

Influence of Digital Marketing on Customer Satisfaction Of Bank Jabar Banten Syariah (BJBS) and the Implications On Corporate Image

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Abstract

The development of technology in this digital era is growing so fast. Indirectly, the use of digital technology can be adapted to human needs and make things that are done manually turn into practical and more modern. Currently, many banking institutions have implemented digital marketing in marketing their products, including Islamic banking institutions such as Bank Jabar Banten Syariah (BJBS). This study aims to analyze the influence of using Digital Marketing on BJBS Customer Satisfaction and its implications for Corporate Image. The method used in this study is a quantitative method with a verification approach. The instruments used are digital marketing variable questionnaires, customer satisfaction questionnaires and corporate image questionnaires. Interview techniques were used to explore aspects related to BJBS as well as documentation studies to complete this research. Data analysis technique using path analysis. The results of the study show that there is a positive influence between the use of Digital Marketing and BJBS Customer Satisfaction; there is a positive influence between BJBS Customer Satisfaction and Corporate Image; there is a positive influence between Digital Marketing and Corporate Image; and there is a positive influence between Digital Marketing on Company Image through BJBS Customer Satisfaction, or indirectly Digital Marketing influence BJBS Customer Satisfaction which has implications for Corporate Image

Keywords

Digital marketing;
customer satisfaction;
corporate image



I. Introduction

Advances in digital technology are currently making business people start to leave the conventional marketing model and switch to modern marketing where communication and transactions can be done at any time and can be global, namely with Digital Marketing (Nurul, 2018: 2). Companies and consumers can use various ways to market their products, for example through websites, blogs, email marketing and social media. Digital Marketing according to Yoyo, S et al (2020: 18) plays a very important role in reaching consumers in a timely, personal and relevant manner. According Cobelli (2020:1553) argues that new technological tools, such as mobile applications, affect retailers and consumer.

Digital marketing is computerized marketing which includes: the application of advanced innovations, namely the web, email, databases, multipurpose television and computerization to help with intuitive and non-interactive advertising (Chaffey, et al, 2012). In the banking world, Digital Marketing is widely used, for example in terms of transactions through transfers, cash withdrawals, cash deposits, loan applications, deposits, and others. This change is expected to be able to change the classic assumption that the banking world is a rigid industry, because of the tight system and regulations. Changes that have a major

impact on banking institutions can be seen in the behavior of customers who move from conventional transaction activities, such as going to the bank to save money to digital transactions. Digital Marketing services can make it easier for customers to open account books, banking transactions, registration, communication, and closing accounts. This service can be accessed easily without any time and place restrictions.

Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)

Digital Marketing is one of the strategies carried out by the banking world to make people interested in becoming bank customers. According Sukandi, et al (2019:356) that currently many banking institutions are increasingly aggressively developing digital banking, this is done to attract new prospective customers, especially the millennial generation. Through Digital Marketing, prospective customers do not need to be persuaded or experienced to buy something, and customers do not need to queue to make a transaction. Banking services through Digital Marketing have also penetrated into Islamic banking institutions in line with significant progress with the formation of Islamic banks. Sharia bank is a bank that runs its business activities based on sharia principles and by type consists of Sharia Commercial Banks, Sharia Business Units, and Sharia People's Financing Banks (BPRS). The presence of BPRS further adds to the list of Islamic banking, because BPRS in the banking system in Indonesia is a financial institution in meeting the needs of the community for financing transactions that are not based on usury.

Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021) . Financial performance is a measuring instrument to know the process of implementing the company's financial resources. It sees how much management of the company succeeds, and provides benefits to the community. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

As according to Nur Haida, et al (2021:133) Islamic banks in their operations do not use the bank interest system (usury) but with a profit-sharing system. Because in Islam usury is clearly prohibited as stated in the Qur'an surah Al-Baqarah verse 275 which states:

“Those who eat usury cannot stand but like the standing of a person who has been possessed by a devil because of madness. That is because they say that buying and selling is the same as usury. Even though Allah has permitted buying and selling and forbids usury. Whoever gets a warning from his Lord, then he stops, then what has been obtained before belongs to him and his affairs (up to) to Allah. Whoever repeats it, then they are the inhabitants of Hell, they will abide in it forever”

The development of Islamic banking institutions is growing rapidly, this can be seen by the enthusiasm of the community every year in using Islamic banking products. Sharia banking products and services that can be enjoyed and utilized by the general public include Sharia Savings, Sharia Deposits, Sharia Pawning (Rahn), Sharia Current Accounts, Sharia Financing (Ijara). So that in marketing Islamic banking products, they will focus on developing digital and online banking.

