen that the results show that the exogenous variables have a significance level above 5%, which means that in the regression model in this study there were also no signs of heteroscedasticity.

Glejser Test Results with Social Media as an Endogenous Variable

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,508	,496		3,042	,003		
X1	-,055	,033	-,149	-1,676	,095	,635	1,575
X2	,033	,028	,104	1,176	,241	,635	1,575

a. Dependent Variable: Abs_RES_2

Source: Primary data processed, 2022

Another result which also shows that there are no symptoms of heteroscedasticity is the Glejser test in table 2.15. From the table above, it can be seen that the results show that the exogenous variables have a significance level above 5%, which means that in the regression model in this study there were also no signs of heteroscedasticity.

6. Path Analysis Test Results

Path analysis is used to test whether a model in regression has an influence or not from the intervening variable. Which is a fusion or expansion of a

multiple regression²⁸. According to Ridwan (2013), the purpose of doing this path analysis is to see a pattern or relationship between the independent variables and the dependent variable whether there is a direct or indirect influence. Path Analysis Test can be described as follows:

1) Analysis of the effect of Product Promotion Strategy (X1), Service Quality (X2) and Social Media (X3) on Customer Satisfaction (Y)

The results of the Regression Analysis of the Effects of X1, X2 and X3 on Y can be seen in the following table:

Regression Analysis Results of the Effect of Product Promotion Strategy, Service Quality and Social Media on Customer Satisfaction

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2,617	1,160		2,256	,025		
Strategi Promosi Produk	,307	,084	,191	3,657	,000	,516	1,938
Kualitas Pelayanan	,612	,073	,453	8,368	,000	,483	2,071
Media Sosial	,526	,097	,315	5,434	,000	,422	2,371

a. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

Based on the table above, it can be seen that the regression equation is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e_1$$

$$Y = 2,617 + 0,307X_1 + 0,612X_2 + 0,526X_3 + 0,277.....(I)$$

The equation shows that:

- a) The result in the constant equation I is positive, with a result of 2.617 which is indicated by the value of the variable Y or customer satisfaction before being influenced by the variables X1, X2 and X3.
- b) The results of the regression equation produce (β_1) variable X1 (Product

²⁸ I. Ghozali, *Aplikasi Analisis Multivariate Dengan Program SPSS Edisi 7* (Semarang: Badan Penerbit Universitas Diponegoro, 2013).

Promotion Strategy) with a result of 0.307 which is indicated by a positive result. This means that every time there is an increase of 1 point in a variable X1, this will also increase a customer satisfaction of 0.307 or around 30.7% influenced by other variables that have a constant value. If the Product Promotion Strategy carried out by BSI is getting better, then it will increase a Customer Satisfaction which will be a positive value for the company.

- c) The results of the regression equation produce (β_2) variable X2 (Quality of Service) with a result of 0.612 which is indicated by a positive result. This means that every time there is an increase of 1 point in a variable X2, this will also increase a customer satisfaction of 0.612 or around 61.2% influenced by other variables that have a constant value. If the Quality of Service performed by BSI is getting better, then it will increase a Customer Satisfaction which will be a positive value for the company.
- d) In the results of the regression equation (β_3) variable X3 (Social Media) is produced with a result of 0.526 which is indicated by a positive result. This means that every time there is an increase of 1 point in a variable X3, this will also increase a customer satisfaction of 0.526 or around 52.6% influenced by other variables that have a constant value. If the Social Media managed by BSI is getting better, interesting, easy to understand and Up To Date, then it will increase Customer Satisfaction which will be a positive value for the company.
- e) Standard Error Structure I (e_1) is a variant of the Customer Satisfaction variable that is not explained by the Product Promotion Strategy, Service Quality and Social Media variables. The magnitude of $e_1 = \sqrt{(1 - R^2_{yx3x1x2})} = \sqrt{1 - 0,723} = \mathbf{0,277}$. The $R^2_{yx3x1x2}$ value is obtained from the results of the Coefficient of Determination of Equation I in the table as follows:

Results of the Coefficient of Determination of Equation I

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850 ^a	.723	.719	2,269

a. Predictors: (Constant), Media Sosial, Strategi Promosi Produk, Kualitas Pelayanan

b. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

2) Analysis of the Effect of Product Promotion Strategy (X1) and Service Quality (X2) on Social Media (Z)

The results of the Regression Analysis of the Effects of X1 and X2 on Z can be seen in the following table:

Regression Analysis Results of the Effect of Product Promotion Strategy and Service Quality on Social Media

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2,297	,838		2,743	,007		
Strategi Promosi Produk	,375	,056	,391	6,735	,000	,635	1,575
Kualitas Pelayanan	,370	,047	,457	7,874	,000	,635	1,575

a. Dependent Variable: Media Sosial

Source: Primary data processed, 2022

Based on the table above, it can be seen that the regression equation is as follows:

$$Z = \alpha + \beta_4X_1 + \beta_5X_2 + e_2$$

$$Z = 2,297 + 0,375X_1 + 0,370X_2 + 0,422.....(II)$$

The equation shows that:

a) Equation II constant has a result of 2.297 which shows that the value of *Muamalatuna*, Volume 15 No 01 Publish June 2023

Social Media (Z) before being influenced by the Product Promotion Strategy (X1) and Service Quality (X2) variables is positive.

- b) The results of the regression equation produce (β_4) variable X1 (Product Promotion Strategy) with a result of 0.375 which is indicated by a positive result. This means that every time there is an increase of 1 point in a variable X1, this will also increase a customer satisfaction of 0.375 or around 37.5% influenced by other variables that have a constant value. If the Product Promotion Strategy carried out by BSI is getting better, then it will increase a Customer Satisfaction which will be a positive value for the company.
- c) In the results of the regression equation (β_5) variable X2 (Quality of Service) is produced with a result of 0.370 which is indicated by a positive result. This means that every time there is an increase of 1 point in a variable X2, this will also increase a customer satisfaction of 0.370 or around 37% influenced by other variables that have a constant value. If the Quality of Service performed by BSI is getting better, then it will increase a Customer Satisfaction which will be a positive value for the company.
- d) Standard Error Structure II (e2) is a variant of the Social Media variable that is not explained by the Product Promotion Strategy and Service Quality variables. The magnitude of $e_2 = \sqrt{(1 - R^2_{yx3x1x2})}$, $= \sqrt{1 - 0,578} = 0,422$. The value of $R^2_{yx3x1x2}$ is obtained from the results of the Coefficient of Determination of Equation 2 in the table as follows:

Results of the Coefficient of Determination of Equation II

Model Summary^b

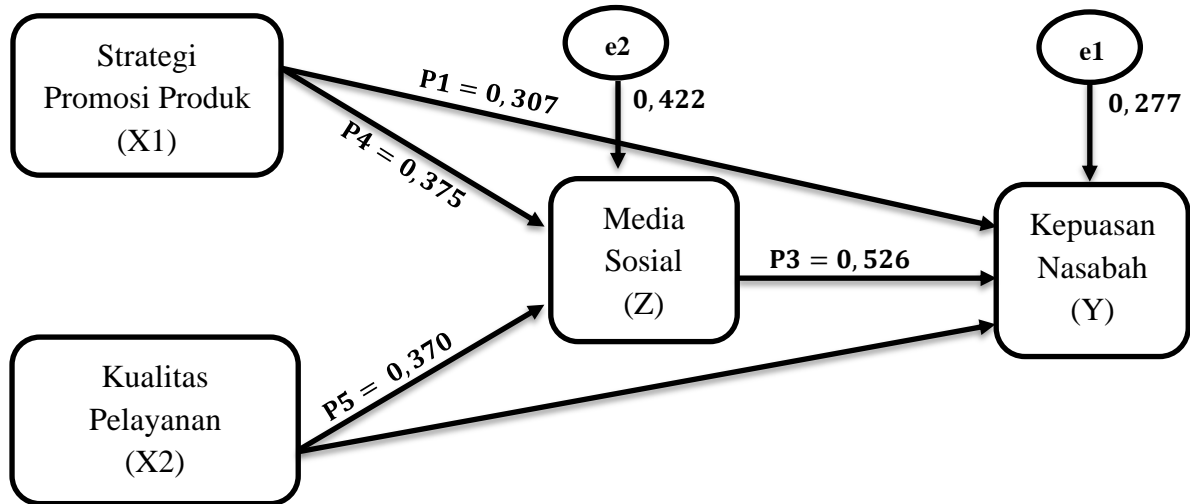
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 ^a	.578	.574	1,670

a. Predictors: (Constant), Kualitas Pelayanan, Strategi Promosi Produk

b. Dependent Variable: Media Sosial

Source: Primary data processed, 2022

Path Analysis Model



7. Mediation Test or Intervening Test

1) To find out the effect of Social Media Mediation (Z) whether or not it is able to mediate the effect of the Product Promotion Strategy Variable (X1) on Customer Satisfaction (Y), use the Sobel Test as follows:

$$\begin{aligned}
 Sp2p3 &= \sqrt{p3^2 \cdot SP2^2 + P2^2 \cdot SP3^2 + SP2^2 \cdot SPP3^2} \\
 &= \sqrt{(0,526)^2 \times (0,056)^2 + (0,375)^2 \times (0,084)^2 + (0,056)^2 \times (0,084)^2} \\
 &= \sqrt{(0,2766 \times 0,0031) + (0,1406 \times 0,0070) + (0,0031 \times 0,0070)} \\
 &= \sqrt{(0,000857) + (0,000984) + (0,000021)} \\
 &= \sqrt{0,001862} \\
 &= \mathbf{0,043}
 \end{aligned}$$

Information:

P2 : Independent Variable Coefficient	Sp2 : Standard Error Coefficient 1
P3 : Mediating Variable Coefficient	Sp3 : Standard Error Coefficient 2

The results obtained from the Sobel Test $Sp2p3$ can be calculated for the statistical t value of the effect of Mediation with the formula:

$$t = p2p3 : Sp2p3$$

$$= 0.197 : 0.043$$

$$= 4.581$$

It is known that the results of the Sobel test are 4.581 (t_{count}) > 1.652 (t_{table}). From this we can interpret that the results obtained were positive and significant with a significance level of 5%. So it can be concluded that there is an intervening influence from the Product Promotion Strategy variable (X1) through Social Media (Z) on Customer Satisfaction (Y).

- 2) To find out the effect of Social Media Mediation (Z) whether or not it is able to mediate the effect of the Service Quality Variable (X2) on Customer Satisfaction (Y), use the Sobel Test as follows:

$$Sp2p3 = \sqrt{p3^2 \cdot SP2^2 + P2^2 \cdot SP3^2 + SP2^2 \cdot SPP3^2}$$

$$= \sqrt{(0,526)^2 \times (0,047)^2 + (0,370)^2 \times (0,073)^2 + (0,047)^2 \times (0,073)^2}$$

$$= \sqrt{(0,2766 \times 0,0022) + (0,1369 \times 0,0053) + (0,0022 \times 0,0053)}$$

$$= \sqrt{(0,000608) + (0,000725) + (0,000011)}$$

$$= \sqrt{0,001344}$$

$$= \mathbf{0,036}$$

The results obtained from the Sobel Test $Sp2p3$ can be calculated for the statistical t value of the effect of Mediation with the formula:

$$t = p2p3 : Sp2p3$$

$$= 0.194 : 0.036$$

$$= 5.388$$

It is known that the results of the Sobel test are 5.388 (t_{count}) > 1.652 (t_{table}). From this we can interpret that the results obtained were positive and significant with a significance level of 5%. So it can be concluded that there is an intervening influence from the variable Service Quality (X2) through Social Media (Z) on Customer Satisfaction (Y).

8. Determination Coefficient Test Results

The coefficient of determination is used to see the ability of the Independent Variable or Free Variable in explaining the Dependent Variable or Dependent Variable. If the value of an Adjusted R Square is close to one (1), then the Independent Variable can provide almost all the information needed in predicting Variations in the Dependent Variable.

1) Coefficient of Determination of Product Promotion Strategy, Service Quality and Social Media on Customer Satisfaction

The results of the Coefficient of Determination between the Product Promotion Strategy used, the Quality of Service provided and the Social Media used by BSI for a Customer Satisfaction

Coefficient of Determination of Product Promotion Strategy,
Service Quality and Social Media on Customer Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850 ^a	.723	.719	2,269

a. Predictors: (Constant), Media Sosial, Strategi Promosi Produk, Kualitas Pelayanan

b. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

Based on the table above, it is known that the Coefficient of Determination has an Adjusted R Square of 0.719. This means that there is approximately 71.9% of Customer Satisfaction (Y) which can be explained by the Product Promotion Strategy Variables, Service Quality and Social Media.

