THE INFLUENCE OF *BRAND AWARENESS, CUSTOMER VALUE* AND *TRUST* TOWARD LOYALTY CUSTOMER BANK CENTRAL JAVA KCPS SALATIGA WITH SATISFACTION AS *INTERVENING* VARIABLE

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Abstract
This study aims to influence Brand Awareness, Customer Value and Trust on Customer Loyalty in Bank Jateng KCPS Salatiga with Satisfaction as an Intervening Variable. This study uses quantitative methods by processing primary data through a questionnaire given to 100 respondents to the customers of Bank Jateng KCPS Salatiga. purposive sampling technique in sampling. choose the target sample or target sabmple subjectively. The data obtained were processed with SPSS Version 23. The analytical tools used include multiple linear analysis and path analysis. The results of the research test show that brand awareness has no positive and significant effect on satisfaction while customer value and trust have a positive and significant effect on satisfaction. Next is brand awareness, Trust, and satisfaction have a positive and significant effect on loyalty, while customer value has a negative and significant effect on loyalty. Brand awareness has no positive and significant effect on customer loyalty through satisfaction as an intervening variable, while customer value and trust have a positive and significant effect on customer loyalty through satisfaction as an intervening variable.

Keywords: Brand Awareness, Customer Value, Trust, Satisfaction, Loyalty.

INTRODUCTION

The implementation of marketing strategies in the company, generally easy to change according to the developments and waves of changes in the existing industrial environment. This transformation encourages the company to always adapt to the suitability of the surrounding environment. The tightest competition and innovation that continue to be developed makes every bank must improve the factors that encourage customers to be loyal. The concept of customer loyalty is related to behavior, not attitude. If someone becomes a loyal customer, they will show purchasing behavior, which is

understood as a random purchase or use proposed by several decision-making departments from time to time (Griffin, 2002: 25).

The first phase of loyalty begins with the customer understanding of the product. Brand awareness is the ability of prospective customers to identify or rethink that a brand belongs to a certain product category (Rangkuti, 2002:39). The strong brand can make it easier for companies to earn revenue and provide guarantees for the company's long-term development. However, the process of building and maintaining a great brand is not easy. So, banks need the right branding strategy to produce a strong brand.

The assessment from customers for the services provided is also required by a bank. If the customer's perception or assessment of the benefits received with the sacrifices given is balanced, the customer will be loyal to the bank. The other way around, when a bank gives poor service, it does not create a good bank image and it makes bad judgments and makes customers disappointed. So, the customer will switch to another bank (Leliana, 2019: 18). Loyalty issues are also related to the customer trust factor. Customer trust shows that customers want to create good and strong long-term cooperation with customers. Customer trust is one of the main variables in maintaining relationships. The trust that has been built before makes customers do not hesitate to use the products from the bank.

The consumer satisfaction is a post-purchase evaluation in which the chosen alternative is at least equal to or exceeds consumer expectations (Engel in Tjiptono 2005:349). So, when these expectations have been met even more than expectations, it is possible for customers to make purchases or re-transactions and try the other products with the hope that they will be as satisfying as the products they were using before.

Central Java Syariah Development Bank is a bank that uses the syariah system in its operational system. The researcher determined *Bank Jateng Syariah* as the subject of research due to the enormous potential for increasing productivity significantly since the opening of this Islamic Central Java bank in 2008. This bank also plays a role in regional economic development in direct collaboration with the Central Java regional government to improve the economic sector. This region and *Bank Jateng* became the bank with the 5th best Loyalty index in 2019. This can be seen from the award that was just won by *Bank Jateng* by Infobank Magazine in collaboration with Marketing Research Indonesia (MRI) regarding the award as Satisfaction Loyalty Engagement (SLE) Awards in 2019.

This award is based on the research result to assess the level of satisfaction, loyalty, and engagement.

This indicates satisfaction and loyalty at *Bank Jateng* both conventional and Syariah are in line with expectation, it's just a matter of how *Bank Jateng* can maintain the achievement and quality it has achieved, it would be better if it could continue to be better for the following years. It can also want to know to what extent brand awareness, customer value and trust have an effect on the loyalty index of conventional and Islamic Central Java Banks, as well as *Bank Jateng KCPS Salatiga*.

The researcher chose Salatiga as the research location where in the city there are only 3 Islamic banks and takes the *Bank Jateng Syariah* in the Salatiga as a research object. In addition, there are still a few who have researched Islamic banks in the Salatiga and this Islamic bank has only been established for 2 years or 3 years since 2018 when the *Bank Jateng Syariah Salatiga* was inaugurated. The researcher also wants to know to what extent the Salatiga community knows and aware of the *Bank Jateng Syariah Salatiga* since it was founded in Salatiga.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT
Customer Behavior

Customer behavior is defined as an acceptance study, use and purchase of some goods, services and ideas, as well as the determination of units and decision-making processes (Mowen and Minor in Sangadji and Sopiah, 2013:7). In a sense, consumers use, give, evaluate, and consume the products or services that they expect to fill their needs (Schiffman and Kanuk in Sangadji and Sopiah, 2013: 8).