Based on the 2015 Financial Services Authority (OJK) that the Sharia Banking Statistics data in December 2015 showed the number of Sharia Commercial Banks in

Indonesia had reached 12 Sharia Commercial Banks, 22 Sharia Business Units, and 163 Sharia Financing Banks (BPRS) with 2,301 of the total office channeling in Indonesia As reported by the Global Islamic Finance Report in 2015 that Islamic Banking Institutions in Indonesia are ranked 7th in the world. The index score of the Islamic Finance Industry in Indonesia in 2015 was 24.7 on a scale of 100 and was ranked 7th in the world was ranked 7th in the world (Rusyiana and Sanrego, 2019: 80).

Bank Jabar Banten Syariah (BJBS) has implemented a go digital strategy while remaining committed to continuously and always providing the best service for customers. This was revealed by the President Director of BJBS Indra Falatehan when serving and talking directly with customers. He said that BJBS remains focused on providing the best Offline and online services for customers. With the new normal order, the services provided by BJBS remain maximal. One example is the development of features in mobile banking and digital services (<https://www.republika.co.id/> Monday 06 Sep 2021)

BJBS's seriousness in providing digital-based services was marked by the signing of a memorandum of understanding in the field of information technology-based digital services with the Central Global Network (CGN) in Bandung on February 26, 2020. The collaboration with CGN is one of BJBS' efforts in building a digitalized halal ecosystem thus keeping the bank relevant to the times. The President Director of CGN Ma'an Muadz stated that the motivation for his company's collaboration with BJBS was due to the common vision in terms of making it easier for the market to manage its journey using digital platforms (Mia Citra, 2020 *Bisnis.com*. 28 February 2020).

Progress in digital technology are certainly greatly influenced by the use of the internet among the community. Digital Marketing indicators include: Website, Engagement, and Click through rates, conversion rates, Duration. In Indonesia, internet usage is increasing, as the results of a survey conducted by the Association of Indonesian Internet Service Users (APJII) show that the behavior of internet users in Indonesia always increases by 10.12% every year. In 2018, there were 171.17 million people using the internet. The largest number of internet users in Indonesia comes from the island of Java as much as 55%, while internet users from Sumatra island by 21%, so that currently active internet users are recorded at 65.8% and inactive users at 35.2% of the total population in Indonesia. (Suci and Salsabila, 2020:1). In early January 2021, social media management platform HootSuite and marketing agency We Are Social reported on global internet users, including Indonesia. In its report, the content management service and marketing agency revealed that the number of internet users in Indonesia reached 202.6 million or 73.7 percent of the total population of 274.9 million (Pertiwi, *Kompas.com*. 24/02/2021).

Most internet users have social networking applications by 87.4%, followed by searching by 68.7%, instant messaging by 59.9%, searching for the latest news by 59.7%, and downloading and uploading videos by 27.3%. When viewed based on the type of site used by consumers to sell online, 64.9% use social networks, 22.9% are used for messengers, 14.4% are used for online communities, 5.7% are used for online shop blogs, 2.3% is used for online store websites, and 1.5% is used for mailing lists. In Indonesia, around 4.6 million people use the internet actively for transactions or shopping and as many as 62 million people use social media.

The trend toward digital banking is unlikely to stop, even as factors such as regulatory obstacles for some consumers, developed country in Asia, more than 80 percent of the survey respondents have purchased goods or services online, yet only 58 to 75 percent have bought banking products online. In emerging in Asia, there are gap. Purchases online of general products and services range from two times higher than purchases of banking products in China to six times higher in Indonesia (Barquin and Vinayak HV 2015:4). It is estimated that across Asia, more than 700 million consumers use digital banking regularly, with a

significant share in rapidly developing countries such as China and India. Digital-banking penetration 2014 is shown in Figure 1.

