The Effect of Product Quality, Brand Image, and Promotion on Customer Satisfaction of Bank Syariah Indonesia Malang Branch

Afris Harnianda[1] Vivin Maharani Ekowati[2]

[1,2]Master of Sharia Economics Study Program, Postgraduate Program of Maulana Malik Ibrahim State Islamic University Malang, Indonesia

ABSTRACT: Banking in the current era is experiencing very rapid development, so this situation gives rise to competitive business competition and fierce competition. The purpose of this research was to determine the influence of Product Quality, Brand Image and Promotion on Customer Satisfaction of Bank Syariah Indonesia Malang Branch. The research used descriptive analysis methods by combining quantitative methods. Testing this research used the analysis of *validity tests, multicholinearity regression, reliability, coefficient of determination*, hypothesis with the help of the SPSS 25 program. The results showed the magnitude of f (f_{count}) = 8.692, significance of 0.000, and magnitude f table = f (k;n - k), f = (2;100-2), ftabel = (2;98) = 3.09, because f $_{count}$ > f t$_{able}$ (3.09) and the amount of significance < value α 0.05, so the conclusions can be made, namely the variables of Product Quality, Brand Image, and Promotion, simultaneously had a significant impact on Customer Satisfaction.

KEYWORDS: BSI, Product Quality, Brand Image, Promotion, Customer Satisfaction

I. INTRODUCTION

The level of the world economy is increasing along with the increasing needs and incomes of each community. People are now required to be able to use their income properly and wisely, such as keeping it in savings, investing it, or buying valuables which will then be sold again someday (Jannah et al., 2019). However, many people in Indonesia prefer to save their money in the form of savings because saving in a bank is believed to be safer and easier. With this, more and more banking companies are starting to compete with each other by offering a variety of products that they have with their respective advantages and services and promotions provided for their customers (Putri & Utomo, 2017).

The banking business is a business that has a very rapid development in the present and has very strong competition. The role of the Bank is very influential because all fields related to the economic sector always require manpower and cooperation with the Bank (Mutmainnah, 2018). In addition, the Bank also has a function in providing more precise and careful payment mechanisms and instruments in financial activities, channeling them back to other financial personnel, and raising funds. Banks operating in the field of financial services, of course, must gain the trust of the public. Therefore, the Bank must have a satisfactory service quality and have a different attractiveness so that the public can pay attention to (Uniyanti, 2018). If customers already feel confident and trust him, then they willingly provide funds to be safely stored without fear. In order to attract public interest in this matter, the Bank provides remuneration in the form of bank interest, giving gifts, and employee services that satisfy customers.

Banking is a company engaged in the supply of goods or services where today financial services certainly experience a rapid increase in the world. This causes businesses that have fierce competition (Kristiani et al., 2017). It is undeniable that the Bank is required to always innovate and create in many ways so that many people are interested and achieve a good business. Banks that are financial lambing in providing deposit services and giving them back to the public in the form of loans. Therefore, it is very important to pay attention to the good name of the Bank, promotions, and the quality of serving buyers. Providing good products is the main solution for companies to compete in a healthy manner. One of the banks in the banking competition is Bank Syariah Indonesia.

The level of the world economy is increasing along with the increasing needs and incomes of each community. People are now required to be able to make good and wise use of their income, such as keeping them in savings, investing them, or buying valuables that will then be sold again someday. However, many people in Indonesia prefer to save their money in the form of savings because saving in a bank is believed to be safer and easier. With this, more and more banking companies are starting to

compete with each other by offering a variety of products that they have with their respective advantages and services and promotions provided for their customers. One of the advantages of Bank Syariah Indonesia is Islamic banking that already uses the Mobile Banking application. With the Mobile Banking application, customers can transact easily and comfortably and can manage finances via smartphones. Customers can make transactions, as well as can receive balances from fellow Bank Syariah Indonesia accounts and other bank accounts.

People really need quality products. With good product quality, it will make it easier for the community and also bring benefits to the company. Bank Syariah Indonesia is a Sharia Bank registered and supervised by the Financial Services Authority (OJK) and a guarantee participant of the Deposit Insurance Corporation (LPS). Bank Syariah Indonesia, which is currently still relatively new because it has just merged several Islamic banks including BRI Syariah, BNI Syariah, Mandiri Syariah was renamed Bank Syariah Indonesia in early 2021, has been running a banking business for about a year and a half and of course there are still many products that can still be developed and optimized again. For this reason, Bank Syariah Indonesia still has to continue to innovate and optimize its system to be able to compete with other competitors in the banking business.

In 2012, Kotler and Amstrong said in (Hakim & Saragih, 2019) "Product quality is the ability of a product to demonstrate its function, it includes the overall durability, reliability, accuracy, convenience, operation and repair of the product as well as other product attributes". Apart from product quality, the brand image of a company is also very important. Because if a company has a good brand image, it will foster a sense of trust and consumers and also affect consumer loyalty to the company.