2) Coefficient of Determination of Product Promotion Strategy and Service Quality on Social Media

The results of the Coefficient of Determination between the Product Promotion Strategy used and the Quality of Service provided by BSI for Social Media owned can be seen in the following table:

Coefficient of Determination of Product Promotion Strategy and

Service Quality on Social Media

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 ^a	.578	.574	1,670

a. Predictors: (Constant), Kualitas Pelayanan, Strategi Promosi Produk

b. Dependent Variable: Media Sosial

Source: Primary data processed, 2022

Based on the table above, it is known that the Coefficient of Determination has an Adjusted R Square of 0.574. This means that around 57.4% of Social Media (Y) can be explained by Product Promotion Strategy and Service Quality Variables.

9. Hypothesis Test Results

Statistical proof of the entire theory that has been hypothesized is the meaning of hypothesis testing. Where through this test, will be carried out into three stages. The first stage is carried out with the aim of testing whether there is a direct effect of the independent variables on the Customer Satisfaction variable and the independent variables on the Social Media variable. Then proceed with the second stage which is carried out to test whether there is an indirect effect between the Product Promotion Strategy and Service Quality variables on Customer Satisfaction through Social Media as the Intervening Variable. The last stage was carried out to examine the effect of mediation or intervening between Social Media (Z) being able or not to mediate the Product Promotion Strategy and Service Quality variables on Customer Satisfaction.

1) Direct Effect of Product Promotion Strategy Variables on Customer Satisfaction

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	11,688	1,330		8,787	,000		

Strategi Promosi Produk	1,084	,084	,675	12,868	,000	1,000	1,000
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a. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

According to Assauri (2011), the promotion strategy is a combination of the most effective methods from aspects, such as collateral, sales promotion, personal selling, and publicity. Customer satisfaction according to Tjiptono (2009) is a post-purchase bridge where the selected alternative achieves or even exceeds customer expectations.

Based on the results of the test in the study, it is known that at t which has been processed, the results of the Product Promotion Strategy variable (X1) show that the tcount (12.868) > ttable (1.652). The value of Line X1 to Y is 1,084. While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the first hypothesis in this study is accepted. Or in other words, there is a direct positive and significant effect of the Product Promotion Strategy variable on BSI Customer Satisfaction.

These results can be explained that the Product Promotion Strategy can provide a direct influence on customer satisfaction at BSI. This means that the Product Promotion Strategy at BSI is an important factor in determining how high the level of customer satisfaction is with the products and services offered by BSI. The Product Promotion Strategy in BSI has proven to have a direct effect. This means that the Product Promotion Strategy at BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area.

With the Product Promotion Strategy that has been determined by BSI, many people are interested in using the products it offers. Those who are interested in the products offered by BSI are also satisfied with the advertising system used. So that from this, it can increase customer satisfaction in terms of the product promotion strategy that it does. This is

what states that the Product Promotion Strategy has a direct effect on BSI's Customer Satisfaction. And the results of the first hypothesis are also supported by several similar studies, including:

Research conducted by Badar Joang Harista Rosyidi (2022) examined Promotional Strategies for Customer Satisfaction. The results of his research state that the Promotion Variable (X4) has a positive influence on customer satisfaction. This can be seen in the regression coefficient value of 0.098. Which means if the value of the promotion variable increases by 1 unit, then customer satisfaction increases by 0.098. And the research also stated that Badar's research obtained a value of $R = 0.838$ which indicates that there is a strong relationship between the variables Product, Price, Distribution and Promotion on Customer Satisfaction²⁹.

Research conducted by Darwis Tamba and Betniar Purba (2022) examined the effect of promotion on customer satisfaction. The results of his research state that there is a partial and significant influence between Promotion on Customer Satisfaction. It can be seen that the calculated t value is $3.094 > 1.6623$, so H_0 is rejected and H_1 is accepted. And the Regression Coefficient value of 0.321 means that Promotion has an effect on Customer Satisfaction³⁰.

2) Direct Effect of Service Quality Variables on Customer Satisfaction

Direct Effect of Service Quality on Customer Satisfaction

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	6,312	1,256		5,026	,000		

²⁹ Badar Joang Harista Rosyidi, "Pengaruh Bauran Pemasaran Terhadap Kepuasan Nasabah Bank Sampah Bina Manduru Kota Surabaya," *Syntax Literate: Jurnal Ilmiah Indonesia* 7, no. 2 (2022): 19.

³⁰ Darwis Tamba and Betniar Purba, "Pengaruh Bauran Pemasaran Jasa Terhadap Kepuasan Nasabah Implikasinya Pada Strategi Pemasaran Pada PT. Bank Perkreditan Rakyat (BPR) Pijer Podi Kekelengen Cabang Medan," *JMB: Jurnal Manajemen Dan Bisnis* 22, no. 1 (2022): 167–82, <https://doi.org/10.54367/jmb.v22i1.1739>.

Kualitas Pelayanan	1,064	,059	,786	17,919	,000	1,000	1,000
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a. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

Service quality is an overall rating or opinion on the superiority of a service. Kotler and Keller (2000), stated that customer satisfaction refers to a person's satisfaction or dissatisfaction with a product or service after comparing their expectations with the performance or results received.³¹

Based on the results in the study, it is known that the processed t-test obtained the results of the Service Quality variable (X2) indicating that the tcount (17.919) > ttable (1.652). The value of Line X2 to Y is 1.064. While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the second hypothesis in this study is accepted. Or in other words, there is a direct positive and significant influence of the Service Quality variable on BSI Customer Satisfaction.

These results can be explained that Service Quality can provide a direct influence on customer satisfaction at BSI. That is, Service Quality at BSI is an important factor in determining how high the level of customer satisfaction is with the products and services offered by BSI. Quality of Service in BSI is proven to have a direct effect. This means that the quality of service at BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area. With the quality service that has been provided by BSI, many people are impressed and satisfied with the performance system implemented. So that from this, it can increase customer satisfaction in terms of the quality of service it does. This is what states that Service Quality has a direct effect on BSI Customer Satisfaction. And the results of the second hypothesis are also supported by several similar studies, including:

³¹ Paskah Amelia Situmeang, Bonifasius M.H Nainggolan, and Al Agus Kristiadi, "Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Pelanggan Di Restoran Sushimas," *Jurnal EDUTURISMA IV*, no. November (2019): 55.

