

# The Role of Customer Pride as an Intervening Variable in The Relationship Between Brand Equity, Product Quality and Service Quality

Feliks A.B.K. Panjaitan<sup>1</sup>, Adiati Trihastuti<sup>2</sup>, Hotman Panjaitan<sup>3</sup>

<sup>1</sup>*(Economics and Business Faculty Universitas Halu Oleo Kendari, Indonesia)*

<sup>2,3</sup>*(Economics and Business Faculty Universitas 17 Agustus 1945 Surabaya, Indonesia)*

*\*Corresponding Author: Feliks A.B.K. Panjaitan*

**ABSTRACT:** This paper discusses the causal relationship between brand equity, product quality and service quality on customer satisfaction, with customer pride as an intervening variable. The researcher proposes a new concept and wants to explain the role of customer pride as an intervening variable. The analysis uses a structural equation model on 384 respondents who were taken using the Lameshow provisions, from the population of BNI bank customers in Surabaya, Indonesia. The respondent's criteria are customers who are active in saving for at least 1 year, while the sampling method uses purposive sampling.

The findings indicate that the proposed concept is accepted, and the results of the analysis show that customer pride is a good intervening variable and contributes positively to the relationship between brand equity, product quality and service quality with customer satisfaction. Research also proves that brand equity, product quality and service quality have a positive influence and contributed to customer pride, and product quality has a dominant influence on customer pride.

**KEYWORDS:** - brand equity, product quality, service quality, customer pride, customer satisfaction

## I. INTRODUCTION

The service industry, such as banking, service quality has a vital role in maintaining customer satisfaction (Beerli & Martin, 2004; Bloemer et al., 1998). Customers who are served well will have a positive impact on brand equity and customer pride (Chan, 2010), even this is an indicator to assess the success of a company. Many researchers agree that service quality can be measured by customer satisfaction (Aliansyah, 2014; Atmojo, 2011). Parasuraman proposed the disconfirmatory model and the Servqual scale. The disconfirmatory model in question, is that customer satisfaction is defined as the difference between consumer perceptions and expectations. Consumers will have a positive perception if the service provider meets or exceeds what consumers expect.

Service quality is a key factor that will become a competitive advantage in today's banking world. This happens because the bank as a service company has the characteristic that a product that has been marketed is easy to imitate. Othman & Owen (2008) developed a service quality measurement model, particularly in the banking business. This model is known as the Carter model. Carter's model is a measurement of the quality of banking services with 6 dimensions, namely: compliance, assurance, reliability, tangible, empathy, and responsiveness.

One way to improve banking competitiveness is to improve service quality, because with good service quality, customer satisfaction will be achieved (Yavas et al., 1997). Service quality is one of the main ways to differentiate a service company by consistently providing higher quality services than competitors. The key is to meet or exceed service quality expectations for target consumers (Kotler, 2020).

Many studies have proven the relationship between service quality, brand equity, and customer pride on customer satisfaction (Dabholkar et al., 2000). Even in the banking sector, research has examined the impact of service quality, brand equity, product quality, customer pride on the level of customer satisfaction (Ndubisi & Wah, 2005). Service quality in banking can bring potential strategic benefits, such as increased customer value, customer satisfaction, customer pride and improvements in operating efficiency and benefits.

Other factors that can affect customer satisfaction are product quality and brand equity, which have an impact on increasing customer pride in the bank. Setiawan et al. (2016) prove the influence of product quality on customer satisfaction. Meanwhile, Febrian & Ahluwalia (2020) prove the influence of brand equity on satisfaction.

Bank BNI also realizes that the unique value of the products and services offered is important to build customer loyalty. Considering satisfied customers, they will always give good comments about the bank and tend to be loyal to the bank longer. Recognizing the importance of customer satisfaction for achieving company goals, BNI continues to strengthen its brand equity.

In accordance with banking principles, generally created to provide superior products that suit customer needs. Excellence in the product is still not enough to retain consumers. Superior service quality and product quality, and brand equity will affect customer pride, which in turn will affect customer satisfaction (Babin, et al., 2005). The consequence of high service quality is that it will also provide high profits for the company (Panjaitan & Djunaedi, 2017). One of the advantages is that it will increase customer savings (Bloemer et al., 1998 Beerli & Martin. 2004) which in turn will affect the company's profits (Panjaitan et al., 2020).

From several studies that have been discussed previously, it has not been seen that researchers specifically make the concept of a research model that uses customer pride as an intervening variable on customer satisfaction, and this has become a novelty in the topic of this research.