One area of concern for consumer behavior is studying about how individuals, groups, and organizations choose, buy, use, and store these goods, services, ideas or experiences to fulfil the consumer needs (Sangadji and Sopiah, 2013:11-10).

Loyalty

Customer loyalty is the consumers' agreement, even if they are affected by situations and other marketing activities that may cause consumers to change their mind in the future, consumers will continue to bear the agreement to re-subscribe and repeat purchases of certain products or services in the future. (Hurriyati, 2010:129).

There are some of the characteristics of consumer loyalty according to Griffin (in Sangadji and Sopiah, 2013: 105) include: (1) Do repeat purchases. Consumers loyal to products will always be loyal to the company's products, as long as the products they buy

can fullfil their needs. (2) Purchases across product and service lines, loyal consumers are not satisfied when they only buy products from the company, but also try to get (acquire) and buy products produced by the same company. For them, if they are able to use the same company's product, they will feel satisfied. (3) Recommending product to others. This conception explains the loyal consumers will recommend a positive response (review) to the company's products or services or co-workers or family members, and give them conviction about the product or service, then in the end other people will feel interested and join in purchasing and using the same product or service. (4) Demonstrates an immunity to the pull of the competition. As an opponent, of course, the company must demonstrate its capabilities and strengths to prove the own company is better than competitors' company.

Brand Awareness

Brand awareness is the ability of potential consumers to recognize or remember a brand belonging to a product category (Aaker in Rangkuti, 2002: 39).

The role of brand awareness on brand equity depends on brand visibility. Brand awareness as described by Aaker (in Durianto, 2004: 6) as follows: (1) Brand Recognition. This is the most basic level in the concept of brand awareness. This is significant when the buyer chooses a brand when they are buying. Get to know a brand, it will make buyer remembered then they can re-purchases goods with the same brand in the future. (2) Brand Recall, because consumers cannot see the product, this level is also called the unintentional recall rate, and by being called a product feature or logo, it directly remembers a familiar brand. (3) Top of Mind, the highest awareness is a form of brand awareness, which is the top of each brand in the consumers' mind. Top of Mind describes the brand that consumers remember or mention it first when they ask about the product category.

Customer Value

Customer Value is the difference between the total value of consumers and the amount of consumer financing amount from product marketing. The consumer satisfaction obtained depends on product performance and consumer expectation. Customer value is the customers' point of view considering what they want and believe that they will purchase and apply the product (Slywotzky in Astono, 2017: 511).

According to Tjiptono the dimensions of customer value as follows (2005:298); (1) Emotional Value, the customers' happiness and satisfaction obtained from applying the product or service at that time. (2) Social Value, the role of a company in giving a positive perception to its social environment. (3) Quality Value, the quality of real results that can be felt and seen from using a product or service. This ability refers the product or service can carry out its main physical function consistently and well. (4) Value of Price is the appropriate price associated with efforts to obtain products in accordance with the requirement and expectation of consumers.

Trust

Trust is the strength of a product with a certain meaning. Trust is commonly referred to as an object-attribute linkage, namely the feeling of trust by consumers in the possibility of a relationship between an object and related attributes (Sumarwan in Sangadji and Sopiah, 2013: 201).

Flavian and Giunaliu reveals what is included in the dimensions of trust (2007: 19): (1) Honesty, honesty in terms of trust, the employees must be honest in conveying information, there is transparency in every transaction and agreements that they have made, so they can ingratiate customer. Communicating well and honestly makes a good relationship and no one is offended each other. (2) Benevolence, the intended policy is wise in making every decision when entering into an agreement or transaction. Considering the benefits of consumers and companies, so it will make consumers not feel harmed by the company. (3) Competence is the employees who have ability and competence in their fields. So, it will make consumers feel relieved in giving prices or purchasing products or services without any sense of concern in transacting.

Satisfaction

According to Kotler (in Atmaja, 2018: 51) satisfactory customer is the feeling of person that feels happy or disappointed when comparing the expected performance (results) of a product with their expected performance. For Howard and Seth (in Tjiptono, 2011: 433), customer satisfaction is the purchasers' perception of whether the results obtained and the sacrifices made are the same or not appropriate.

Fornell explains what dimensions of satisfaction are (in Tjiptono 2011:453); (1) Overall Satisfaction, it depends on three aspects, there are systems, technology and personnel. Customer satisfaction with the company quality service generally difficult to imitate, because it is not easy to form attitude and behaviour that are in accordance to

company wishes. Improvement must be started from the recruitment process, training and work culture. (2) Confirmation of Expectation, if the quality of the product or service is good, the customer will be satisfied after purchasing, obtaining and applying a particular product. (3) Comparation to Ideal, if you get a product or service that relatives easy, convenient and efficient, then the effectiveness of acquiring the product or service and the ease of making payments can make customers more satisfied.