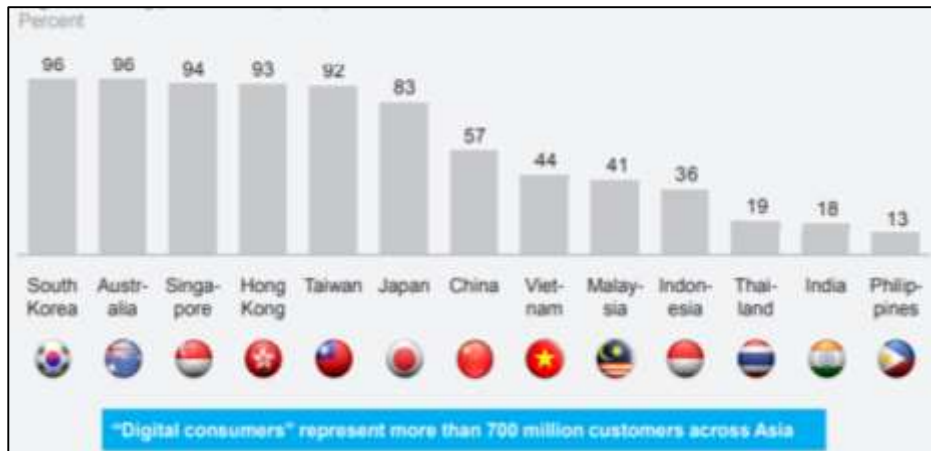


Figure 1. Digital consumers represent the population in most markets
 Source: McKinsey Asia Personal Financial Services Survey, 2014

Digital banking penetration is defined as the number of internet or smartphone banking users divided by the total banking consumers in each country; only consumers in urban areas are recorded. Most of the Asian consumers surveyed by Barquin and Vinayak HV (2015:4) said that consumers are open to using online banks without a physical branch system, at least for some of their businesses. In developed Asia, 72 percent said they would consider using a pure online bank, and in developing Asia, 44 percent.

Satisfaction is a person's feeling of pleasure or disappointment that arises after comparing perceptions or impressions of the performance or results of a product and his expectations (Kotler and Keller, 2014: 150). Customer satisfaction is a post-purchase evaluation, the chosen alternative at least gives the same result (outcome) as or exceeds customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations. A company definitely wants its business to operate continuously, thus the company must be able to provide satisfaction to its customers. Customer satisfaction is a comparison between the reality felt by consumers and what consumers expect. If what the consumer feels is more than what is expected, it means that the customer has fulfilled his satisfaction. When consumers are satisfied, they will usually repurchase or recommend to other parties the product or service if the same need arises in the future. The chart of the concept of consumer satisfaction (Tjiptono, 2006:58) can be seen in Figure 2.

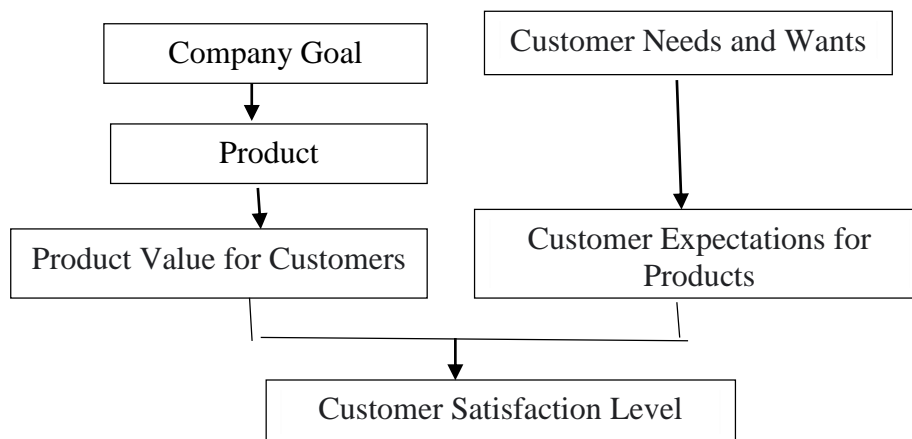


Figure 2. The Concept of Customer Satisfaction (Tjiptono, 2006).