## **II. LITERATURE REVIEW AND HYPOTHESES**

Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance of the product thought to the expected performance. In an effort to meet customer satisfaction, companies are indeed required to be careful to know the shifting needs and desires of customers which change almost every time. There have been many studies that talk about customer satisfaction, both in service and product research. In this study, we propose a research model concept that links brand equity, product quality, service quality, customer pride, and customer satisfaction, where customer pride is an intervening variable.

### *2.1 Relationship of brand equity, customer pride, and customer satisfaction*

Brand equity is a set of brand assets and liabilities related to a brand, its name and symbol, which increase or decrease the value provided by a product or service to a company or company's customers (Aaker, 2019). Brand equity is a brand value that results in high brand awareness and strong, preferred, and possibly unique brand associations that consumers remember for a particular brand (Shimp, 2014).

Nandy & Sondhi (2022), mentions that brands are rapidly shifting from a traditional transactional approach to a relational journey with their users. In most cases, consumer-brand relationships are based on the degree of congruence between individuals and their favorite brands. Helm et al. (2016), mentions that brand conformity with employees' actual self and their ideal self has the same effect on employee brand identification. However, the effects differ with respect to the other outcome variables. Brand pride is only influenced by brand conformity with the ideal self, while brand citizenship behavior is only influenced by brand conformity with the real self. Brand identity is positively related to brand pride and brand citizenship behavior, and brand pride also affects brand citizenship behavior.

Rajendra et al. (2020), shows that brand equity affects customer trust, customer pride affects saving decisions. While Primary et al. (2019), found that ideal self-congruence and brand identification have no effect on customer satisfaction. Kristinasari (2020), proves that brand awareness and affective attitude have a positive effect on perceived quality, and the perceived quality variable has a positive effect on consumer satisfaction, while brand pride has no effect on perceived quality. Susanty & Eirene (2015), show that physical quality, ideal self-congruence, and lifestyle congruence affect customer satisfaction. Based on this description, the following hypothesis is put forward:

H1: Brand equity has a significant effect on customer pride

H2: Brand equity has a significant effect on customer satisfaction through customer pride.

### *2.2 The relationship between product quality, customer pride, and customer satisfaction*

Product quality is a value of a product or service, where the value of the product or service is in accordance with what is expected or exceeds what is expected so that the product or service can meet the needs of its users.

Vieira (2020), mentions that the growing concern for the environment over the last few years is reflected in changes in consumer behavior and an increase in the desire to buy products that are friendly to the planet. The findings of Vieira's research (2020), show that those who buy organic products show much higher environmental concern than those who buy premium products, that purchase satisfaction is moderated by environmental values and that organic products are considered healthier than premium products. Furthermore, the results of the study also show that price and quality will not affect the perception of organic products, while the perception will be strongly influenced by the feeling of consumer pride. More specifically, this study proves that pride mediates consumer satisfaction depending on the product chosen (organic or premium) and that consumers feel more proud when consuming organic rather than premium products.

Purnomo (2020), proves that product quality has an influence on customer satisfaction and word of mouth, and there is a mediating role for customer satisfaction on the effect of product quality on word of mouth. Based on this description, the following hypothesis is put forward:

H3: Product quality has a significant effect on customer pride

H4: Product quality has a significant effect on customer satisfaction through customer pride

**2.3 Relationship of service quality, customer pride, and customer satisfaction**

Service quality is an effort to fulfill customer needs and desires, as well as the accuracy of delivery to balance customer expectations. Banking needs to pay attention to the maximum level of involvement, pride and value. Setyono et al. (2021), proves the influence of service quality on customer pride. The results also show that: Service quality has a significant effect on customer pride, service quality has a significant effect on customer value, and customer pride has a significant effect on customer value.

Komalasari (2017), shows that banking service quality has a positive and significant effect on customer satisfaction, and customer satisfaction has an effect on customer engagement. Panjaitan & Komari (2018), show that customer pride has a positive effect on company image, which in turn affects customer satisfaction. Customer pride acts as a positive mediation on the relationship of customer engagement with the company's image. Based on this description, the following hypothesis is put forward:

H5: Service Quality has a significant effect on customer pride

H6: Service Quality has a significant effect on customer satisfaction through customer pride

**2.4 Customer pride relationship, and customer satisfaction**

Customer Pride is a pleasure that is felt by customers when using a product that can provide an atmosphere of joy.