Research Hypothesis

Based on the description above, it can be shown a framework chart regarding the influence of Brand Awareness (X1), Customer Value (X2) and Trust (X3) on Customer Loyalty (Y) with Satisfaction (Z) as an Intervening Variable. Then, the hypothesis is determined as follows:

H1: Brand awareness has a positive and significant effect on customer satisfaction.

H2: Customer value has a positive and significant effect on customer satisfaction.

H3: Trust has a positive and significant effect on customer satisfaction.

H4: Brand awareness has a positive and significant effect on customer loyalty.

H5: Customer value has a positive and significant effect on customer loyalty.

H6: Trust has a positive and significant effect on customer loyalty.

H7: Brand awareness has a positive and significant effect on customer loyalty with satisfaction as an intervening variable.

H8: Customer value has a positive and significant effect on customer loyalty with satisfaction as an intervening variable.

H9: Trust has a positive and significant effect on customer loyalty with satisfaction as an intervening variable.

H10: Satisfaction has a positive and significant effect on customer loyalty
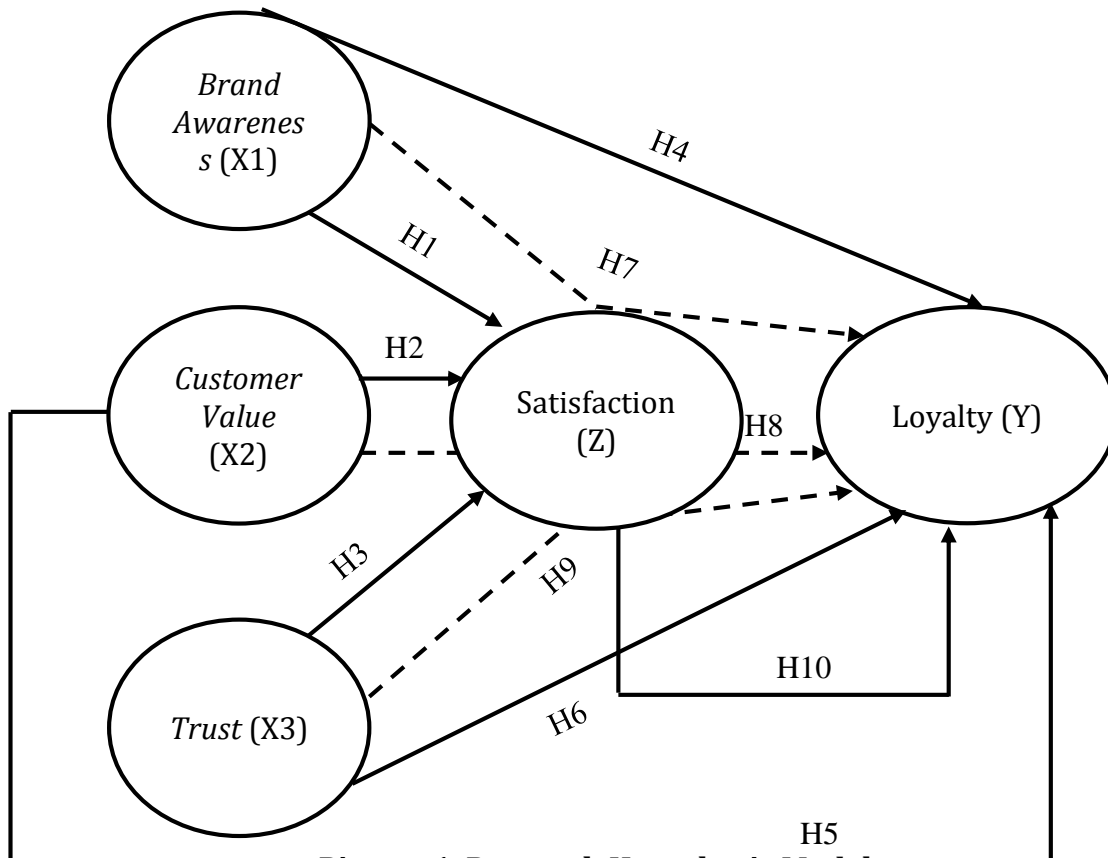
Picture 1. Research Hypothesis Model

Information:

⟶ : Direct influence to (H1, H2, H3, H4, H5, H6, H10).

- - - - → : Indirect influence to (H7, H8, dan H9).

METHOD

This study utilizes a quantitative research approach. The quantitative research in this study is as a field of research, which is a study that collected data by doing it in public places or going directly to a target place (Arikunto, 1995:58). Researcher conducted research on customer at PT. Central Java Regional Development Bank KCPS Salatiga.