The customer after making a purchase will make a comparison between expectations before the purchase and the actual situation after making a purchase. Customer decisions about a purchase are very complex, a professional salesperson must know how to determine the buyer's needs, how to accept new ideas and how psychological stress can affect a purchase. The dimensions of customer satisfaction include: 1) Expectation with the sub-indicator being the completeness of the product owned by the company's website, 2) Perception with the sub indicator is the trust in the performance of the company's website. In addition to customer/customer satisfaction which is the company's concern, the image aspect also plays an important role in a company. The decrease in customer satisfaction will have an impact on the corporate image.

The indicators for corporate image include: 1) reputation is something that has been done by the company and is believed by the public based on their own experience and those of other parties, such as the transaction security performance of a banking company; 2) recognition is the ease of getting company information from social media; the ease of obtaining useful information from the company's website can maintain customer trust; and customer convenience in using the company's online system: 3) Brand Royalty, which is the frequency with which customers recommend the company's website to family, friends, and others; prioritizing the company's website in every financial transaction; make transactions after viewing the company site and move to other company sites. A good corporate image is very important for the survival of the company, because it will affect all elements in the company. Based on the description above, the research paradigm can be described as follows:

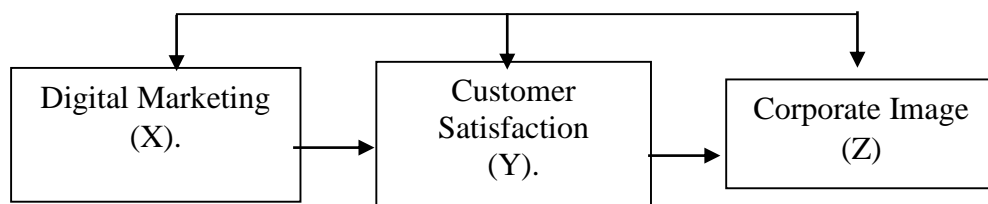


Figure 3. Research Paradigm Chart.

Based on the research paradigm above, the following hypotheses are formulated:

- Ha1: There is a positive influence of Digital Marketing on Customer Satisfaction
- Ha2: There is a positive influence of Customer Satisfaction on Corporate Image
- Ha3: There is a positive influence of Digital Marketing on Corporate Image
- Ha4: There is a positive influence of Digital Marketing on Corporate Image through Customer Satisfaction

This study aims to analyze the effect of influence Digital Marketing on Customer Satisfaction at Bank Jabar Banten Syariah (BJBS) and its implications for Corporate Image.

II. Research Method

The method used in this research is a quantitative method with a verification approach. Quantitative research is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know while the verification method is used to re-examine the results of previous studies with the aim of verifying the truth of the research results. This research consists of three variables, namely the independent variable, the dependent variable and the intervening variable. The independent variable in this study is Digital Marketing (X) and the intervening variable is customer satisfaction (Y) while the dependent variable is the company image at Bank Jabar Banten Syariah (BJBS) UIN SGD Bandung Cash Office (Z).

III. Result and Discussion

3.1. Result

a. Questionnaire Validity and Reliability Test

The requirements for a good questionnaire must meet the requirements of validity and reliability. Validity test using correlation technique. The statement item is declared valid if the item score is correlated with the total score. The validity test in this study was carried out before the questionnaire was distributed to respondents and given to a number of respondents, namely 50 respondents, the R table value at a significance of 0.05 with the number of data (n) = 50 is 0.279. While the reliability test is based on the Alpha Cronbach formula, if it is positive and greater than 0.70 then the items in the questionnaire are declared reliable.