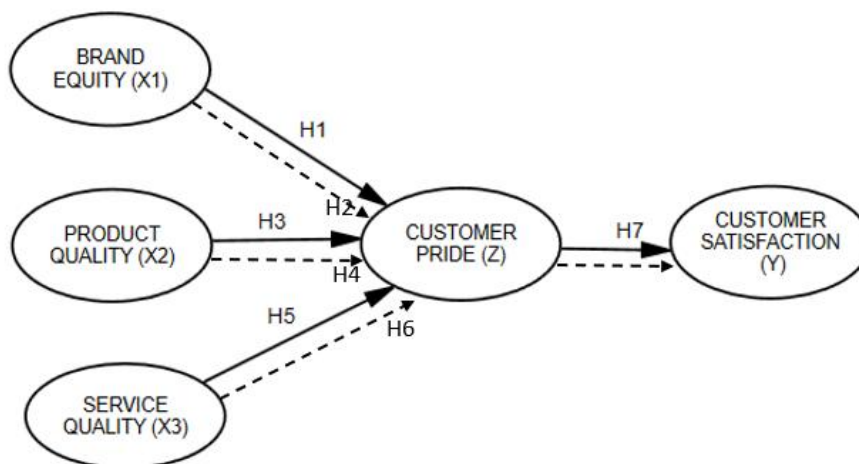
Nandy & Sondhi (2022), mention that the conceptual framework of brand pride will lead to a deeper understanding of the phenomenology of brand pride and its subsequent impact on high-level consumer-brand relationships. The crystallization of this concept will yield invaluable insights into advances in emotional branding for both academics and practitioners, with brand pride being the focus of emotion.

Lenny Tumbel (2009), shows that pride, trust, service quality, and customer value have a positive and significant effect on customer satisfaction. Meanwhile, Indaryani (2015), states that service quality affects customer trust and pride. Based on this description, the following hypothesis is put forward:

H7: Customer pride has a significant effect on customer satisfaction

**2.5 Research framework**

Based on the literature review that has been described previously, it can be developed a research framework that explains the relationship between research variables. Fig. 1 illustrates the relationship of brand equity, product quality, service quality, and customer satisfaction to BNI bank customers in Surabaya.



**Figure 1:** Research Framework

**III. RESEARCH METHODE**

This research is a causal research. The research population is customers who save at BNI bank in Surabaya. The analysis technique uses SEM with the help of Amos 24 software. The estimation uses

Generalized Least Square Estimation (GLS), and the number of samples studied is 384 respondents, which is obtained from the Lemeshow formula. While the sampling method uses purposive sampling.

**Table 1. Location and Number of Research Samples**

No	Bank BNI	Address	Proportion of number of samples
1	BNI Surabaya	Jl. Gubernur Suryo No. 36 Surabaya	77
2	BNI Tanjung Perak Surabaya	Jl. Perak Timur No. 490 Surabaya	77
3	BNI Univ. Airlangga Surabaya	Jl. Airlangga No. 4 Surabaya	77
4	BNI Urip Sumoharjo Surabaya	Jl. Raya Gubeng No. 55 Surabaya	77
5	BNI Wilayah 06 - Surabaya	Jl. Jend. A. Yani No. 286 Surabaya	76
<b>Amount</b>			<b>384</b>

Source: [https://information-address BNI \(2022\)](https://information-address BNI (2022))

### 3.1 Data Analysis

This study used a questionnaire instrument with a 5-level Likert scale. Variable Brand equity uses 4 indicators adopted from Shimp (2014), Aaker (2019), namely: brand awareness, brand association, perceived quality and brand loyalty. Variable Product quality uses 4 indicators adopted from Garvin and Lovelock (2004), namely: performance, features, reliability and conformance. Service quality variable uses 6 indicators adopted from Othman and Owen (2008); Zeitham et al. (2000) namely: tangibles, reliability, responsiveness, assurance, empathy, and compliance. The variable Customer pride uses 5 indicators adopted from Fazal (2013), namely: positive word of mouth, display of affiliation, customer acquisition, pro-organization self-actualization and brand loyalty. Variable Customer satisfaction uses 3 indicators adopted from Oliver (2014), Kotler (2020), namely: Perceived quality, perceived value, and customer expectations.

**Table 2. Characteristics of respondents (N = 384)**

Characteristics		Frequency	Percent
<b>Gender</b>	Men	248	64,6
	Women	136	35,4
<b>Age (years)</b>	17-30	092	24,0
	31-40	157	40,8
	41-60	130	35,2
<b>Education</b>	High school	116	30,2
	Diploma	230	60,0
	Undergraduate	038	09,8
<b>Status</b>	mate	310	80,7
	single	074	19,3
<b>Long time customer (years)</b>	< 1	014	03,6
	1 - 5	091	23,7
	6 - 10	192	50,0
	> 10	115	22,7

Source: SPSS Analysis

Descriptive data analysis of 384 respondents showed that: Characteristics of respondents according to gender were dominated by men, namely 64.6% compared to 35.4% women. Characteristics of respondents based on age, aged 17-30 years = 24.0% of respondents, and dominant in the age range of 31-40 years = 40.8%. The education level of the majority of respondents is Diploma which reaches 60.0%, while the rest have 9.8% Undergraduate education and 30.2% High school education. The length of time respondents were customers was in the range of 1-5 years 23.7%, less than 1 year 3.6%, 6-10 years 50.0%, and more than 10 years as much as 22.7%.