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Research conducted by Andi Alfianto Anugrah Divine and Arifuddin (2022) examined the effect of Service Quality on Customer Satisfaction at Bank BRI Unit Lero. The results of the study stated that the variable Service Quality has an effect on Customer Satisfaction. These results can be seen in the t table value showing the number 2.006 while the t count shows the number 5.997.³²

Research conducted by Novita Sari and Rohmawati Kusumaningtias (2021) examined the effect of Service Quality on Customer Satisfaction at BSI during the Covid-19 Pandemic. The results of his research stated that the Service Quality variable had a positive impact and had significance on Customer Satisfaction during the Covid-19 period at BSI. These results can be seen in the results of the t test with the Sig level. $0.000 < 0.05$. This implies that if the significance value is less than the cut-off value, then H1 is accepted while H0 is rejected.³³

3) Direct Effect of Social Media Variables on Customer Satisfaction

The Direct Effect of Social Media on Satisfaction

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	8,477	1,251		6,778	,000		
Media Sosial	1,265	,078	,756	16,264	,000	1,000	1,000

a. Dependent Variable: Kepuasan Nasabah

Source: Primary data processed, 2022

According to Kotler and Keller (2016) in Putri (2016) states that what is meant by social media is a tool or method used by a person or company to send information to other individuals and companies in the form of text,

³² Andi Alfianto Anugrah Ilahi and Arifuddin Arifuddin, "Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah Bank," *AMSIR: Bunga Rampai Journal* 1, no. 1 (2022): 27–40, <https://doi.org/10.56327/signaling.v10i2.1093>.

³³ Novita Sari and Rohmawati Kusumaningtias, "Pengaruh Kualitas Layanan, Bagi Hasil Dan Kepercayaan Terhadap Kepuasan Nasabah Bank Syariah Di Masa Pandemi Covid-19," *JAE: Jurnal Akuntansi Dan Ekonomi* 6, no. 2 (2021): 38–46, <https://doi.org/10.29407/jae.v6i2.15951>.
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photos, audio and video, or vice versa. Blogs, social networks, wikis, forums and virtual worlds are examples of social media that allow users to interact, share and create content easily. According to Kotler (2005) in Kania, et al (2020), consumer satisfaction is the level of one's feelings after comparing the performance of the product he has received with his expectations.³⁴

Based on the results in the study, it is known that the t-test that has been processed shows the results of the Social Media variable (Z) indicating that the tcount (16.264) > ttable (1.652). The value of Line Z to Y is 1.265. While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the third hypothesis in this study is accepted. Or in other words, there is a direct positive and significant influence of the Social Media variable on BSI Customer Satisfaction.

These results can be explained that Social Media can provide a direct influence on customer satisfaction at BSI. This means that the Social Media used by BSI is an important factor in determining the level of customer satisfaction with the products and services offered by BSI. Social Media in BSI has proven to have a direct effect. This means that Social Media on BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area.

With the existence of Social Media used by BSI, many people will be helped by the ease of accessing and finding products or services that they will use at BSI. The public can easily find it on the Website, Instagram, Facebook, Youtube, Twitter, Mobile Banking platforms, as well as other social media platforms owned by BSI. Not only that, with the use of Social Media, it also helps increase the number of public interest in using the products it offers. In addition, the use of Social Media also makes it easier for them to convey complaints that customers experience without having to

³⁴ Kania Puirih, Lisbeth Menaneke, and Victor P.K. Lengkong, "Fenomena Keputusan Pembelian Dan Penggunaan Media Sosial Terhadap Kepuasan Konsumen Tokopedia Di Kota Manado," *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi* 8, no. 3 (2020): 411–19. *Muamalatuna, Volume 15 No 01 Publish June 2023*

come directly to the BSI Office. So, with the various benefits that will be obtained by BSI customers through their Social Media, it can increase customer satisfaction. This is what states that Social Media has a direct effect on BSI Customer Satisfaction. And the results of the third hypothesis are also supported by several similar studies, among others

Research conducted by Putri Amalia and Anna Zakiyah Hastriana (2022) examined the effect of social media on customer satisfaction at BSI KCP Sumenep in transactions. The results of his research stated that the existence of social media has an influence on customer satisfaction, where social media here, BSI KCP Sumenep, makes use of it in the form of M-Banking. The results of this study can be seen in the R2 value of 0.795 which indicates that the determinant of all the variables used in the research on customer satisfaction is 79.5% in percentage form. While the remaining 20.5% is influenced by other variables not examined in this study.³⁵

Research conducted by Lia Chairunisa (2022) examines Social Media from the perspective of E-Banking and M-Banking on Customer Satisfaction. The results of his research state that Social Media, seen from the aspect of Digital Services, has a positive effect of 78% on Customer Satisfaction because digital services have a major influence on the ease of transactions made by customers and those that have the most impact on digital services can make transactions directly.³⁶

4) Direct Effect of Product Promotion Strategy Variables on Social Media

Direct Effect of Product Promotion Strategy on Social Media

Coefficients^a

³⁵ Putri Amalia and Anna Zakiyah Hastriana, "Pengaruh Kemanfaatan, Kemudahan Keamanan, Dan Fitur M-Banking Terhadap Kepuasan Nasabah Dalam Bertransaksi Pada Bank Syariah Indonesia (Studi Kasus BSI KCP Sumenep)," *ALKASB: Journal of Islamic Economic* 1, no. 1 (2022): 70–89.

³⁶ Lia Chairunisa, "Pengaruh Layanan Digital Dan Non Digital Terhadap Kepuasan Nasabah (Studi Kasus Bank Syariah Indonesia)," *Repository of Universitas Muhammadiyah Sumatera Utara Medan* (Universitas Muhammadiyah Sumatera Utara Medan, 2022).

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Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5,900	,802		7,353	,000		
Strategi Promosi Produk	,641	,051	,667	12,612	,000	1,000	1,000

a. Dependent Variable: Media Sosial

Source: Primary data processed, 2022

Promotion is a type of communication carried out by certain people or organizations with the aim of conveying information to a person or potential intended customers, so that they can make the right decisions regarding the goods or services provided. I Gede A (2018) in Tabroni & Komarudin (2021) defines social media as online media where users can share, engage, and produce text, images, videos, and streaming material online.

Based on the results in the study, it is known that the processed t-test obtained the results of the Product Promotion Strategy variable (X1) indicating that the tcount (12.612) > ttable (1.652). The value of Line X1 to Z is 0.641. While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the fourth hypothesis in this study is accepted. Or in other words, there is a direct positive and significant effect of the Product Promotion Strategy variable on Social Media.

