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The Impact of Brand Equity, Brand Trust, And Brand Image on Brand Loyalty at Bank Syariah Indonesia in Aceh Mediated by Customer Satisfaction

Amirul Azhar[1]*, Muhammad Adam[2], & Mukhlis[3]
[1,2,3] Management Department, Universitas Syiah Kuala, **Indonesia**
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Abstract

This study aims to measure the influences of Brand Equity (B-Equity), Brand Trust (B-Trust), And Brand Image (B-Image) On Brand Loyalty (B-Loyalty) at Bank Syariah Indonesia (BSI) in Aceh, mediated by customer satisfaction. The sample used in this study is BSI's customers in Aceh, with as many as 300 customers. The data collection tool used in this study was a questionnaire. The sampling technique is non-probability sampling. This study uses PLS to determine the effect of all the variables involved. The results show that B-Equity, B-Trust, B-Image, Satisfaction, and B-Loyalty at BSI in Aceh are all positive; B-Equity, B-Trust, and B-Image have a positive and significant impact on satisfaction; B-Equity, B-Trust, and Satisfaction have a positive and significant impact on B-Loyalty at BSI in Aceh, However, B-Image does not have a positive and significant impact on B-Loyalty; Satisfaction partially mediates the B-Equity and B-Trust effect on B-Loyalty; and Satisfaction fully mediates the B-Image effect on B-Loyalty at BSI in Aceh. This full mediation means that B-Image affects B-Loyalty only through satisfaction.

Keywords: Brand Equity, Brand Trust, Brand Image, Customer Satisfaction, and Brand Loyalty

1. Introduction

Banking in this era of globalization has become an integral part of people's lives in our country. Today, almost all segments of society are familiar with and involved with banks. People interact with the banking sector for savings, educational insurance, and loans. The banking industry in Indonesia is growing rapidly due to high market demand. Bank Syariah Indonesia (BSI) aims to establish a strong brand in the market and strives to create high-quality products and services that are perceived as different or unique compared to similar competitors. However, this alone is not enough; the most crucial role in market dominance is how to engage consumers by providing information, reminders, and building closer relationships with them. Companies need to define consumer perceptions of their brand. Customer satisfaction plays a crucial role for banks in managing customers or their funds effectively and performing their banking functions well. Currently, there is a decrease in customer loyalty in the banking world because many customers are dissatisfied with what they have received. Although it may be temporary and short-lived, some customers remain loyal to their current bank despite more enticing offers from other banks. As stated by (Fahmi, Lubis, & Chan, 2020), customer satisfaction is one of the determinants of high or low banking customer loyalty. Therefore, banks are required to

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communicate well with both existing and potential customers. In this regard, customer satisfaction is crucial for banks to address. Based on this, the research aims to: 1) See the Brand Equity (B-Equity), Brand Trust (B-Trust), Brand Image (B-Image), Satisfaction, and Brand Loyalty (B-Loyalty) of BSI in Aceh. 2) Assess B-Equity impact on Satisfaction. 3) Assess B-Trust impact on Satisfaction. 4) Assess B-Image impact on Satisfaction. 5) Assess B-Equity impact on B-Loyalty. 6) Assess B-Trust impact on B-Loyalty. 7) Assess B-Image impact on B-Loyalty. 8) Assess Satisfaction's impact on B-Loyalty. 9) Evaluate B-Equity's impact on B-Loyalty, mediated by Satisfaction. 10) Evaluate B-Trust impact on B-Loyalty, mediated by Satisfaction. 11) Evaluate B-Image impact on B-Loyalty, mediated by Satisfaction.

2. Literature Review and Hypotheses

B-Loyalty

B-Loyalty is defined as "a measure of a customer's involvement with a brand" (Durianto, Sugiarto, & Sitinjak, 2004). It reflects the likelihood of consumers switching to other products if there are changes in the current product, such as changes in price or other factors. Several indicators related to B-Loyalty, as outlined by (Durianto et al., 2004), are:

1. The pricing of products or services in Islamic banking.
2. The presence or absence of administrative fees for products or services.
3. The availability of promotions or discounts on products or services in Islamic banking.
4. The habit of using Islamic banking services.
5. Customer satisfaction with Islamic banking products or services.
6. Customers' disregard for switching costs.
7. Emotional attitudes, such as confidence in Islamic banking.
8. Preference for Islamic banking products based on past experiences.
9. Customers' pride in Islamic banking products.
10. Customers recommend Islamic banking products to family (relatives).