IV. RESULT

4.1. Test of research instruments

Validity test

From the result of Pearson product moment correlation, it is known that all question items in the questionnaire have a significant correlation at the error rate of 5%, so it can be said all the question items are valid (Tabel 3).

Table 3. Test the validity and reliability

Research variables	Indicator	Question Number	Pearson correlation	Coefficient Alpha ( $\alpha$ )
Brand equity (Brand)	Bra1	01-02	0,800**	0,813
	Bra2	03-04	0,650**	
	Bra3	05-06	0,808**	
	Bra4	07-08	0,667**	
Product Quqlity (Prod)	Prod1	09-10	0,793**	0,781
	Prod2	11-12	0,744**	
	Prod3	13-14	0,609**	
	Prod4	15-16	0,711**	
Service Quality (Serv)	Qua1	17-18	0,667**	0,832
	Qua2	19-20	0,879**	
	Qua3	21-22	0,657**	
	Qua4	23-24	0,707**	
	Qua5	25-26	0,832**	
	Qua6	27-28	0,717**	
Customer Pride (Pride)	Prid1	29-30	0,710**	0,746
	Prid2	31-32	0,812**	
	Prid3	33-34	0,881**	
	Prid4	35-36	0,772**	
	Prid5	37-38	0,730**	
Customer satisfaction (Satis)	Cr11	39-40	0,832**	0,814
	Cr12	41-42	0,812**	
	Cr13	43-44	0,881**	

Note: \*\*. Correlation is significant at the 0.01 level (2-tailed).

Reliability test

With cronbach alpha test ( $\alpha$ ) in this research indicate that all research variables are reliable, because all of alpha coefficient value from each research variable is bigger than standardized (0,6), so that each question item in measurement instrument can Used. The value of corrected total correlation items of all question items is greater than 0.3 (Tabel 3).

4.2 Confirmatory factor analysis

Table 4. shows the overall results of confirmatory factor analysis. Construct validity and reliability are two tests to evaluate the ability of the measured variable (manifest) in forming latent variables, in the table below all manifests have a loading factor with a probability of less than 0.05, meaning significant in forming latent variables. It is also seen that each latent variable has a critical ratio construct 0.2, which means that it comes from one dimension (unidimensional).

Table 4. Confirmatory Factor Analysis

Research variables	Relationship	C. R.	Loading Factor ( $\lambda$ )	Probability
Brand equity (Brand)	Brand → Bra1	2.000	0.618	0.000
	Brand → Bra2	7.134	0.925	0.000
	Brand → Bra3	6.226	0.739	0.000
	Brand → Bra4	6.100	0.735	0.000
Product Quqlity (Prod)	Prod → Prod1	2.000	0.738	0.000
	Prod → Prod2	6.213	0.867	0.000
	Prod → Prod3	6.957	0.689	0.000
	Prod → Prod4	6.454	0.806	0.000
Service Quality (Serv)	Serv → Qua1	2.000	0.799	0.000
	Serv → Qua2	5.927	0.677	0.000
	Serv → Qua3	5.615	0.762	0.000
	Serv → Qua4	5.807	0.769	0.000
	Serv → Qua5	5.825	0.818	0.000
	Serv → Qua6	6.847	0.744	0.000
Customer Pride (Pride)	Pride → Prid1	2.000	0.787	0.000
	Pride → Prid2	6.910	0.801	0.000
	Pride → Prid3	7.910	0.759	0.000
	Pride → Prid4	7.892	0.763	0.000
	Pride → Prid5	8.569	0.799	0.000
Customer satisfaction (Satis)	Satis → Cr11	2.000	0.810	0.000
	Satis → Cr12	5.826	0.729	0.000
	Satis → Cr13	5.627	0.807	0.000

4.3 Goodness of fit test

The results of data processing using a sample of 384 shows the Chi-square is 252,227 with a probability of 0.062. Meanwhile, from RMSEA, GFI, AGFI, TLI, and CFI, respectively, 0.079, 0.956, 0.904, 0.952, and 0.956 were all within the acceptable range. The results are shown in Fig.2. and Table 5.