The research population taken is the customers of Bank Jateng KCPS Salatiga, then to take the sample of the study as many as 100 respondents.

RESULT AND DISCUSSION
Classic Assumption Test
Multicollinearity Test

Tabel 3. The result of multicollinearity test

Coefficients[a]

| Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	,912	3,784		,241	,810		
	Brand Awareness	,326	,152	,203	2,150	,034	,609	1,643
	Customer Value	-,425	,184	-,304	-2,305	,023	,312	3,200
	Trust	,346	,181	,198	1,911	,059	,507	1,974
	Kepuasan	1,064	,193	,654	5,516	,000	,388	2,575

a. Dependent Variable: Loyalitas

Source: Primary data processed by SPSS 23,2020

From all appearance the results of the SPSS multicollinearity test above with the brand awareness variable X1 the tolerance score is 0.609 and the VIF is 1.643 then the X2 customer value variable with the tolerance score is 0.312 and the VIF value is 3.200, the trust variable X3 with a tolerance score is 0.507 and the last VIF value is 1.974 for the variable Z. satisfaction with a tolerance score of 0.388 and a VIF value of 2.575. The overall tolerance score is obtained from the variables X1, X2, X3 and Z > 0.10 and the overall VIF value of the variables X1, X2, X3 and Z < 10.00. It can be concluded that all variables consisting of X1, X2, X3 and Z are not occur the multicollinearity issues.

Normality Test

Picture 2. Normal *Probability plot*
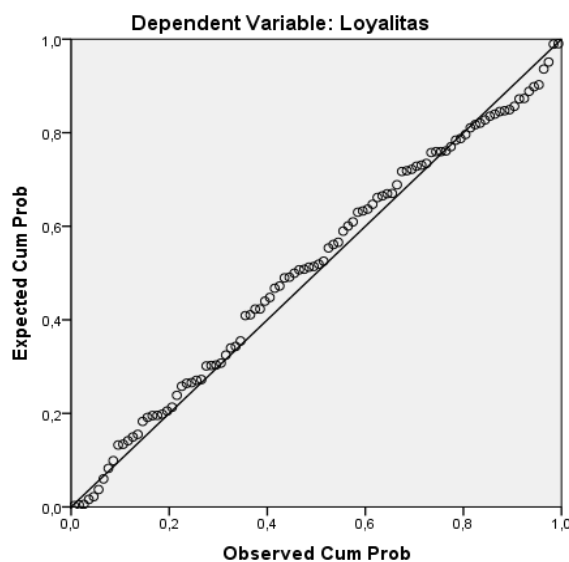
Source: Primary data processed by SPSS 23, 2020

In picture 4.1 the probability plot above demonstrates the existing plot follows the diagonal line and the data spreads around the existing diagonal line, then the regression model fulfills the assumption of normality.

Heteroscedasticity Test

In heteroscedasticity test used glejser test this time using the glejser test, as for the result of the glejser test that has been carried out as follows:

Tabel 4. Result of Glejser Test

		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	1,479	2,281		,648	,518
	Brand Awareness	-,157	,091	-,220	-1,722	,088
	Customer Value	,053	,111	,086	,481	,632
	Trust	,146	,109	,188	1,343	,182
	Satisfaction	-,008	,116	-,011	-,071	,943

a. Dependent Variable: ABS_RES

Source: Primary data processed by SPSS 23, 2020

Based on the glejser test above, the significant score between independent variable and absolute residual > 0,05, so there is no heteroscedasticity issue. In term of Sig value. Variable X1 0,088 then X2 is 0,642, next X3 0,182 and Z is 0,943. All of independent variables here are not below 0,05, so it can be stated that the data is free from heteroscedasticity issues.

An Analysis of Multiple Linear Regression
The First Regression Model with Dependent Loyalty

Tabel 5. Result of Loyalty Regression Test (Y)

		Unstandardized Coefficients		Standardized Coefficients		
	Model	B	Std. Error	Beta	t	Sig.
1	(Constant)	,912	3,784		,241	,810
	Brand Awareness	,326	,152	,203	2,150	,034
	Customer Value	-,425	,184	-,304	-2,305	,023
	Trust	,346	,181	,198	1,911	,059
	Kepuasan	1,064	,193	,654	5,516	,000

a. Dependent Variable: Loyalitas

Source: Data processed by SPSS 23, 2020

Based on the output of SPSS above, the following regression equation is obtained:

Y = Bo + β1X1 + β2X2 + β3X3 + β4 Z

Y = 0,912 + 0,326 X1 + -0,425 X2 + -0,346 X3 + 1,064 Z

From the model 1 (Loyality) abopit can be explained as follows:

1. The constant 0.912 explained that the variable of brand awareness (X1), customer value (X2), trust (X3) and satisfaction (Z) are constants (X1, X2, X3 and Z = 0). So,

the average customer loyalty (Y) at the Central Java bank KCPS Salatiga is at 0.912 if it is a percentage, the beta constant value is multiplied by 100. Thus, 0.912 x 100 = 91.2%.