Based on the results of the Validity Test, the calculated R value of all questionnaire questions on the variables of Digital Marketing, customer satisfaction and corporate image is greater than R table 0.279, so it can be concluded that all statement items from the three variables are declared valid. Furthermore, based on the results of the reliability test, the Alpha Cronbach value for the Digital Marketing variable (X) is 0.917 greater than 0.70, for the customer satisfaction variable (Y) is 0.920 greater than 0.70 and for the corporate image variable (Z) is 0.943 greater than 0.70, then it can be concluded that the statement in the questionnaire is reliable.

b. Descriptive Analysis

1. Digital Marketing Variable

Based on the results of descriptive analysis, it shows that customers strongly agree and agree by 78,56% about the digital marketing design that is displayed, namely : 1) User menus that are clearly categorized and neatly arranged on the screen, 2) Product information can be found easily, 3) the website looks professional. with good design., 4) Product information is displayed consistently and rationally, 5) the website appearance (colors, boxes, menus, navigation tools, etc.) looks neat and well displayed, 6) website is easy to browse, 7) Grouping, ordering, and overall arrangement are understandable and easy to use, 8) All product options, product attributes, and product information are well designed and displayed, 9) Product availability and product diversity are well explained, thus digital marketing has been well implemented in Bank Jabar Banten Syariah (BJBS).

2. Customer Satisfaction Variable

In the descriptive analysis of the customer satisfaction variable, it shows that the customer states strongly agree and agree by 80.28% about the expectation aspect which includes: 1) The completeness of the Bank Jabar Banten Syariah (BJBS) product site is adequate, 2) The Bank Jabar Banten Syariah (BJBS) website is trustworthy, 3) The ability to provide conformity of a product or service the service desired by the customer is quite good, 4) There is a match between the customer's expectation and the service provided by the Bank Jabar Banten Syariah (BJBS) Cash Office of UIN SGD Bandung.

Perception aspects which include: 1) The performance of the Bank Jabar Banten Syariah (BJBS) website provides customer satisfaction, 2) The system for handling customer complaints and suggestions is very concerned, 3) Bank Jabar Banten Syariah (BJBS) attention from the UIN SGD Bandung Cash Office towards the level of customer interest is quite good, 4) Customers are satisfied through rewards provided by Bank Jabar Banten Syariah (BJBS), 5) Customers are satisfied with the performance of the Bank Jabar Banten Syariah (BJBS) system and network, respondents stated strongly agree and agree at 77.30%, Overall this shows that customers are satisfied with Bank Jabar Banten Syariah (BJBS) services.

3. Corporate Image Variable

In descriptive analysis of corporate image variables, it shows that customers strongly agree and agree with 83.34% regarding the Reputation aspect which includes: 1) Customers trust Bank Jabar Banten Syariah (BJBS) UIN SGD Bandung Cash Office in protecting customer data, 2) Customers feel easy in contacting Bank Jabar Banten Syariah (BJBS) Office Cash UIN SGD Bandung, either by cellphone or telephone, 3) Customer requests on the Bank Jabar Banten Syariah (BJBS) website are fulfilled, 4) Customers believe Bank Jabar Banten Syariah (BJBS) UIN SGD Bandung Cash Office has a beneficial social responsibility program.

In the recognition aspect, which includes: 1) Customers easily get information on BJBS from social media, 2) Customers easily get useful information from the Bank Jabar Banten Syariah (BJBS) website, 3) Customer trust is maintained by the BJBS site, 4) Customers feel easy in buying and selling transactions through Bank Jabar Banten Syariah (BJBS), 5) Customers feel the ease of buying and selling transactions through Bank Jabar Banten Syariah (BJBS), respondents stated strongly agree and agree at 77.45%.

In the affiniton aspect which includes: 1) Customers find it easy to view products online through the Bank Jabar Banten Syariah (BJBS) website, 2) Customers are easy to read BJBS products online, 3) Customers find it easy to obtain product information obtained on the Bank Jabar Banten Syariah (BJBS) website, 4) The assessment given by customers to products on the Bank Jabar Banten Syariah (BJBS) website is quite good, 5) Customers are willing to transact more on the Bank Jabar Banten Syariah (BJBS) website in the future, customer respondents are satisfied with the performance of the Bank Jabar Banten Syariah (BJBS) system and network, respondents stated strongly agree and agree 79.63%. Overall, this states that the image of the BJBS banking company is very good/high.