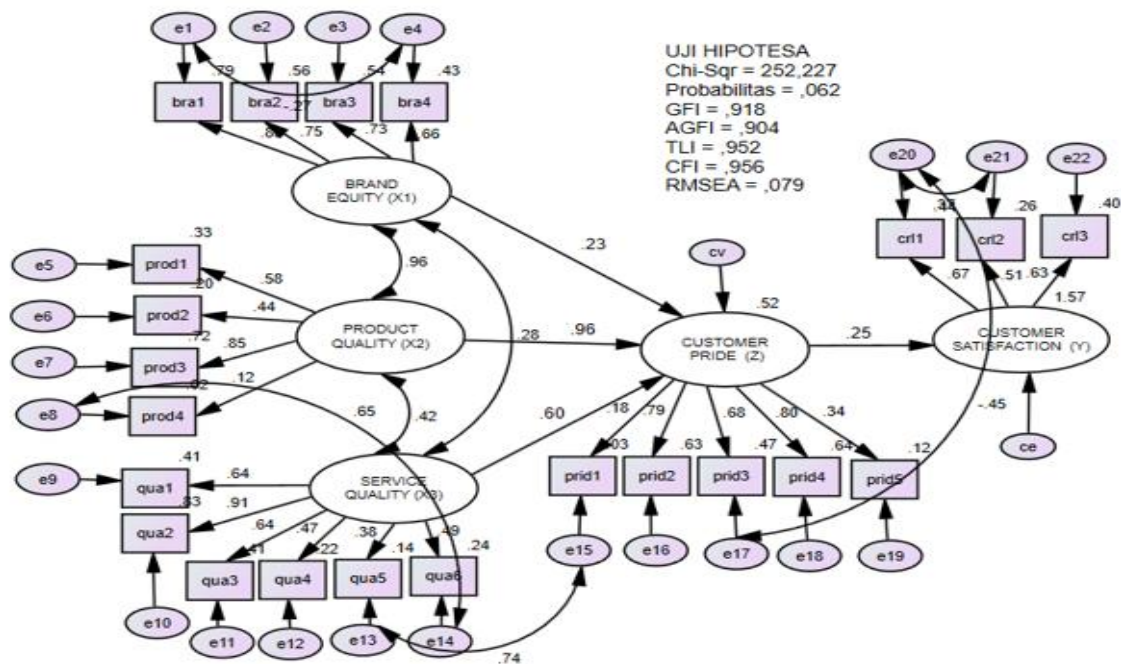


Figure 2: Coefficient of Research Model Path

Table 5. Evaluation the fit indices

Indices	Amounts reported
Chi Square	252.227
Probability	0.062
RMSEA (Root Mean Square Error of Approximation)	0.079
GFI (Goodness of Fit Index)	0.956
AGFI (Adjusted Goodness of Fit Index)	0.904
TLI (Tucker Lewis Index)	0.952
CFI (Comparative Fit Index)	0.956

Source: SEM output

4.4. Hypothesis testing

Hypothesis testing is carried out based on the estimated significance value of the research model parameters as shown in Table 6.

Table 6: Hypothesis Testing

H	Relationship	Standardized Coefficient	SE	C.R	P	Decision
H1	Brand → Pride	0.226	0.263	2.981	0.000	accepted
H2	Brand → Pride → Satis	0.057				accepted
H3	Prod → Pride	0.957	0.265	7.813	0.000	accepted
H4	Prod → Pride → Satis	0.243				accepted
H5	Serv → Pride	0.604	0.340	5.315	0.000	accepted
H6	Serv → Pride → Satis	0.153				accepted
H7	Pride → Satis	0.254	0.115	3.869	0.000	accepted

Source: Amos output

Note: Brand= Brand equity; Prod = Product Quality; Serv: Service Quality; Pride: Customer Pride; Satis: Customer satisfaction

There is a Brand influence on Pride of 0.263, with a CR value of 2.981 and a P value of 0.000. There is a Brand influence on Satis, through Pride of 0.057. This shows that H1 and H2 are accepted. There is an effect of Prod on Pride of 0.957, with a CR value of 7.813 and a P value of 0.000. There is an effect of Prod on Satis, through Pride of 0.243. This shows that H3 and H4 are accepted. There is an effect of Serv on Pride of 0.604, with a CR value of 5.315 and a P value of 0.000. There is an effect of Serv on Satis, through Pride of 0.153. This shows that H5 and H6 are accepted. There is an effect of Pride on Satis of 0.254, with a CR value of 3.869 and a P value of 0.000. This indicates that H7 is accepted.

V. DISCUSSIONS

This study found that customer satisfaction in saving at BNI bank can be explained significantly by the variables of brand equity, product quality, service quality, and customer pride. For clarity, the discussion and discussion of research results is carried out one by one as follows:

5.1. The influence of brand equity on customer pride and on customer satisfaction through customer pride

The findings of this study inform that brand equity has an effect on BNI bank customer pride. Thus, it can be interpreted that brand equity strengthens customer pride by 0.226. However, this also informs that there are still opportunities to increase customer pride, through the development of 4 brand equity indicators, namely: brand awareness, brand association, perceived quality, and brand loyalty within the BNI bank in Surabaya. Where this can be observed and applied critically for the success of BNI bank programs, and also to increase customer pride of BNI bank customers in Surabaya.