Customer Satisfaction

As per (Kotler & Armstrong, 2018), as cited in the research by (Ali, Lubis, Djalil, & Utami, 2020), customer satisfaction refers to the fulfillment of consumer expectations by a product. Consumers assess the product based on the disparity between their expectations and its performance. Customer satisfaction and dissatisfaction are widely discussed in various sectors, including industries and service companies, as they are influenced by the quality of goods and services. Therefore, satisfaction relies on how the performance is perceived in relation to expectations. If the performance falls short of expectations, customers are dissatisfied; on the other hand, if it exceeds expectations, customers are satisfied. Satisfied customers are more likely to make repeat purchases rather than switch to competing products. Ultimately, satisfaction or dissatisfaction is based on the variance between expectations and perceived performance. Based on research by (Silaen, 2015), the indicators of satisfaction are:

1. Provision of satisfactory service.
2. Alignment with expectations.
3. Comparison with other banks.
4. Intent to repurchase.

B-Equity

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(Kotler & Keller, 2018) state that B-Equity is the added value given to a product, which reflects customer reactions to the product. From this definition, it can be concluded that B-Equity encompasses all the assets of a brand, including its name and symbol, which together form a multidimensional concept. This concept includes brand awareness, perceived quality, brand associations, and B-Loyalty, all of which contribute to the added value of a product and thus enhance the company's profits in the future. To measure B-Equity, the indicators used in this study, based on (Kotler & Keller, 2018), are:

1. The extent to which the brand of Islamic banking products differentiates from other brands.
2. The attractiveness of the Islamic banking product brand.
3. Customers' perceptions of Islamic banking products.
4. The recognition of the Islamic banking product brand.
5. How familiar customers are with Islamic banking products.
6. These indicators aim to assess various brands within a relatively similar industry.

B-Trust

(Lau & Lee, 1999) as cited in the research by (Ali et al., 2020), trust in sales and suppliers plays a pivotal role in shaping an individual's purchasing decisions. B-Trust is influenced by three key factors, all of which are interconnected with the relationship between the brand and the consumer. These factors encompass the brand, the brand's producer or company, and the consumer. Meanwhile, (Julander & Söderlund, 2003), as cited in the research by (Ali et al., 2020), explain that customer trust can be linked to the company's performance. They assess performance based on the level of service success that the company can provide, as they believe that even if the same product is purchased from different places, the level of service will vary. Thus, the gap that consumers perceive between what is expected and what is received is often referred to as satisfaction. The indicators used to measure B-Trust in this study are (Delgado-Ballester & Munuera-Alemán, 2001):

1. Ability to meet needs.
2. Provision of satisfaction.
3. Enhancement of consumer trust by aligning with consumer desires.

B-Image

According to (Kotler & Armstrong, 2018), B-Image can be measured based on various aspects of a brand. The following are the dimensions of B-Image:

1. Strength of Brand Association/Familiarity of Brand Association
   Building brand strength can be achieved by companies through various methods, including communication strategies carried out via advertising or other media such as print and social media.
2. Favorability of Brand Association
   Product superiority is one of the factors that shape B-Image and make a product stand out in competition with other products.
3. Uniqueness of Brand Association
   Creating products with added unique value to differentiate them from competing products.

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Based on these dimensions, the indicators used to measure B-Image in this study, according to (Kotler & Armstrong, 2018), are:

1. Functionality of all product features.
2. Product price.
3. Broad market coverage.
4. Variation in appearance or name that is easy to remember and pronounce.
5. Distinct physical attributes of the product.
6. The brand's ability to remain memorable to customers, makes the product well-known and a favorite in the market.
7. These indicators reflect the alignment between the brand impression in customers' minds and the B-Image desired by the company.