These results can be explained that the Product Promotion Strategy can have a direct influence on Social Media. This means that the existence of Social Media owned by BSI can be utilized by companies in various ways, especially in terms of promotions that will be carried out, both promotions related to products or services that will be offered to the public.

With a product promotion strategy that has been implemented by BSI correctly, the targets to be achieved will also be directed, one of which is to increase the value of Customer Satisfaction. If social media is operated with good performance, correct and in accordance with operational guidelines,

the manager will get a lot of benefits. From here, BSI as a combination of 3 Sharia Banks (BRI Syariah, BNI Syariah and Bank Mandiri Syariah) also takes advantage of Social Media where the Social Media owned by BSI is also managed by reliable and professional staff. So, what is BSI's goal by utilizing Social Media as a tool in promoting its products can run smoothly. And BSI Social Media accounts, if managed properly, will also increase public interest in following BSI Social Media accounts. If there are many BSI Social Media accounts with followers, this also has the opportunity to increase BSI's income. This is what states that the Product Promotion Strategy has a direct effect on Social Media. And the results of the fourth hypothesis are also supported by several similar studies, including:

Research conducted by Adiva Adelia, et al (2022) examined the effect of promotional strategies on social media. The results of this study state that there is a positive correlation between variable X (Content of Promotional Messages) and variable Y (Interest in Watching) which is at the 0.698 level, in the region of 0.60 – 0.799. This means that there is a strong relationship in the direction of a positive relationship. Because the correlation coefficient is positive, it can be determined that the direction of the relationship is positive. This can be interpreted that the better the promotional messages used, the more capable they will be of creating interest in watching or increasing the number of viewers on their Social Media accounts. In addition, the results of the analysis show that effective message delivery contributes 48.7% to efforts to form viewing interest in followers of social media accounts they have.³⁷

Research conducted by Luthfia Vionita and Diansanto Prayoga (2021) examined the effect of the Health Promotion Strategy on Instagram Social Media used. The results of this study stated that there was an influence

³⁷ Adiva Adelia, Graciani Kanesia, and Putri Wahyu, "Pengaruh Promosi Akun Media Sosial CGV Terhadap Minat Menonton Followers Di Instagram," *Jurnal Komunikasi Nusantara* 4, no. 2 (2022): 316–25.

between the Health Promotion Strategy on the Instagram Social Media used. This can be seen in the findings showing that the use of social media platforms has potential in health promotion amid the Covid-19 pandemic. Indonesian people are more active in using Instagram as seen from the number of likes given to each post related to the Covid-19 pandemic from March to October and promotion strategies on Instagram media have developed, seen from involving the public in health campaigns by giving giveaways. Interesting content can increase the number of likes, comments, shares and viewers.³⁸

5) Direct Effect of Service Quality Variables on Social Media

Direct Influence of Service Quality on Social Media

Model	Coefficients ^a						
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4,146	,875		4,735	,000		
Kualitas Pelayanan	,561	,041	,694	13,549	,000	1,000	1,000

a. Dependent Variable: Media Sosial

Source: Primary data processed, 2022

Service quality according to Sinambela (2006) in Handayani, et al (2020), is everything that can be done and in accordance with the wishes or demands of customers (meeting the needs of customers). According to Nasrullah (2017) in Handayani, et al (2020), social media is a tool in crisis communication that allows users to be able to represent themselves and connect, collaborate, communicate, share, and build virtual social relationships with other users.³⁹

³⁸ Luthfia Vionita and Diansanto Prayoga, "Penggunaan Media Sosial Selama Pandemi Covid-19 Dalam Promosi Kesehatan Di Rumah Sakit Kabupaten Tangerang," *Jurnal MKMI: Media Kesehatan Masyarakat Indonesia* 20, no. 2 (2021): 126–33, <https://doi.org/10.14710/mkmi.20.2.126-133>.

³⁹ Muthia Handayani, Anita Savitri Arfahsita, and Nabila Jafani Ladybo, "The Influence of Service Quality in Preventing Pre-Crisis Case through Social Media Towards the Image of PT KCI," *Jurnal Komunikasi Pembangunan* 18, no. 01 (2020): 1–9, <https://doi.org/10.46937/18202028410>.
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Based on the results in the study, it is known that the processed t-test obtained the results of the Service Quality variable (X2) indicating that the tcount (13.549) > ttable (1.652). The value of Line X2 to Y is 0.561. While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the fifth hypothesis in this study is accepted. Or in other words, there is a direct positive and significant effect of the Service Quality variable on Social Media.

These results can be explained that Service Quality can have a direct influence on Social Media. This means that the Social Media owned by BSI (Instagram, Facebook, Youtube, Twitter, Whatsapp BOT, Linktr.ee, Website and so on) must be managed by reliable operational personnel. So that what will be achieved by BSI can be realized optimally. Therefore, in order to achieve the set targets, BSI has special operational staff to serve its customers online or without having to come to the BSI office with quality service or excellent service.

Bank services through the use of Social Media are carried out with the aim that what customers complain about can be resolved with a wider reach. Another benefit that BSI can experience besides that is with a wider range of services, without being constrained by distance, time, age and background of customers. Advertising that also penetrates the Digital world is also implemented by BSI, both on Social Media accounts that are owned, also through Screens at each BSI ATM throughout Indonesia or on each customer's M-Banking. This is what states that Service Quality has a direct effect on Social Media. And the results of the fifth hypothesis are also supported by several similar studies, including:

Research conducted by Azlia Fahira, et al (2022) examined the effect of online service quality on social media. Social Media used here is service through Social Media in the form of a Chat Feature in Bank Sumut Mobile Banking. If a customer reports a complaint via Bank Sumut's Mobile

Banking Chat, there will be a notification at the Service Office which will later be connected to Customer Service online. If the services provided are in accordance with customer expectations, then this will increase E-Satisfaction for its customers. This is in accordance with the results of research by Azlia Fahira, et al which states that if customers get easy access, easy access to information, and fast access times with Social Media, this will increase E-Satisfaction.⁴⁰

Research conducted by Sekar Putri Pratiwi (2022) regarding the effect of service quality on social media and its impact on customer loyalty. The results of the study stated that the Social Media used in Sekar's research was on the Mobile Banking side. Services performed by BSI KCP Bandar Lampung Natar have an impact on BSI Mobile Banking. Mobile Banking is managed properly by its employees and the services provided are in accordance with the expectations of its customers through this Mobile Banking Complaint Feature, it is not imaginable that Loyalty levels can be achieved through this way.⁴¹

6) The Effect of (X1) Product Promotion Strategy on (Y) Customer Satisfaction Through (Z) Social Media as an Intervening Variable

It is known that the results of the variable (X1) Product Promotion Strategy have a direct effect on Customer Satisfaction through Social Media as an Intervening Variable with the result $\beta_4 = 0.375$ as the Coefficient value and 0.000 as the Significant Value. It is also known that the value of $\beta_3 = 0.526$ as the Coefficient Value and 0.000 as the Significance Value.