The dominant indicator that forms brand equity is brand association, followed by perceived quality, brand loyalty, and brand awareness. This shows that the brand association of the BNI bank's brand equity in Surabaya is good, and still needs to be improved, while brand loyalty and brand awareness still need attention because these two indicators are the indicators with the smallest value forming the brand equity variable.

The results of this study indicate that brand equity factors have a positive relationship to customer pride of BNI bank customers in Surabaya. This means that by increasing brand equity, it will encourage an increase in the customer pride value of BNI bank customers.

In this study, it was also found that there was an indirect effect of brand equity on customer satisfaction of BNI bank customers through customer pride. This informs that customer pride is a good intervening variable, on the relationship between brand equity and customer satisfaction. Thus, to increase the value of customer satisfaction, it can be done through brand equity and customer pride.

#### *5.2. The effect of product quality on customer pride and on customer satisfaction through customer pride*

The findings of this study inform that product quality has an effect on customer pride at BNI bank. Thus, it can be interpreted that product quality strengthens customer pride by 0.957. However, this also informs that there are still opportunities to increase customer pride, through the development of 4 product quality indicators, namely: performance, features, reliability, and conformance within the BNI bank environment in Surabaya. Where this can be observed and applied critically for the success of BNI bank programs, and also to increase customer pride of BNI bank customers in Surabaya.

The dominant indicators that make up product quality are features, followed by conformance, performance, and reliability. This shows that the features of the product quality of BNI's bank in Surabaya are good, and still need to be improved, while performance and reliability still need attention because these two indicators are the indicators with the smallest values forming the product quality variable.

The results of this study indicate that product quality factors have a positive relationship to customer pride of BNI bank customers in Surabaya. This means that by increasing product quality, it will encourage the increase in the value of BNI's customer pride.

In this study, it was also found that there was an indirect effect of product quality on customer satisfaction of BNI bank customers through customer pride. This informs that customer pride is a good intervening variable, in the relationship between product quality and customer satisfaction. Thus, to increase the value of customer satisfaction, it can be done through product quality and customer pride.

#### *5.3. The effect of service quality on customer pride and on customer satisfaction through customer pride*

The findings of this study inform that service quality has an effect on customer pride at BNI bank. Thus, it can be interpreted that service quality strengthens customer pride by 0.604. However, this also informs that there is still an opportunity to increase customer pride, through the development of 6 service quality indicators, namely: tangibles, reliability, responsiveness, assurance, empathy, and compliance within the BNI bank in Surabaya. Where this can be observed and applied critically for the success of BNI bank programs, and also to increase customer pride of BNI bank customers in Surabaya.

The dominant indicator that forms service quality is empathy, followed by tangibles, assurance, responsiveness, compliance and reliability. This shows that the empathy and tangibles indicators of the service quality of BNI's bank in Surabaya are good, and of course they still need to be improved as much as possible, while assurance, responsiveness, compliance and reliability still need attention because these four indicators are the indicators with the smallest values forming the variable. service quality.

The results of this study indicate that service quality factors have a positive relationship to customer pride of BNI bank customers in Surabaya. This means that by increasing service quality, it will encourage an increase in the customer pride value of BNI bank customers.

In this study, it was also found that there was an indirect effect of service quality on customer satisfaction of BNI bank customers through customer pride. This informs that customer pride is a good intervening variable, in the relationship between service quality and customer satisfaction. Thus, to increase the value of customer satisfaction, it can be done through service quality and customer pride.

#### *5.4. The influence of customer pride on customer satisfaction*

The findings of this study inform that customer pride has an effect on customer satisfaction at BNI bank. Thus, it can be interpreted that customer pride strengthens customer satisfaction by 0.254. However, this also informs that there is still an opportunity to increase customer satisfaction, through the development of 5 customer pride indicators, namely: positive word of mouth, display of affiliation, customer acquisition, pro-organization self-actualization and brand loyalty within BNI bank in Surabaya. . Where this can be observed and applied critically for the success of BNI bank programs, and also to increase customer satisfaction for BNI bank customers in Surabaya.

The dominant indicator that forms customer pride is the display of affiliation, followed by brand loyalty, positive word of mouth, pro-organization self-actualization and customer acquisition. This shows that the display of affiliation and brand loyalty indicators of BNI's customer pride bank in Surabaya is good, and of course still needs to be improved as best as possible, while positive word of mouth, pro-organization self-actualization and customer acquisition still need to be considered because the three this indicator, becomes the indicator with the smallest value forming the customer pride variable.