Hypothesis Framework

In this study, first, it needs to see the condition of all variables indicated. The independent variables are B-Equity, B-Trust, and B-Image, while the dependent variable is B-Loyalty, and the mediation variable is customer satisfaction.

H1: B-Equity, B-Trust, B-Image, satisfaction, and B-Loyalty are well-developed.

Furthermore, B-Equity can help make a product more widely recognized in the market and foster B-Loyalty. A product that is better known in the market will lead to satisfaction, meaning that B-Equity can influence satisfaction.

H2: B-Equity affects satisfaction.

Regarding other variables, (Baskara & Hariyadi, 2014) indicated that trust is the most considered factor in every purchase, especially in buying products and services online. Therefore, trust influences the satisfaction experienced by customers.

H3: B-Trust affects satisfaction.

Next, B-Image is a concept shaped by consumer expectations due to subjective reasons and personal emotions. Satisfaction is achieved through a positive B-Image.

H4: B-Image affects satisfaction.

On the other hand, young consumers typically view products and brands as their first choices for evaluation and selection, compared to other products or brands, to minimize perceived risks. This suggests that B-Equity influences B-Loyalty.

H5: B-Equity affects B-Loyalty.

A key characteristic of trust is the positive perception formed by experience. This affects the level of B-Loyalty that a bank will receive. The greater the trust, the higher the level of loyalty towards the bank.

H6: B-Trust affects B-Loyalty.

B-Image refers to the memory scheme of a brand, encompassing consumer interpretations of attributes, advantages, usage, situations, users, and characteristics of the marketer and/or producer of the product/brand. This study finds that B-Image does not directly affect B-Loyalty.

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H7: B-Image does not affect B-Loyalty.

Satisfaction is closely related to loyalty. If a customer is satisfied with the service provided by a company, they are likely to return to the company. Therefore, satisfaction significantly influences B-Loyalty.

H8: Satisfaction affects B-Loyalty.

In service companies, B-Equity is a core strategy for market dominance, aside from other important strategies. In modern times, with a focus on relational marketing, it is crucial to make customers loyal to a company. In the context of this study, loyalty is influenced by B-Equity through initial satisfaction.

H9: B-Equity affects B-Loyalty mediated by satisfaction.

Consumers' willingness to trust a brand, despite the risks, is based on their expectation that the product will deliver positive results. This generates loyalty towards the brand. Trust in the product leads to satisfaction, which in turn increases the level of B-Loyalty.

H10: B-Trust affects B-Loyalty mediated by satisfaction.

In this study, which uses B-Image variable, the results show that favorability, as a dimension of B-Image, affects satisfaction, and satisfaction as a mediator also affects customer loyalty. The higher the B-Image perceived, the higher the level of B-Loyalty achieved through satisfaction.

H11: B-Image affects B-Loyalty mediated by satisfaction.

So, here is the research framework for this study:

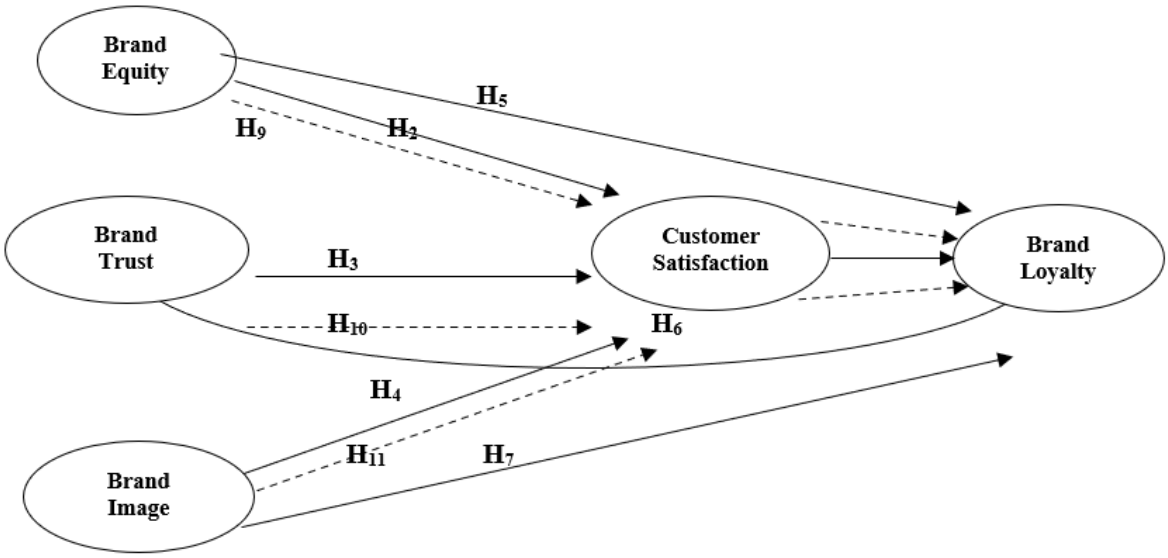

Figure 1. Hypothesis Framework

H1: B-Equity, B-Trust, B-Image, Satisfaction, and B-Loyalty are going well.
H2: B-Equity affects satisfaction.
H3: B-Trust affects satisfaction.
H4: B-Image affects satisfaction.

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H5: B-Equity affects B-Loyalty.
H6: B-Trust affects B-Loyalty.
H7: B-Image affects B-Loyalty.
H8: Satisfaction affects B-Loyalty.
H9: B-Equity affects B-Loyalty mediated by satisfaction.
H10: B-Trust affects B-Loyalty mediated by satisfaction.
H11: B-Image affects B-Loyalty mediated by satisfaction.

3. Method

In this study, the population consists of customers of BSI in Aceh. The sampling technique used is non-probability sampling, with a sample size of 300 customers. The data used was collected through questionnaires distributed via Google Forms to 300 customers of BSI in Aceh. The questionnaire included several questions with provided answer choices. The data analysis tool used to examine the direct effect and indirect effect hypothesis was SmartPLS, with the Partial Least Square (PLS) method.

4. Result And Discussion

Respondent Characteristics

The processed data shows that there are 144 male respondents (48%) and 156 female respondents (52%). Thus, female customers of BSI in Aceh dominate the sample. Based on age, the respondents are distributed as follows: 63 customers (21%) are aged 18-22 years, 190 customers (63.3%) are aged 23-34 years, 43 customers (14.3%) are aged 35-50 years, and 4 customers (1.4%) are over 50 years old. Regarding marital status, 118 customers (39.3%) are married, 137 customers (45.7%) are unmarried, 31 customers (10.3%) are widows, and 14 customers (4.7%) are widowers. The highest educational levels attained by respondents are as follows: 68 customers (22.7%) have a high school diploma, 62 customers (21.7%) have a Diploma III, 160 customers (53.3%) have a Bachelor's degree (S1), and 7 customers (2.3%) have a postgraduate degree. The occupations of BSI's customers in Aceh are as follows: 101 customers (33.7%) are civil servants, 20 customers (6.7%) are lecturers/teaching staff, 36 customers (12%) are entrepreneurs, 78 customers (26%) are students, and 65 customers (21.6%) have other occupations.

Validity Test

In the research, the author utilized a loading factor value that exceeded 0.5. The second aspect is discriminant validity, which is deemed to be achieved if the square root of the AVE (Average Variance Extracted) surpasses the correlation between the constructs.

Table1. Validity Test

Indicator	B-Equity	B-Trust	B-Image	Satisfaction	B-Loyalty
BE1	0.770				
BE2	0.799				
BE3	0.845				
BE4	0.870				
BE5	0.820				
BE6	0.828				

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Indicator	B-Equity	B-Trust	B-Image	Satisfaction	B-Loyalty
BT1		0.881			
BT2		0.898			
BT3		0.839			
BI1			0.801		
BI2			0.852		
BI3			0.806		
BI4			0.793		
BI5			0.819		
BI6			0.840		
BI7			0.721		
CS1				0.788	
CS2				0.851	
CS3				0.867	
CS4				0.768	
BL1					0.687
BL2					0.789
BL3					0.735
BL4					0.750
BL5					0.712
BL6					0.737
BL7					0.774
BL8					0.758
BL9					0.749
BL10					0.794

All loading factor values are above 0.5, which means that each indicator has met the requirements for convergent validity.