2. The regression coefficient of brand awareness (X1) of 0.326 explained the meaning that each additional 1 point of brand awareness (X1) owned by a customer will increase loyalty (Y) by 0.326 times.
3. The regression coefficient of customer value (X2) of -0.425 explained the meaning that each additional 1 point of customer value (X2) that a customer has will decrease loyalty (Y) by -0.425 times.
4. The trust regression coefficient (X3) of -0.346 explained the meaning that each additional 1 point of trust variable (X3) owned by a client will decrease loyalty (Y) by -0.346 times.
5. The satisfaction regression coefficient (Z) of 1.064 explained the meaning that each additional 1 point of satisfaction (Z) owned by a customer will increase loyalty (Y) by 1.064 times.

The First Regression Model with Dependent Satisfaction

Tabel 6. The Result of Satisfaction Regression Test (Z)

Coefficients^a

Model		B	Std. Error	Beta	T	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
1	(Constant)	,566	2,002		,283	,778
	Brand Awareness	,138	,079	,140	1,743	,085
	Customer Value	,455	,086	,531	5,313	,000
	Trust	,224	,093	,209	2,413	,018

a. Dependent Variable: Satisfaction

Source: Primary data processed by SPSS 23, 2020

Based on the SPSS output above, the regression equation in second model is obtained to the dependent satisfaction variable (Z), as follows:

Y = Bo + β1X1 + β2X2 + β3X3
Y = 0,566 + 0,138 X1 + 0,455 X2 + 0,224 X3

From the equation above, it can be concluded that:

1. The constant 0.566 explained the brand awareness (X1), customer value (X2) and trust (X3) variables are constants (X1, X2 and X3 = 0). So, the average customer satisfaction (Z) at the Central Java bank KCPS Salatiga is at 0.566 if it is a percentage, the beta constant value is multiplied by 100. Thus, the result of 0.556 x 100 = 55.6%.
2. The regression coefficient of brand awareness (X1) of 0.138 that explained the meaning of each additional 1 point of brand awareness (X1) owned by a customer will increase satisfaction (Z) by 0.138 times.

3. The customer value regression coefficient (X2) of 0.455 explained about the meaning of each additional 1 point of customer value (X2) that a customer has will increase satisfaction (Z) by 0.455 times.
4. The trust regression coefficient (X3) of 0.224 explained about the meaning each additional 1 point of trust (X3) owned by a customer will increase satisfaction (Z) by 0.224 times.

Statistic Test
Determinacy Test (R_2)
The First Model of Loyalty Dependent Variable

Tabel 7. Result of Determinacy Coefficient Test (R_2) Test 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,694a	,482	,460	4,041

a. Predictors: (Constant), Satisfaction, Brand Awareness, Trust, Customer Value

Source: Data that processed by SPSS 23,2020

The R square value is 0,482 or if it is percentage of 48,2% so, the loyalty variable can be explained or influenced by the fourth variation of independent variable, there are brand awareness, customer value, trust, and satisfaction. As for the left (100% - 48,2% = 51,8%) is explained by other factors except four variables above that can be affected loyalty.

The First Model of Satisfaction Dependent

Tabel 8. Result of Coefficient Determinacy (R_2) Test 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,782a	,612	,600	2,139

a. Predictors: (Constant), Trust, Brand Awareness, Customer Value

Source: Primary data processed with SPSS 23, 2020

The value of determinacy coefficient (R_2) or R square score is 0,612 or if it's we percentage of 61,2% the satisfaction variable can be explained or influenced by the variation of four independent variable there are *brand awareness*, *customer value* and also *trust*. As for the rest (100% − 61,2% = 38,8%) is can be explained by other factors except three variables above that can influenced the satisfaction variable.

F_{test} Simultaneous Test
The First Model of Loyalty Dependent

Tabel 9. The Result of F_{test} 1 Simultaneous Test

ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1445,217	4	361,304	22,120	,000b
	Residual	1551,693	95	16,334		
	Total	2996,910	99			

a. Dependent Variable: Loyalty
b. Predictors: (Constant), Satisfaction, Brand Awareness, Trust, Customer Value

Source: Primary data processed with SPSS 23, 2020

It is known the calculated F value obtained is 22.120 and the significance score is 0.000. It can be seen from these results the calculated of F value from the F table is (2.467) and the significance value is < 5%, which can be concluded that brand awareness, customer value, trust and satisfaction can jointly the affect of customer loyalty.