Then the value of the indirect effect is generated by multiplying the value contained in the Path Coefficient β_4 with the value contained in the

⁴⁰ Azlia Fahira, Tri Ina Fadhila Rahma, and Rahmi Syahriza, "Pengaruh E-Service Quality Terhadap E-Satisfaction Nasabah Bank Sumut Syariah," *DINAMIKA EKONOMI: Jurnal Ekonomi Dan Bisnis* 15, no. 1 (2022): 247–64, <https://doi.org/10.53651/jdeb.v15i1.358>.

⁴¹ Sekar Putri Pratiwi, "Pengaruh E-Service Quality Terhadap E-Customer Loyalty Dengan E-Customer Satisfaction Sebagai Variabel Intervening Pada Aplikasi Mobile Banking (Studi Pada PT. Bank Syariah Indoensia, Tbk KCP Bandar Lampung Natar)" (Universitas Islam Negeri (UIN) Raden Intan Lampung, 2022).

Path Coefficient β_3 , namely $0.375 \times 0.526 = 0.197$. So that it can be seen that the results show an indirect effect of the Product Promotion Strategy variable on Customer Satisfaction through Social Media as an Intervening Variable of 0.197 or around 19.7%.

Promotion strategy according to Tjiptono (2001) in Radji & Kasim (2018), is an activity that involves planning, implementing and managing persuasive communication problems with consumers to determine the percentage of personal selling, sales promotion and advertising. According to Rulli Nasrullah, as conveyed by Yulianti (2019), that social media is a type of online media that allows users to easily engage in virtual life by representing themselves or connecting to share, collaborate, and talk with other users and develop social relationships. It is used to generate a type of social contact on the internet but is invisible.⁴² According to Kotler in Ulfah (2017) that customer satisfaction is a feeling of pleasure or disappointment that arises when perceptions or impressions are compared to the performance and expectations of a product.

Based on the test results above which stated that there was a positive and significant influence between the Product Promotion Strategy variables on Customer Satisfaction through Social Media as an Intervening Variable with a variable significance level below 0.05. The value of the direct effect of the Product Promotion Strategy variable on Customer Satisfaction is 30.7%. Meanwhile, the value of the indirect effect of the Product Promotion Strategy variable on Customer Satisfaction through Social Media is 19.7%. This shows that the value of the direct effect is greater than the value of the indirect effect.

The influence exerted by Social Media in this study is less because Social Media includes several other determining aspects besides Product

⁴² Muhammad Wildan and Nur Wachidah Yulianti, "Pengaruh Keputusan Keuangan, Strategi Diversifikasi, Efisiensi Operasional Dan Inovasi Terhadap Nilai Perusahaan," *JAK: Jurnal Akuntansi* 16, no. 2019 (2021): 16–29.

Promotion Strategies and Service Quality. Ekasari (2014) states that several factors driving Social Media include Relationships, Communication, Post-Purchase Interaction and Information Formats. Based on the results of distributing the questionnaires, it shows that the location used by BSI has a low score. Thus, even though the Product Promotion Strategy and Service Quality provided are good and optimal, the location used by BSI is not quite right (the location used by BSI is far from settlements or the community is difficult to reach the BSI Office location), it will affect the value of the Customer Satisfaction variable and the value of the Social Media variable.

Based on the results of the research, it is known that the t test and Sobel test which have been processed, the results of the Product Promotion Strategy variable (X1) show that the tcount (4.581) > ttable (1.652). While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the sixth hypothesis in this study is accepted. Or in other words, there is a positive and significant influence indirectly from the Product Promotion Strategy variable on Customer Satisfaction through Social Media as an Intervening variable. And the results of the sixth hypothesis are also supported by several similar studies, including:

Research conducted by Nunung Ayu Sofiaty, et al (2022) examined Bank Mandiri's promotion strategy through Digital Marketing. The indicators used in Digital Marketing include: Website Engagement, Social Engagement, Clickthrough Rate, Conversion Rate, and Duration. The results of the study stated that the level of confidence in customer satisfaction was 95% of the critical point value of the standard Z-Normal distribution of 1.96. If you compare the calculated t value with the critical value from the table, it can be seen that $t = 9,442 > 1.96$ so that the null hypothesis is rejected. This means that the Promotion Strategy activity through Digital Marketing which includes the dimensions of Website

Engagement, Social Engagement, Clickthrough Rate, Conversion Rate and Duration has a positive and significant influence with a large value (61.7%) on Customer Satisfaction of PT. Bank Mandiri.⁴³

Research conducted by Meli Fita Diana (2022) examined the indirect effect of promotion through online media on customer satisfaction. The results of his research stated that Online Promotion had a significant positive effect on Consumer Satisfaction (H3). We can see these results in the original positive sample value (0.210) with a P value of $0.000 < (0.05)$, so it can be concluded that promotion through online media has a significant positive effect on consumer satisfaction. According to Meli, promotions through online media can increase customer satisfaction by giving discounts online without consumers coming directly to the store, so consumers will feel satisfied because consumers get discounts in an easy way.⁴⁴

7) The Effect of (X2) Service Quality on (Y) Customer Satisfaction Through (Z) Social Media as an Intervening Variable

It is known that the results of the variable (X2) Service Quality have a direct effect on Customer Satisfaction through Social Media as an Intervening Variable with the result $\beta_5 = 0.370$ as the Coefficient value and 0.000 as the Significant Value. It is also known that the value of $\beta_3 = 0.526$ as the Coefficient Value and 0.000 as the Significance Value.

Then the value of the indirect effect is generated by multiplying the value contained in the Path Coefficient β_5 with the value contained in the Path Coefficient β_3 , namely $0.370 \times 0.526 = 0.194$. So that it can be seen that the results show an indirect effect of the Service Quality variable on

⁴³ Nunung Ayu Sofiaty et al., "Pengaruh Implementasi Digital Marketing Terhadap Citra Perbankan Dengan Kepuasan Nasabah Sebagai Variable Intervening (Suatu Survey Pada PT. Bank Mandiri (Persero), Tbk)," *SOSIOHUMANIORA: Jurnal Ilmu-Ilmu Sosial Dan Humaniora* 24, no. 1 (2022): 98–106.