Reliability Test

In this study, the required value for Composite Reliability must be above 0.70, and for Cronbach's Alpha, it must be above 0.60 (Abdillah and Jogiyanto, 2015).

Table 2. Reliability Test

No.	Variable	Composite Reliability	Cronbach's Alpha	Description
1.	B-Equity	0.926	0.904	Reliable
2.	B-Trust	0.905	0.844	Reliable
3.	B-Image	0.928	0.909	Reliable
4.	Satisfaction	0.891	0.836	Reliable
5.	B-Loyalty	0.927	0.913	Reliable

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The composite reliability for B-Equity meets the requirement of being above 0.70, with a value of 0.926. Cronbach's Alpha also meets the criterion of being above 0.60, with a value of 0.904. For B-Trust, the composite reliability is 0.905, which exceeds the 0.70 threshold, and Cronbach's Alpha is 0.844, also above the 0.60 criterion. B-Image has a composite reliability of 0.928 and Cronbach's Alpha of 0.909. Satisfaction has a composite reliability of 0.891 and Cronbach's Alpha of 0.836. B-Loyalty has a composite reliability of 0.927 and Cronbach's Alpha of 0.913. Based on these results, all variables are proven to be reliable.

Structural Model Testing (Inner Model)

Structural model testing, or inner model testing, is conducted to examine the relationships between constructs, significance values, and the R-squared of the research model.

Table 3. R-squared Results

Variable	R^2
B-Equity	0.000
B-Trust	0.000
B-Image	0.000
Satisfaction	0.677
B-Loyalty	0.558

The R-squared value of 0.558 for B-Loyalty indicates that B-Equity, B-Trust, and B-Image explain 55.8% of the variance in B-Loyalty. This means that B-Loyalty can be influenced by B-Equity, B-Trust, and B-Image to the extent of 55.8%, while the remaining 44.2% is influenced by other variables not covered in this study. The R-squared value for satisfaction, influenced by B-Equity, B-Trust, and B-Image, is 0.677. This indicates that these variables explain 67.7% of the variance in satisfaction. Therefore, satisfaction can be influenced by B-Equity, B-Trust, and B-Image to the extent of 67.7%, while the remaining 32.3% is influenced by other variables not included in this study.

Descriptive Hypothesis Testing

Hypothesis 1 examines whether the variables of B-Equity, B-Trust, B-Image, satisfaction, and B-Loyalty at BSI in Aceh are performing well. Based on the results shown in Table 4.19 the B-Loyalty variable has a mean of 4.174, a standard deviation (STDV) of 0.549, a t-value of 24.131 (> 1.967 for n=300), and a significance 0.000, indicating a high level of B-Loyalty at BSI in Aceh. The satisfaction variable has a mean of 4.117, a STDV of 0.562, a t-value of 21.792 > 1.967), and a significance 0.000, indicating high satisfaction with BSI in Aceh. The B-Equity variable has a mean of 4.092, a STDV of 0.619, a t-value of 19.077 > 1.967, and a significance 0.000, indicating that B-Equity at BSI in Aceh is good. The B-Trust variable has a mean of 4.065, a STDV of 0.704, a t-value of 16.101 > 1.967, and a significance of 0.000, showing that B-Trust provided by BSI in Aceh is good. The B-Image variable has a mean of 4.189, a STDV of 0.649, a t-value of 20.791 > 1.967), and a significance of 0.000, indicating that the B-Image provided by BSI in Aceh is good. Overall, the results of the descriptive hypothesis testing show that all variables are performing well, with a mean of 4.127, a STDV of 0.617, a t-value of 20.378 > 1.967), and a significance of 0.000.