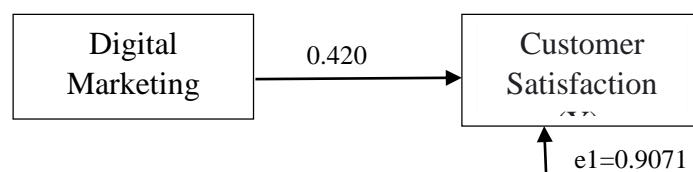
3.2. Path Analysis

According to Garson (2006) Path Analysis is a continuation of the regression model, used to test the correlation between two or more causal models compared by researchers. Path analysis was developed as a method to study influence (effect) directly and indirectly from the independent variable to the dependent variable. This analysis is one of the options in order to study the dependence of a number of variables in the model. This analysis is a method to explain and look for causal relationships between variables. In path analysis there are 3 variables used, namely the independent variable, the dependent variable and the intervening variable. The intervening variable is a moderator variable that indirectly affects the independent variable and the dependent variable.

a. Model Path Coefficient 1

1. Test the hypothesis of the influence of Digital Marketing (X) on Customer Satisfaction (Y)

Based on Figure 4, we will test the first hypothesis, namely whether there is a positive influence between Digital Marketing (X) on Customer Satisfaction (Y). The results of testing with SPSS software obtained the following results



Source: data processing, 2022

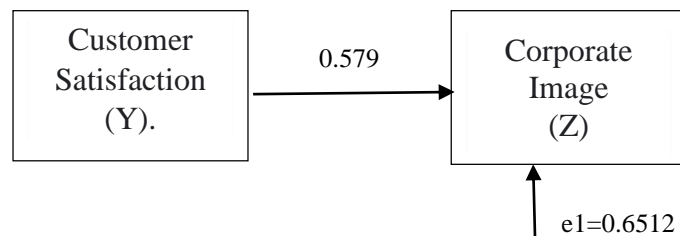
Figure 4. The influence of Digital Marketing (X) on Customer Satisfaction (Y)

Based on the SPSS output display in the coefficients table, a sig value of 0.00 is obtained, this means that 0.00 is smaller than 0.05, thus it is concluded that Digital Marketing (X) has a significant influence on Customer Satisfaction (Y), while the magnitude of the influence of Digital Marketing on Customer Satisfaction is 0.420 points. it shows a strong influence (Ha1 accepted)

The resulting R Square value is 0.177. This shows that the positive influence of Digital Marketing on Customer Satisfaction is 17.7% while the remaining 82.3% is a contribution from other variables not included in the study. Meanwhile for the value of e1 obtained a value of 0.9071, so that the residual coefficient that contributes to the path coefficient is 0.907. This shows a very strong influence.

2. Test the hypothesis of the influence of Customer Satisfaction (Y) on Corporate Image (Z)

Based on Figure 5, we will test the second hypothesis, namely whether there is a positive influence between Customer Satisfaction (Y) on Corporate Image (Z). The results of testing with SPSS software obtained the following results



Source: data processing, 2022

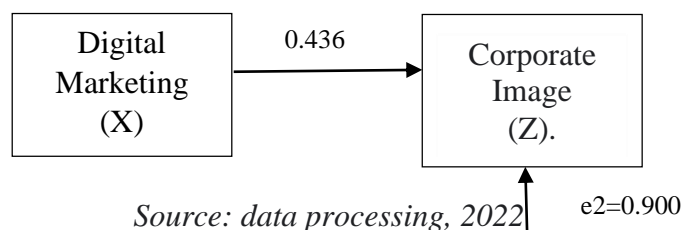
Figure 5. The influence of Customer Satisfaction (Y) on Corporate Image (Z)

Based on the SPSS output display in the coefficients table, a sig value of 0.00 is obtained, this means that 0.00 is smaller than 0.05, thus it is concluded that Customer Satisfaction (Y) has a positive influence on Corporate Image (Z), while the magnitude of the influence of Customer Satisfaction on Corporate Image is 0,579 points. It shows a strong influence (Ha2 accepted)

The resulting R Square value is 0.576. This shows that the positive influence of Customer Satisfaction on Corporate Image is 57.6% while the remaining 42.4 % is a contribution from other variables not included in the study. Meanwhile for the value of e1 obtained a value of 0.6512, so that the residual coefficient that contributes to the path coefficient is 0.6512. This shows a very strong influence

3. Test the hypothesis of the influence of Digital Marketing (X) on Corporate Image (Z)

Based on Figure 6, we will test the third hypothesis, namely whether there is a positive influence between Digital Marketing (X) on Corporate Image (Z). The results of testing with SPSS software obtained the following results.