⁴⁴ Meli Fita Diana, Dwi Perwitasari Wiryaningtyas, and Yudhistira Harisandi, "Pengaruh Promosi Online Dan Keragaman Produk Dalam Menentukan Kepuasan Konsumen Pada Healthymask.Idn Dengan Keputusan Pembelian Sebagai Variabel Intervening," *JME: Jurnal Mahasiswa Entrepreneur* 1, no. 3 (2022): 478–92.

Customer Satisfaction through Social Media as an Intervening Variable of 0.194 or around 19.4%.

Service quality is also the level of perfection expected and control over the level of excellence to match customer desires. Social media is an online platform that enables people to share, engage, and produce text, images, videos, and streaming material online. According to Irawan (2004), customer satisfaction is a consequence of the large number of consumers or customers who use products or services from a company.

Based on the test results above which stated that there was a positive and significant influence between the variables of Service Quality on Customer Satisfaction through Social Media as an Intervening Variable with a variable significance level below 0.05. The value of the direct effect of the variable Service Quality on Customer Satisfaction is 61.2%. Meanwhile, the value of the indirect effect of the Product Promotion Strategy variable on Customer Satisfaction through Social Media is 19.4%. This shows that the value of the direct effect is greater than the value of the indirect effect.

The influence exerted by Social Media in this study is less because Social Media includes several other determining aspects besides Product Promotion Strategies and Service Quality. Adityo (2011) states that several factors driving Social Media include ease of transaction and public trust in the use of Social Media. Based on the results of distributing the questionnaires, it shows that the location used by BSI has a low score. Thus, even though the Product Promotion Strategy and Service Quality provided are good and optimal, the location used by BSI is not quite right (the location used by BSI is far from settlements or the community is difficult to reach the BSI Office location), it will affect the value of the Customer Satisfaction variable and the value of the Social Media variable.

Based on the results of the research, it is known that the t test and Sobel

test which have been processed show the results of the variable Quality of Service (X2) indicating that the value of $t_{count} (5.388) > t_{table} (1.652)$. While the calculated significance value is $0.000 < 0.05$ (significance at delta 5%). With these results, it can be concluded that the seventh hypothesis in this study is accepted. Or in other words, there is a positive and significant indirect effect of the Service Quality variable on Customer Satisfaction through Social Media as an Intervening variable. And the results of the seventh hypothesis are also supported by several similar studies, including:

Research conducted by Sazkia Andhita (2022) examined the effect of Service Quality on BSI KC Customer Satisfaction. Kedaton Bandar Lampung through Digital Services. The results of this study state that services through digital transactions have a positive and significant effect on customer satisfaction with studies on customers of Bank Syariah Indonesia Kc. The Royal Palace of Bandar Lampung City. These results can be seen in the value of the t test that has been carried out showing a number of $3.163 > t_{table} \text{ of } 1.986$ and a Sig. $0.002 < 0.05$. And the value of the Regression Coefficient of the Information Technology variable is 0.227 and has a positive value. Which means, if Information Technology increases by one percent, then Customer Satisfaction will also increase by 22.7%.⁴⁵

Research conducted by Arumdani Putriana (2022) examined the effect of Service Quality on Satisfaction through BSI Twitter Social Media. The results of this study state that there is an indirect effect between handling complaints through Social Media in the form of Electronic Word Of Mouth on BSI's Twitter account on BSI's Customer Satisfaction. We can see these results in the statistical T value of $2.070 > 1.985$ and the P value of $0.039 < 0.05$ and has a path coefficient value of 0.328. This means that there is a

⁴⁵ Sazkia Andhita, "Pengaruh Pelayanan Digital Transaksi Dan Teknologi Informasi Terhadap Tingkat Kepuasan Nasabah Di Masa Pandemi Covid-19 Dalam Prespektif Ekonomi Islam (Studi Pada Bank Syariah Indonesia Kc. Kedaton Bandar Lampung)," *Repository of Universitas Islam Negeri Raden Intan Lampung* (Universitas Islam Negeri (UIN) Raden Intan Lampung, 2022). *Muamalatuna, Volume 15 No 01 Publish June 2023*

positive influence of 32.8%.⁴⁶

E. Conclusion

Based on the results of research that has been conducted regarding Customer Satisfaction at BSI, the following conclusions can be drawn:

1. The Product Promotion Strategy implemented by BSI directly affects its Customer Satisfaction, with $t_{count} (12.868) > t_{table} (1.652)$ and a significance level of $0.000 < 0.05$. And the percentage of influence value of Product Promotion Strategy on Customer Satisfaction is 30.7%.

From these results, it can be explained that the Product Promotion Strategy can have a direct influence on customer satisfaction at BSI. This means that the Product Promotion Strategy at BSI is an important factor in determining how high the level of customer satisfaction is with the products and services offered by BSI. The Product Promotion Strategy in BSI has proven to have a direct effect. This means that the Product Promotion Strategy at BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area.

With the Product Promotion Strategy that has been determined by BSI, many people are interested in using the products it offers. Those who are interested in the products offered by BSI are also satisfied with the advertising system used. So that from this, it can increase customer satisfaction in terms of the product promotion strategy that it does. This is what states that the Product Promotion Strategy has a direct effect on BSI's Customer Satisfaction.

2. The quality of service at BSI directly affects customer satisfaction with a $t_{count} (17.919) > t_{table} (1.652)$ and a significance level of $0.000 < 0.05$. And the percentage of the effect value of Service Quality on Customer

⁴⁶ Arumdani Putriana, "Pengaruh Kualitas Informasi Dan Penanganan Keluhan Melalui Media Sosial Twitter Terhadap Kepuasan Nasabah Serta Dampaknya Pada Electronic Word Of Mouth (Studi Kasus Pada Bank Syariah Indonesia)" (Universitas Islam Negeri (UIN) Syarif Hidayatullah Jakarta, 2022).

Satisfaction is 61.2%.

From these results, it can be explained that Service Quality can have a direct influence on customer satisfaction at BSI. That is, Service Quality at BSI is an important factor in determining how high the level of customer satisfaction is with the products and services offered by BSI. Quality of Service in BSI is proven to have a direct effect. This means that the quality of service at BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area. With the quality service that has been provided by BSI, many people are impressed and satisfied with the performance system implemented. So that from this, it can increase customer satisfaction in terms of the quality of service it does. This is what states that Service Quality has a direct effect on BSI Customer Satisfaction.