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Table 4. Descriptive Hypothesis Testing

Variable	Mean	Std. Deviation	t	count ttable n=300	Sig.
B-Loyalty	4.174	.549	24.131	1.967	.000
Satisfaction	4.117	.562	21.792	1.967	.000
B-Equity	4.092	.619	19.077	1.967	.000
B-Trust	4.065	.704	16.101	1.967	.000
B-Image	4.189	.649	20.791	1.967	.000
Average	4.127	.617	20.378	1.967	.000

So, the result in Table 5, shows that the result accepts Hypotpthesis 1, revealing that B-Equity, B-Trust, B-Image, satisfaction, and B-Loyalty are positively rated in the context of BSI in Aceh.

Table 5. Direct Effect Testing

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviasi (STDEV)	T Statistik (|O/STDEV|)	P Values
B-Equity -> Satisfaction (H2)	0.347	0.351	0.039	8.827	0.000
B-Trust -> Satisfaction (H3)	0.314	0.310	0.057	5.491	0.000
B-Image -> Satisfaction (H4)	0.280	0.279	0.057	4.940	0.000
B-Equity -> B-Loyalty (H5)	0.257	0.259	0.067	3.860	0.000
B-Trust -> B-Loyalty (H6)	0.180	0.181	0.071	2.523	0.012
B-Image -> B-Loyalty (H7)	0.015	0.015	0.069	0.221	0.825
Satisfaction -> B-Loyalty (H8)	0.429	0.425	0.065	6.580	0.000

Furthermore, the hypothesis is proven by the t-statistics value resulting from the bootstrapping output of SmartPLS. If the t-statistics value is > t-table value, the hypothesis is supported. Testing is performed at a 5% significance level, with a t-table value of 1.96 for two-tailed tests and 1.64 for one-tailed tests (Ikhsania, 2015). In this study, hypotheses are accepted or rejected based on the p-value, with Ha accepted if the $p < 0.05$. Table 5 shows for B-Equity on Satisfaction, the coefficient is 0.347, the t-statistic is $8.827 > 1.64$, and the p is $0.000 < 0.05$, indicating a significant effect. This proves that the result accepts Hypothesis 2, revealing that there is a significant effect of B-Equity on satisfaction. B-Equity meets consumer needs and leads to satisfaction with the bank's products. This finding supports previous studies by (Nurdiana, 2012) and (Nam, Ekinci, & Whyatt, 2011).

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Next, the result also shows for B-Trust on Satisfaction, the coefficient is 0.314, the t-statistic is 5.491 >1.64, and the p is 0.000 < 0.05, indicating a significant effect. This proves that the result accepts Hypothesis 3, and explains that there is a significant effect of B-Trust on satisfaction. Trust in the bank's savings products fulfills customer needs and leads to satisfaction. This finding supports the research by (Trista, Prihatini, & Saryadi, 2013).

Furthermore, the result also shows for B-Image on Satisfaction, the coefficient is 0.280, the t-statistic is 4.940 >1.64, and the p is 0.000 < 0.05, indicating a significant effect. This proves that the result accepts Hypothesis 4, and explains that there is a significant effect of B-Image on satisfaction. The bank's positive image in offering savings products increases satisfaction. This finding aligns with the studies by (Nam et al., 2011) and (Fatema, Azad, & Masum, 2013).

Next, the result also shows for B-Image on B-Loyalty the coefficient is 0.015, the t-statistic is 0.221<1.64, and the p is 0.82> < 0.05, indicating an insignificant effect. So the B-Image has no impact on B-Loyalty significantly, then it does not accept Hypothesis 5.

Next, the result also shows for B-Equity on B-Loyalty, the coefficient is 0.257, the t-statistic is 3.860 > 1.64, and the p is 0.000 < 0.05, indicating a significant effect. B-Trust on Satisfaction the coefficient is 0.314, the t-statistic is 5.491 > 1.64, and the p is 0.000 < 0.05, indicating a significant effect. This proves that the result accepts Hypothesis 6, revealing that there is a significant effect of B-Equity on B-Loyalty.