The First Model of Satisfaction Dependent

Tabel 10. The Result of F$_{test}$ 2 Test

ANOVA[a]					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	691,812	3	230,604	50,411	,000[b]
Residual	439,148	96	4,574		
Total	1130,960	99			

a. Dependent Variable: Satisfaction
b. Predictors: (Constant), Trust, Brand Awareness, Customer Value
Source: Primary data that processed from SPSS 23, 2020

It is known that the calculated F value obtained is 50.411 and the significance score is 0.000. It can be seen from these results that for the calculated F value from the F table is (2,699) and the significance score is < 5%, then it can be concluded brand awareness, customer value and trust can provide an affect for customer satisfaction.

Partial T$_{test}$ Test
Dependent of Loyalty

Tabel 11. The Result of T model 1 Test

Coefficients[a]						
	Unstandardized Coefficients		Standardized Coefficients			
Model	B	Std. Error	Beta		T	Sig.
1 (Constant)	,912	3,784			,241	,810
Brand Awareness	,326	,152	,203		2,150	,034
Customer Value	-,425	,184	-,304		-2,305	,023
Trust	,346	,181	,198		1,911	,059
Satisfaction	1,064	,193	,654		5,516	,000

a. Dependent Variable: Loyalty
Source: Primary data processed from SPSS 23, 2020

If the value of Sig is < 0.05 or the value of $T_{hitung} > T_{tabel}$. So, the independent variables studied are declared to have a positive and significant effect on the dependent or dependent variable. Then, it will be explained the effect, that:
1. Brand awareness (X1) has a T_{hitung} value of 2.150 and a T_{tabel} value for dependent loyalty is 1.985. Which is then seen from the significance value obtained is 0.34. That the variable X1 brand awareness has a positive and significant effect on loyalty as Y variable.
2. Customer value (X2) has a T_{hitung} value of -2,305 and a T_{tabel} value for dependent loyalty is 1,985. Which is seen from the significance value obtained is 0.23. It

clarified that the variable X2 customer value has a negative and significant effect on loyalty as the Y variable.

3. Trust (X3) has a T_{hitung} value of 1.911 and the T_{tabel} value for dependent loyalty is 1.985. Which is then seen from the significance value obtained is 0.59. It represented the variable of X3 brand awareness has a positive and significant effect on loyalty as the Y variable.

4. Satisfaction (Z) has a T_{hitung} of 5.516 and a T_{tabel} value for dependent loyalty is 1.985. It represented the satisfaction variable Z has a positive and significant effect on loyalty as a Y variable.

Dependent of Satisfaction

Tabel 12. The Result of T model 2 Test

Coefficients^a

	Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	,566	2,002		,283	,778
	Brand Awareness	,138	,079	,140	1,743	,085
	Customer Value	,455	,086	,531	5,313	,000
	Trust	,224	,093	,209	2,413	,018

a. Dependent Variable: Satisfaction

Source: Data processed by SPSS 23, 2020

It can be explained the effect, that:

1. Brand awareness (X1) has T_{hitung} value of 1,745 and the value of T_{tabel} for loyalty dependentis 1,985. Next, viewed from significant score obtained is 0,85. This result stated X1 brand awareness variable has a positive and insignificant effect on satisfaction in Z variable

2. Customer value (X2) has T_{hitung} value of 5,313 and the value of T_{tabel} for loyalty dependent is 1,985. Then, viewed from significant score obtained is 0,01. This result stated X2 customer value variable has a positive and significant effect toward the satisfaction of Z variable.

3. Trust (X3) has T_{hitung} value of 2,413 and the value of T_{tabel} for loyalty dependent is 1,985. Then, from the result of significant value obtained 0,18. It represented X3 trust variable has positive and significant effect to satisfaction as Z variable.

Path Analysis

The path analysis is defined as an extended form of multiple linear regression analysis, or path analysis is the use of regression analysis to estimate causal relationship between causal variable that have been determined previously based on theory. Path analysis cannot break causal relationship, nor can it replace researcher to see causal relationship between the variable. Causal relationship between variable has been established through a theoretical model. Path analysis that can be done is to determine the pattern of relationship between three or more variables, but it cannot be used to

confirm or reject the assumption of the imaginary causality hypothesis (Ghozali, 2013: 237).

1. Brand awareness of loyalty with satisfaction as an intervening variable

$$t = \frac{pApB}{SpApB}$$
$$t = \frac{0,138 \cdot 1,064}{0,0894832503935793}$$
$$t = 1,64088809195219$$

It is known the T_{tabel} grade is 1,985 and the result of T_{hitung} of 1,6409. So, it can be concluded the result of Z variables have no significant effect on X1.

2. Customer value of loyalty with satisfaction as an intervening variable

$$t = \frac{0,455 \cdot 1,064}{0,127906019580784}$$
$$t = \frac{0,48412}{0,127906019580784}$$
$$t = 3,78496650577289$$

It is known on the T_{tabel} grade is 1,985 and the result of T_{hitung} is 3,78497. So, it can be summed the result of Z variables have significant effect on X2.