The results of this study indicate that the factors of customer pride, have a positive relationship to customer satisfaction of BNI bank customers in Surabaya. This means that by increasing customer pride, it will encourage an increase in the value of customer satisfaction for BNI bank customers.

## VI. CONCLUSION AND RECOMMENDATIONS

The new finding of this study is that customer pride is a good intervening variable in linking the variables of brand equity, product quality, service quality, and customer satisfaction. Another finding is a direct relationship between the variables of brand equity, product quality, service quality and customer pride. This emphasizes that to increase the value of customer pride, it can be done by trying to increase the value of brand equity, improve product quality, and also improve the quality of service to customers. Of the three variables that are hypothesized to have an effect on customer pride, the product quality variable has a dominant effect on customer pride. This informs that the product quality owned by BNI is good and in accordance with customer needs. Meanwhile, brand equity needs to be increased, because this variable has the least effect.

For further research, it is necessary to increase the scope of research, it is also recommended to examine further about the influence of other variable factors, which have not been part of the topic of this research, where there are many other variables that can affect customer satisfaction.

## REFERENCES

- [1]. Aaker, David. *Brand Equity Management* (Jakarta : Mitra Utama, 2019)
- [2]. Aliansyah, Teuku et al. The Influence of Service Quality Dimensions on Customer Satisfaction at Bank Aceh Syariah Banda Aceh Branch, *Jurnal Manajemen Pascasarjana Universitas Syiah Kuala*. 2014, 32- 39
- [3]. Atmojo, Agung Pranowo. *Analysis of the Effect of Service Quality, Customer Value, and Islamic Product Attributes on Customer Satisfaction (Case Study at Bank BNI Syariah Semarang Branch)*. Fakultas Ekonomi Universitas Diponegoro Semarang, 2011, Semarang
- [4]. Babin, B. J., Lee, Y. K., Kim, E. J., and Griffin, M. Modeling consumer satisfaction and word-of-mouth: restaurant patronage in Korea. *Journal of Services Marketing*, 19(3), (2005), 133–139.
- [5]. Beerli, A., dan J.D. Martin. A Model Of Customer Loyalty in The Retail Banking Market. *European Journal of Marketing*. 38 (1), 2004, 253 - 275.
- [6]. Bloemer, Josee., Ko de Ruyter and Pascal Peeters. Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction. *The International Journal of Bank Marketing*, 16, 1998, 276-292
- [7]. Chan, Arianis. The Effect of Brand Equity on the Decision Process Consumer Purchasing: A Case Study of Bank Muamalat Indonesia Branch Bandung. *Jurnal Administrasi Bisnis* , 6 (1), 2010, 34-58.
- [8]. Dabholkar, P. A., Shepherd, C. D., and Thorpe, D. I. A comprehensive framework for service quality: an investigation of critical conceptual and measurement issues through a longitudinal study. *Journal of retailing*, 76(2), 2000, 139-173.
- [9]. Fazal, S.M.H. The role of customer gratitude in strengthening seller buyer relationship. *Marketing and Public Relation*, 56, 2013, 6-21.
- [10]. Febrian, A., and Ahluwalia, L. Analysis of the Effect of Brand Equity on Customer Satisfaction and Engagement with Implications for Purchase Intentions in E-Commerce. *Journal of Theory and Applied Management*, 13(3), 2020, 254
- [11]. Garvin, D. A. and Lovelock. *Strategi Marketing*. (Yogyakarta: Andi, 2004)
- [12]. Helm, S. V., Renk, U., and Mishra, A. Exploring the impact of employees' self-concept, brand identification and brand pride on brand citizenship behaviors. *European Journal of Marketing*, 2016.
- [13]. Indaryani, D.K. The Effect of Service Quality on Customer Pride and Customer Trust in Increasing Interest in Saving Back Case Study at PT. Bank BRI (Persero) Pekalongan Branch Office. *Indonesian Journal Of Marketing Science*, 14(2), 2015, 119-131
- [14]. Komalasari, N. *The Effect of Banking Service Quality on Satisfaction and Its Implications on Customer Engagement (A Survey on Savings Customers of Bank BJB Tamansari Branch Office Bandung)* (Doctoral dissertation, UNPAS), 2017.
- [15]. Kotler, Philip. *Marketing Management: Analysis, Planning, Implementation and Control*, (Surabaya: Perdana Printing Arts, 2020)
- [16]. Kristinasari, D. *Relationship of Brand Awareness, Brand Pride, Affective Attitude, Perceived Quality, Consumer Satisfaction and Buyback Interest* (Doctoral dissertation, STIE YKPN), 2020.
- [17]. Lenny Tumbel, A. L. T. J. E. The Influence of Pride, Trust, Service Quality and Customer Value on Consumer Satisfaction and Repurchase Behavior of Career Women in Manado Supermarkets (*Doctoral Dissertation*, Universitas Hasanuddin), 2009.