Source: data processing, 2022

Figure 6. The influence of Digital Marketing (X) on Corporate Image (Z)

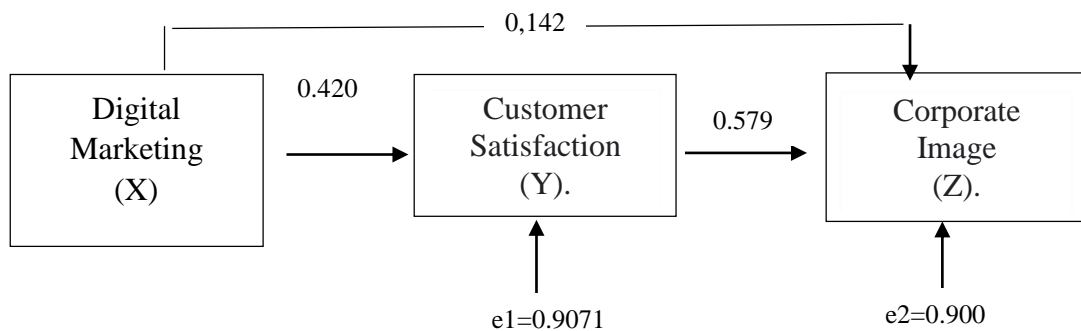
Based on the SPSS output display in the coefficients table, a sig value of 0.00 is 2. (X) Has a significant effect on Corporate Image (Z), while the magnitude of the influence of Digital Marketing on Corporate Image is 0,436 points. It shows a strong influence (Ha3 accepted)

The resulting R Square value is 0.190. This shows that the influence of Digital Marketing on Corporate Image is 19, 0% while the remaining 81, 0 % is a contribution from other variables not included in the study. Meanwhile for the value of e1 obtained a value of 0.9000, so that the residual coefficient that contributes to the path coefficient is 0.900. This shows a very strong influence.

4. Model Path Coefficient 2

Test the hypothesis of the influence of Digital Marketing (X) on Corporate Image (Z) through Customer Satisfaction (Y)

Next we will analyze the influence of Digital Marketing (X) on Company Image (Z) through Customer Satisfaction (Y).



Source: data processing, 2022

Figure 7. The Influence of Digital Marketing (X) on Corporate Image (Z) through Customer Satisfaction (Y)

Based on the SPSS output display, the following results are obtained, the resulting R Square value is 0.593. This shows that the contribution of Digital marketing to Corporate Image through Customer Satisfaction is 59.3% while the remaining 40.7% is a contribution from other variables not included in this study.

To find out the influence of Digital Marketing on Corporate Image through Customer Satisfaction, it is known that the direct influence given by Digital Marketing to Corporate Image is 0.142, Meanwhile, the indirect effect of digital marketing on the company's image through customer satisfaction is the multiplication between the beta value (digital marketing on customer satisfaction) and the beta value (customer satisfaction with the corporate image), namely: $0.420 \times 0.579 = 0.2432$.

Based on the above calculation, it is known that the direct influence is 0.142 and the indirect influence is 0.2432, this means that the indirect influence is greater than the direct influence, so it can be concluded that Digital Marketing indirectly has a significant effect on corporate image through customer satisfaction (Ha4 received).

3.3. Discussion

Based on the results of the study it was found that Digital Marketing (X) has a significant influence on Customer Satisfaction (Y), this indicates that technological innovations such as Digital Marketing are very beneficial for banking institutions in providing satisfaction to their customers. As the results of research by Stanley and Attamma

(2017: 22-23) state that there are relationship between elements of digital marketing and customer satisfaction. The uniqueness of mobile marketing through its ability to communicate marketing messages personally and interactively, without the limitations of place and time. Therefore, consumers will tend to prefer marketing messages with interactive content.