3. Trust of loyalty with satisfaction as an intervening variable

$$t = \frac{0,224 \cdot 1,064}{0,109465385985708}$$
$$t = \frac{0,238336}{0,109465385985708}$$
$$t = 2,17727273195856$$

It is known T_{table} grade is 1,985 and the result of T_{hitung} is 2,1773. So, it can be inferred the result of Z variables have significant effect to X3.

Hypothesis Discussion

1. The Effect of Brand Awareness on Customer Satisfaction

It is known from all the test that have been done, the explanation of T_{test} the coefficient of T_{hitung} value was 1,743. This test can be categorized as influential if T_{hitung} > T_{tabel}, but here 1,743 < 1,985 and 1,985 is the value of T_{tabel}. The significant grade for brand awareness X1 variable is 0,085. To reach and get the significant value it must be < 0,05. Thus, it inferred the brand awareness (X1) has not give a positive and significant effect to customer satisfaction. So, the hypothesis of H1 is rejected.

This gives an indication about the customers in *Bank Jateng KCPS Salatiga* only recognize the brand and the logo. The clients will have not satisfaction if they only know the brand of *Bank Jateng KCPS Salatiga* before they know the benefits in the future, especially the customers are also difficult to distinguish between conventional

and Syariah bank. Another reason from the ineffectiveness of X1 to Z variable as customer satisfaction is supported by 54 respondents who have been customer for less than one year, so that's why the customers can not be maximal to remember, recognize, and feel satisfaction about the *Bank Jateng KCPS Salatiga* brand.

The result of this study also has similiarity between the previous study but it has different sight. In the Pratama's research (2017), the researcher did case study research in Indomaret private label products which is showed the result of brand awareness had positive and the significant effect on customer satisfaction.

2. The Influence of Customer Value on Customer Satisfaction

In the second hypothesis, the result of T_{hitung} X2 customer value variable obtained the grade of 5,313 which is a greater score than T_{tabel} of 1,985. Furthermore, the significant value obtained was 0,00, it indicates the value is smaller than 0,05 as the standard variable. So, from the second results, the X2 customer value variable has a positive and significant effect to customer satisfaction. Thus, the hypothesis of H_2 is accepted. It demonstrates the effort of Bank Jateng KCPS Salatiga in fulfilling customer needs are useful and good. Considering to Bank Jateng KCPS Salatiga has been established for three years but already good at give serving to customers to achieve customer satisfaction.

The result of this study is supported by previous study written by Nisazizah et al (2018) which stated customer value has positive and significant effect to achive customer satisfaction at BNI Syariah Semarang branch office and Unisula sub-branch office.

3. The Effect of Trust on Customer Satisfaction

In the third hypothesis suppected the effect of X3 on Z variable which is the trust variable (X3) has T_{hitung} value of 2,413 and the T_{tabel} value was 1,985. Then, viewed from significant value obtained is 0,18. The T_{hitung} value X3 > T_{tabel} and the significant value that obtained was < 0,05. It is summed trust variable (X3) has a positive and significant effect on satisfaction as a Z variable. Thus, the hypothesis of H_3 is accepted.

Bank Jateng KCPS Salatiga gives the maximal effort in winning the customers' heart. Being professional to customers are good step to create customer trust. Moreover, this study also supported by previous study by Paewangi et al (2018) stated

the result of the study was the trust has a positive and significant effect to loyalty customer of *Bank Sulawesi Tenggara.*

4. The Influence of Brand Awareness on Loyalty

Brand awareness (X1) has T_{hitung} value of 2,150 and the value of T_{hitung} was 0,34. Viewed from T_{hitung} X1 value > T_{tabel} and the significant obtained < 0,05 it means brand awareness variable (X1) has a positive and significant effect on loyalty as Y variable. Thus, the hypothesis of H_4 is accepted.

The strategy of *Bank Jateng KCPS Salatiga* is good enough by making several agencies or organization as MoU which will attract customer and make transaction continuous at *Bank Jateng KCPS Salatiga*. This is one of the reason customers can recognize, remember and be a loyalty customer to Bank Jateng KCPS Salatiga. This result of study also supported by Andjarwati et al (2018) stated there is an effect of brand awereness on loyalty customers to the purchaser of *teh pucuk harum* in Surabaya.

5. The Effect of Customer Value on Loyalty Customer

Customer value (X2) has T_{hitung} value of -2,305 and the T_{tabel} result was 1,985. Then, viewed from significant value obtained is 0,23. It is explained from the value of T_{hitung} X2 > T_{tabel} and the significant value obtained was <0,05. So, it means customer value variable (X2) has a positive and significant effect on customer loyalty as a Y variable. Thus, the hypothesis of H_5 is rejected.