- [18]. Nandy, S., and Sondhi, N. Brand pride in consumer–brand relationships: Towards a conceptual framework. *Global Business Review*, 23(5), 2022, 1098-1117
- [19]. Ndubisi, N.O., Wah, C.K. Factorial and discriminant analyses of the underpinning of relationship marketing and customer satisfaction, *International Journal of bank marketing*, 23(7), 2005.
- [20]. Othman, A. and Owen, L. The multi dimensionality of CARTER model to measure customer service quality in Islamic banking industry: a study in Kuwait Finance House, *International Journal of Islamic Financial Services*, 3(4), 2008, 1-12.
- [21]. Oliver, Richard L. *Satisfaction: A Behavioral Perspective on the Consumer*, Second Edition (New York : Routledge, 2014)
- [22]. Panjaitan, F.A.B.K., Djunaedi, D., Panjaitan, H. Create competitive advantage as a strategy to improve the marketing performance of small food industry business in Indonesia. *Journal of Applied Economic Sciences*, Volume XV, Spring, 1(67), 2020, 124-134.
- [23]. Panjaitan, H., and Djunaedi, D. Product advantage, customer relationship marketing, and service quality on customer satisfaction of Bank Syariah Mandiri in Surabaya. *International Review of Management and Marketing*, 7(4), 2017, 122-130.
- [24]. Panjaitan, H., and Komari, A. The role of customer value and customer pride as variable mediation on customer engagement relationship with corporate image. *International Review of Management and Marketing*, 8(5), 2018, 1-8
- [25]. Parasuraman, A. Reflections on Gaining Competitive Advantage Through Customer Value. *Journal of The Academy of Marketing Science*, 25(2), 1997, 154-161
- [26]. Pratama, M. A., Siregar, R. P. S., and Sihombing, S. O. The Effect of Consumer-Based Brand Equity and Satisfaction on Loyalty: An Empirical Study. *Jurnal Economia*, 15(2), 2019, 275-291.
- [27]. Purnomo, Y. A. The Effect of Product Quality on Word of Mouth and Customer Satisfaction as Mediation on Customers Greenly Surabaya. *Jurnal Strategi Pemasaran*, 7(1), 2020, 9.
- [28]. Rajendra, W., Soesanto, H., and Rahardjo, S. T. *Analysis of the Effect of Service Quality, Brand Equity, and Customer Pride on Customer Trust in Improving Savings Decisions (Study on customers of PT. Bank Negara Indonesia (Persero) Tbk. Semarang Branch Office)* (Doctoral dissertation, UNDIP: Fakultas Ekonomika Dan Bisnis), 2020.
- [29]. Setiawan, H., Minarsih, M. M., and Fathoni, A. The effect of product quality, service quality and trust on customer satisfaction and customer loyalty with satisfaction as an intervening variable (Case study on customers of the Rejo Agung Sukses Cooperative Ngaliyan Branch). *Journal Of Management*, 2(2), 2016
- [30]. Setyono, V. I., Nugroho, M., and Sumiati. Customer Engagement, Customer Pride, Customer Value As An Impact Through Service Quality And Customer Relationship Management On Customer Loyalty In PT. BPR East Java. *International Journal of Business, Economics and Law*, 24, Issue 5 (August), 2021, 122-134
- [31]. Shimp, A., Terence. *Integrated Marketing Communications in advertising and Promotion* (Jakarta: Salemba Empat, 2014)
- [32]. Susanty, Aries, and Eirene Kenny. The relationship between brand equity, customer satisfaction, and brand loyalty on coffee shop: Study of Excelso and Starbucks. *ASEAN Marketing Journal*, 2015, 14-27
- [33]. Vieira, C. W. *Organic vs premium products: when pride is more important than product quality* (Doctoral dissertation), 2020. <http://hdl.handle.net/10362/98832>
- [34]. Yavas, U., Bilgin, Z., and Shemwell, D. J. Service quality in the banking sector in an emerging economy: a consumer survey. *International journal of bank marketing*, 15(6), 1997.
- [35]. Zeithaml, Valerie A. Service Quality, Profitability, and the Economic Worth of Customers: What We Know and What We Need to Learn. *Journal of the Academy of Marketing Science*, 28 (1), 2000, 67-85.

**\*Corresponding Author: Feliks A.B.K. Panjaitan<sup>1</sup>**

**<sup>1</sup>(Economics and Business Faculty Universitas Halu Oleo Kendari, Indonesia)**