Customers are satisfied with the appearance of the Bank Jabar Banten Syariah (BJBS) website in terms of colors, boxes, menus, navigation tools, and others that look neat and well displayed. In addition, customer satisfaction through digital marketing can be seen from the BJBS website's ability to provide the suitability of a product or service that customers want. Ahmed, et al (2017: 974) stated that Banks are a very important financial services sector, and in the banking sector there is intense competition between local and foreign banks around the world. Therefore, the management of the banking sector needs to implement an effective and customized online banking structure to gain a competitive advantage, and provide dynamic online banking services that can increase the standard and ease of service to customers and earn their income and confidence.

Furthermore, Ahmed (2017: 995) states that through an integrated technology system, today's banking institutions can appear more competitive and efficient in the financial market. The rapid changes in technology have equipped the bank to provide quality services to its customers. Rapid response to technology enables banking businesses to ensure service quality, which finally confirms customer satisfaction.

This shows the important role of digital marketing in the banking world, moreover the growth of Islamic banking in Indonesia will continue to grow with the existence of digital services, coupled with consumers who are already technology savvy where customers will pay more attention to the services provided by banks which will eventually become the customer experience and lastly will make customers satisfied with Bank Jabar Banten Syariah (BJBS)

The next finding is that there is a significant effect between Customer Satisfaction (Y) and Corporate Image (Z). This is indicated by the sub-variable of expected customer satisfaction (expectation) and sub-variable of satisfaction felt by customers (perception) of the corporate image which are interconnected. Customer satisfaction according (Abd-El-Salam, et al, 2013:180) has become a trend as one of the most powerful tools to maintain competitive advantage for business success and survival today. Furthermore, according to (Abd-El-Salam, et al, 2013: 179). Corporate image can be considered as a type of brand image where the brand name refers to the organization as a whole rather than the only product/service. These findings are also reinforced by the research findings of Otieno Owino (2013) which states that there is a significant relationship between Customer Satisfaction and Corporate Image. This study shows the important role of BJBS customer satisfaction which will have implications for the company's image.

The next finding from this research is that there is a significant relationship between digital marketing (X) and corporate image (Z) on BJBS corporate his is indicated by the digital marketing sub-variable, namely website design with the corporate image sub-variable, namely reputation, recognition and affiliation which are interconnected. Through modern technology or social media such as digital marketing, it will be easier for companies to market their products to consumers, this of course will make it easier for consumers to choose the products offered so that indirectly the technology will affect the corporate image. As according to Niculescu et al (2019:177) that potential consumers get more power from social media because technology allows consumers to share stories about images or brands with others on a large scale. Many research results have explained that the persuasive brand stories made by consumers.

The final finding of this research is the influence of Digital Marketing (X) on the level of Customer Satisfaction (Y) and its implications for Corporate Image (X) based on statistical tests stating that there is a positive influence of Digital Marketing on Corporate Image through Customer Satisfaction. So Digital Marketing indirectly has a significant effect on Corporate Image through Customer Satisfaction. Based on the results of the research described above, digital marketing has an effect on BJBS customers by 59.3% while the remaining 41.7% is influenced by those who are not researched.

The speed of the internet network also affects, because in the era of digital marketing, internet network speed is a basic need that must always be safe and fast. This of course will affect transactions and interactions between customers and banking institutions. Thus it will have implications for the corporate image (Sukandi, et al, 2019: 363)

IV. Conclusion

Based on the results of the analysis, it can be concluded that Digital Marketing which includes website design dimensions has a positive influence on BJBS customer satisfaction. This indicates that BJBS has carried out interactions with customers well and customers are satisfied with the BJBS website design. Furthermore, BJBS customer satisfaction has a positive influence on the company's image, digital marketing directly has a positive influence on the company's image and digital marketing also has an influence on customer satisfaction and has implications for the corporate image.

This study also shows the importance of implementing Digital Marketing in Islamic banking institutions, especially BJBS with the aim of attracting more customers and providing facilities that make it easier for customers to transact during the current pandemic. One of them is on the service side to customers. This condition is an opportunity for BJBS to work on the market, including by creating an Islamic ecosystem innovation to provide online services to facilitate Hajj registration for BJBS customers.

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