3. Social Media owned and used by BSI also directly affects its Customer Satisfaction with the results of $t_{count} (16.265) > t_{table} (1.652)$ and a significance level of $0.000 < 0.05$. And the percentage of the influence of Social Media on Customer Satisfaction is 52.6%.

From these results, it can be explained that Social Media can provide a direct influence on customer satisfaction at BSI. This means that the Social Media used by BSI is an important factor in determining the level of customer satisfaction with the products and services offered by BSI. Social Media in BSI has proven to have a direct effect. This means that Social Media on BSI can be accepted by the public, especially those with status as BSI customers with domiciles in the former Pekalongan Residency area.

With the existence of Social Media used by BSI, many people will be helped by the ease of accessing and finding products or services that they will use at BSI. The public can easily find it on the Website, Instagram, Facebook, Youtube, Twitter, Mobile Banking platforms, as well as other social media platforms owned by BSI. Not only that, with the use of Social Media, it also

helps increase the number of public interest in using the products it offers. In addition, the use of Social Media also makes it easier for them to convey complaints that customers experience without having to come directly to the BSI Office. So, with the various benefits that will be obtained by BSI customers through their Social Media, it can increase customer satisfaction. This is what states that Social Media has a direct effect on BSI Customer Satisfaction.

4. The Product Promotion Strategy implemented by BSI also has a direct effect on Social Media, with a $t_{count} (12.612) > t_{table} (1.652)$ and a calculated significance level of $0.000 < 0.05$. And the percentage value of the effect of the Product Promotion Strategy on Social Media is 37.5%.

From these results, it can be explained that Product Promotion Strategies can have a direct influence on Social Media. This means that the existence of Social Media owned by BSI can be utilized by companies in various ways, especially in terms of promotions that will be carried out, both promotions related to products or services that will be offered to the public.

Not only that, with the product promotion strategy that has been implemented by BSI correctly, the targets to be achieved will also be directed, one of which is to increase the value of Customer Satisfaction. If social media is operated with good performance, correct and in accordance with operational guidelines, the manager will get a lot of benefits. From here, BSI as a combination of 3 Sharia Banks (BRI Syariah, BNI Syariah and Bank Mandiri Syariah) also takes advantage of Social Media where the Social Media owned by BSI is also managed by reliable and professional staff. So, what is BSI's goal by utilizing Social Media as a tool in promoting its products can run smoothly. And BSI Social Media accounts, if managed properly, will also increase public interest in following BSI Social Media accounts. If there are many BSI Social Media accounts with followers, this also has the opportunity to increase BSI's income. This is what states that the

Product Promotion Strategy has a direct effect on Social Media.

5. The quality of service provided by BSI also has a direct effect on Social Media, with a $t_{count} (13.549) > t_{table} (1.652)$ and a calculated significance level of $0.000 < 0.05$. And the percentage of the influence of Service Quality on Social Media is 37%.

From these results, it can be explained that Service Quality can have a direct influence on Social Media. This means that the Social Media owned by BSI (Instagram, Facebook, Youtube, Twitter, Whatsapp BOT, Linktr.ee, Website and so on) must be managed by reliable operational personnel. So that what will be achieved by BSI can be realized optimally. Therefore, in order to achieve the set targets, BSI has special operational staff to serve its customers online or without having to come to the BSI office with quality service or excellent service.

Bank services through the use of Social Media are carried out with the aim that what customers complain about can be resolved with a wider reach. Another benefit that BSI can experience besides that is with a wider range of services, without being constrained by distance, time, age and background of customers. BSI also implements advertising that also penetrates the Digital world, both on the Social Media accounts it owns, also through Screens at each BSI ATM throughout Indonesia or on each customer's M-Banking. This is what states that Service Quality has a direct effect on Social Media.

6. The Product Promotion Strategy implemented by BSI also indirectly influences its Customer Satisfaction through Social Media as an Intervening Variable, with a $t_{count} (4.581) > t_{table} (1.652)$ and a calculated significance level of $0.000 < 0.05$. And the percentage value of the effect of Product Promotion Strategy on Customer Satisfaction through Social Media as an Intervening Variable is 19.7%.

The influence exerted by Social Media in this study is less because Social

Media includes several other determining aspects besides Product Promotion Strategies and Service Quality. Ekasari (2014) states that several factors driving Social Media include Relationships, Communication, Post-Purchase Interaction and Information Formats. Based on the results of distributing the questionnaires, it shows that the location used by BSI has a low score. Thus, even though the Product Promotion Strategy and Service Quality provided are good and optimal, the location used by BSI is not quite right (the location used by BSI is far from settlements or the community is difficult to reach the BSI Office location), it will affect the value of the Customer Satisfaction variable and the value of the Social Media variable.

Based on the results of the research, it is known that the t test and Sobel test which have been processed, the results of the Product Promotion Strategy variable (X1) show that the tcount (4.581) > ttable (1.652). While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the sixth hypothesis in this study is accepted. Or in other words, there is a positive and significant influence indirectly from the Product Promotion Strategy variable on Customer Satisfaction through Social Media as an Intervening variable.

7. The quality of service provided by BSI indirectly influences customer satisfaction through social media as an intervening variable, with a tcount (5.388) > ttable (1.652) and a significance level calculated at 0.000 < 0.05. And the percentage value of the influence of Service Quality on Customer Satisfaction through Social Media as an Intervening Variable is 19.4%.

The influence exerted by Social Media in this study is less because Social Media includes several other determining aspects besides Product Promotion Strategies and Service Quality. Adityo (2011) states that several factors driving Social Media include ease of transaction and public trust in the use of Social Media. Based on the results of distributing the questionnaires, it shows that the location used by BSI has a low score. Thus, even though the

Product Promotion Strategy and Service Quality provided are good and optimal, the location used by BSI is not quite right (the location used by BSI is far from settlements or the community is difficult to reach the BSI Office location), it will affect the value of the Customer Satisfaction variable and the value of the Social Media variable.

Based on the results of the research, it is known that the t test and Sobel test which have been processed show the results of the variable Quality of Service (X2) indicating that the value of tcount (5.388) > ttable (1.652). While the calculated significance value is 0.000 < 0.05 (significance at delta 5%). With these results, it can be concluded that the seventh hypothesis in this study is accepted. Or in other words, there is a positive and significant indirect effect of the Service Quality variable on Customer Satisfaction through Social Media as an Intervening variable.

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