Next, the result also shows for B-Trust on B-Loyalty, the coefficient is 0.180, the t-statistic is 2.523 >1.64, and the p is 0.012 < 0.05, indicating a significant effect. This proves that the result accepts Hypothesis 7, and explains that there is a significant effect of B-Trust on B-Loyalty.

Next, the result also shows for Satisfaction on B-Loyalty, the coefficient is 0.429, the t-statistic is 6.580>1.64, and the p is 0.000 < 0.05, indicating a significant effect. This proves that satisfaction has a significant impact on B-Loyalty. So it accepts Hypothesis 8, aligning with research by (Nam et al., 2011) and (Nurdiana, 2012).

Table 6. Indirect Effect Testing

Variable	Original sample(O)	Sample Mean (M)	Standard deviation (STDEV)	T statistic (|O/STDEV|)	P value
B-Equity -> Satisfaction -> B-Loyalty (H9)	0,149	0,149	0,030	5,578	0,000
B-Trust -> Satisfaction -> B-Loyalty (H10)	0,135	0,131	0,030	4,493	0,000
B-Image -> Satisfaction -> B-Loyalty (H11)	0,120	0,119	0,033	3,610	0,000

On the indirect effect test of B-Equity on B-Loyalty by involving satisfaction as a mediating variable, the coefficient is 0.149, the t-statistic value is 5.578> 1.64 and the p is 0.000 <0.05, indicating that it accepts H9. With the results of H5 previously proven to be significant, the mediation of satisfaction in H9 is partial.

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Furthermore, the B-Trust effect on B-Loyalty by involving satisfaction as a mediating variable obtains the coefficient is 0.135, the t-statistic is 4.493> 1.64 and the p is 0.000 <0.05, explains that it accepts H10. With the results of H6 previously proven to be significant, the mediation of satisfaction in H10 is partial.

Next the B-Image effect on B-Loyalty by involving satisfaction as a mediating variable obtains the coefficient is 0.120, the t-statistic value is 3.610> t-table value is 1.64 and the p is 0.000 <0.05, revealing that it accepts H11. With the results of H7 previously proven to be insignificant, the mediation of satisfaction in H11 is a full mediation.

5. Conclusion

The result reveals that:

1. B-Equity, B-Trust, B-Image, Satisfaction, and B-Loyalty at BSI in Aceh are all positive.
2. B-Equity, B-Trust, and B-Image have a positive and significant impact on satisfaction at BSI in Aceh. This indicates that higher levels of B-Equity, B-Trust, and B-Image will increase satisfaction with the bank.
3. B-Equity, B-Trust, and Satisfaction have a positive and significant impact on B-Loyalty at BSI in Aceh. However, B-Image does not have a positive and significant impact on B-Loyalty.
4. Satisfaction partially mediates the B-Equity and B-Trust effect on B-Loyalty at BSI in Aceh. This partial mediation means that B-Equity and B-Trust can influence B-Loyalty directly, even without the mediation of satisfaction.
5. Satisfaction fully mediates the B-Image effect on B-Loyalty at BSI in Aceh. This full mediation means that B-Image affects B-Loyalty only through satisfaction.

These findings explain that the B-Loyalty enhancement model for BSI customers in Aceh is a function of strengthening the B-Equity of its products, increasing B-Trust, improving B-Image, and increasing customer satisfaction. This model explains the premise of this study. Based on the evidence of the model and survey results, several recommendations from researchers are as follows.

1. For Further Research, we can see that this study has focused on a few variables influencing B-Loyalty, namely B-Equity, B-Trust, B-Image, and satisfaction. Other factors may also affect B-Loyalty. Therefore, it is recommended that future researchers explore additional factors that could impact B-Loyalty and positively influence users of Islamic banking.
2. Since B-Equity and customer trust are already strong, it is advised that BSI in Aceh maintain and enhance its B-Image to ensure customer satisfaction in transactions. This will help in increasing customer loyalty to the bank.
3. Enhancing B-Equity, although the overall B-Equity perceived by customers is positive, there is room for improvement. BSI in Aceh should focus on differentiating its products from those of other banks and maintaining an increasing or consistent B-Image. This will help in attracting and retaining customers by fulfilling their expectations and needs.

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