Bank Jateng KCPS Salatiga is indeed good at handling the customer value on the satisfaction, but customers of Bank Jateng KCPS Salatiga are still interested in other banks, if the bank feel so profitable for customer life, especially some respondent with customer tenure dominated by customers who are less one than a year as many as 54 people. It is the reason why the customers cannot feel the advantage from the bank product. There is a little similarity with previous study that have been written by Irawan et al (2016), the customer value was not give a positive and significant result on loyalty variable for customers of BRI KK Unisma Malang Bank.

6. The Effect of Trust on Loyalty Customer

Trust (X3) has T_{hitung} value of 1,911 and the T_{tabel} value for loyalty dependent loyalty was 1,985. Next, viewed from significant value that obtained was 0,59. It was

explicited from T_{hitung} value X3 < T_{tabel} and the significant value is obtained > 0,05. In sum, trust variable (X3) has a positive and significant effect to loyalty customer as Y variable. So, the hypothesis of H$_6$ is accepted.

Evidently in trust variable (X3), *Bank Jateng KCPS Salatiga* can be attracted customer to trust and carry out the transaction or savings money and financing in regular way. In line with Istikomah et al (2018) research stated the customer trust has a positive and significant effect to customer at PT. BNI Syariah Branch of Fatmawati.

7. **The Effect of Brand Awareness on Loyalty Customer with Satisfaction as Intervening**

After doing some test using Sobel test then continued by T statistic calculating. Then, we known that T_{tabel} value was 1,985 and the result of T_{hitung} was 1,6409 with the significant level 5%. Then, it can be concluded the satisfaction as Z variable had no significant effect to X1 brand awareness. Thus, the H$_7$ stated the result of brand awareness (X1) had no a positive and significant effect to loyalty (Y) through satisfaction (Z) as an intervening variable.

8. **The Effect of Customer Value on Loyalty Customer with Satisfaction as Intervening Variable**

After doing some test using the Sobel test. Then, continued by calculating the T statistic. Then, it was known the T_{tabel} value was 1,985 and the result of T_{hitung} was 3,78497 with significant level 5%. Then it can be summed the result of Z variable had significant effect to X2 for customer value. Thus, H$_8$ stated the results of customer value have positive and significant effect on loyalty (Y) through satisfaction (Z) as an intervening variable.

9. **The Effect of Trust on Loyalty Customer with Satisfaction as Intervening Variable**

After conducting the test using the Sobel test and continued by calculating the T statistic. Then, the T_{tabel} was 1.985 and the result of the T_{hitung} was 2.1773 with a significance level of 5%, concluded that the results of variable Z had a significant effect in mediating X3 is trust. Thus, the H9 stated about the results of trust (X3) have a positive and significant effect on loyalty (Y) through satisfaction (Z) as an intervening variable

10. The Effect of Satisfaction on Loyalty Customer

The satisfaction (Z) has a T_{hitung} value of 5.516 and the T_{tabel} value for dependent loyalty was 1.985. Viewed from the significance value obtained is 0.00. It is showed the value of T_{hitung} Z > T_{tabel} and the significance value obtained < 0.05, this means the satisfaction variable (Z) has a positive and significant effect on loyalty as a Y variable. Thus, the hypothesis of H_{10} is accepted.

In this case, *Bank Jateng KCPS Salatiga* is still trying to do has a good impact on customer satisfaction, as evidenced by the high level of customer satisfaction, it makes *Bank Jateng KCPS Salatiga* customers feel satisfied and certainly not disappointed with the services and facilities provided by the bank. The results of this study are also supported by previous research written by Razak et al. (2018). Satisfaction has a positive and significant effect on customer loyalty for customer in BNI Kendari.

CONCLUSION AND ACKNOWLEDGEMENT

In every marketing management, of course the customers are the main target in product or service. To increase the brand awareness, customer value and trust it certainly have an effect on customer satisfaction. It will make customers make a purchase or re-transaction that cause the customer loyal.

From the four variables above, there are several factors that cause consumers to become loyal, therefore reflection for other banks or the parties concerned in awareness of the importance of brands, both logos and matters relating to the name of Bank Jateng Syariah, must be paid more attention.

In some case stated there are some customers who still cannot distinguish the logo between conventional and sharia on the *Bank Jateng* brand. In addition, researchers received several suggestions from customers for *Bank Jateng KCPS Salatiga* regarding the facilities of a less spacious place, so that when queuing made some customers have to stand and wait a long time. Of course, this will make customers become tired. In addition, *Bank Jateng KCPS Salatiga* in carrying out social activities or participation is not widely publicized so that some customers do not know if the customers of *Bank Jateng KCPS Salatiga* play an active role in carrying out social activities.

The suggestions for further researcher, it would be nice to do research on *Bank Jateng KCPS Salatiga* or other banks outside of the factors that have been used in this study. It is hoped that further researcher can see the other important things that can be

supported banking issues, both in the form of competitiveness or other improvement problems.

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