(Alamsyah & Cahyono, 2021) stated that "The quality of a product can give consumers satisfaction with the performance of the products they have purchased. Then the increasing number of consumers can buy or use these services or products." Moreover (Jufidar et al., 2019) said that "A brand image is a description of a consumer's association and belief in a particular brand. Brand image is the observation and trust that consumers grasp, as reflected in associations or in consumer memories. (Safirah, 2021) stated the good name of the company greatly affects the development of the company significantly on the buyer's feelings of satisfaction. Not only that, Kotler and Keller (in (Dianah & Welsa, 2017)) mentioned that the brand or name of the goods indicates the high quality of a good / service so that consumers buy it again easily. The information column on the goods also has an influence on buyer satisfaction. This information is an intrinsic cause such as the characteristics of both images and product designs and other external causes such as brands, prices, promotions and so on.

The right promotion will help the company's success in marketing its products. Promotions will help consumers to get to know and remember our products better. (Laksana, 2019) said that, "Promotion is a communication from sellers and buyers sourced from correct information aimed at changing the attitudes and behaviors of previously uninitiated buyers to become familiar so that they become buyers and keep the product in mind". A bank should be able to disseminate its goods so that people who buy and are interested in the products being marketed, namely through promotions. Promotion is a way for companies to disseminate their merchandise to the public so that more and more people know and buy and influence the public to exchange and sell goods and services marketed (Yulianto, 2020).

Based on previous presentations and research, to be able to compete with other competitors in the banking business of BSI Malang Branch, you must be able to continue to improve the company's brand image and level of trust in the existing market. BSI Malang Branch must be aggressive in promoting because of brand awareness and trust from consumers. In addition, BSI is still under other banking companies that already have a track record in the field of finance before, so the products issued by these banks can be easily accepted by the public. Therefore, BSI Malang Branch must carry out more intensive promotion and accommodate financial literacy so as to increase public trust in BSI Malang Branch

II. LITERATURE REVIEW

A. Product Quality

According to (Razak et al., 2016), Product quality is a characteristic of a good or service based on its superiority in fulfilling the described or intended purpose, compared with the choice. In addition, product quality is a product that has characteristics, forms, and benefits that can meet individual needs in order to create user satisfaction. Product capacity can be measured by how the product performs its duties now. This can be done with guaranteed style, ease of use, practicality, and the warranty offered is a measure of product quality. Products are defined as objects that are used by companies to bring products to market and that require customer interest, attribution, and post-acquisition satisfaction (Sigit & Soliha, 2017).

(Isfahila et al., 2018) stated that the potential of a product to fulfill its obligations and be able to become a functional product, product accuracy, product assurance, ability to use the product, and so on are definitions of product quality. The product was launched to provide attention, customer motivation, and a sense of belonging according to individual needs.

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Other opinions, (Sudiartha & Dewi, 2018) stated that product quality is the first determinant of customer satisfaction and is defined as the initial measure of customer consideration of function and purchase. Products on the market must be properly tested against current standards so that buyers are not disappointed with the deal. (Albari & Kartikasari, 2019) added that the product's ability to perform its own use, consisting of durability, effectiveness, accuracy, efficiency, repair, and other functions in the overall product is referred to as product quality.

The product is all tangible and intangible features that are valuable in the market and this product is able to provide functionality and satisfaction for customers who enjoy it. (Sirait et al., 2020) in his book explains, "Product quality is how far a product will be able to demonstrate its functionality, including product durability, reliability, accuracy, ease of operation, and repair of the product and product attributes". Kotler in (Nufus, 2018) said that Quality is a characteristic of a product in its ability to meet predetermined needs and is latent.

B. Brand Image

The image of a brand or commonly referred to as Brand Image is a form of all responses to the brand and is formed from customer information in the past to a brand. Brand image is related to a person's beliefs and priorities towards a product name. Buyers who have a positive impression on certain goods are certainly more likely to make transactions again. The image of an item is an impression that appears in the mind of buyers when remembering a brand. These associations can come to mind and describe the brand of the product, just like when we think of others. It is capable of being conceptualized based on: types, support, strength, and uniqueness (Kurniawan & Hildayanti, 2019).

According to (Puspita et al., 2018) Brand Image is aimed at the outline of the memory of a trade name, containing the buyer's impression of the advantages, uses, attributes, situation, user, and characteristics of marketers and the characteristics of the manufacturer of the product. So, Brand Image is what buyers or customers think and feel when they hear and see the name of the item. The positive impression of the buyer on the brand makes him make more transactions. Thus the company name becomes good too, the company's image becomes positive in the eyes of consumers.

"An image is a set of beliefs, ideas and impressions that a person has of an object," (Kotler, 2012) (Herdiyanti, 2019) stated that "A brand that has strong requirements is a brand image". However, he sharpened the brand's good name into a brand position, namely a brand image that is different and relatively better (superior) than competitors. In the end, the image becomes better, when the customer or consumer has enough experience with the new reality. The reality in question is a group that works more effectively and has a good work history. Brand image or brand description is a description of the company and the buyer's trust in the name.

(Fadhilah & Sugiyono, 2021) explained that Images or associations represent perceptions that can reflect objective reality or not. It is this image formed from associations that is the basis of purchasing decisions and even brand loyalty from consumers. (Darmajaya & Sukawati, 2018) also explained that brand image includes knowledge and beliefs about brand attributes (cognitive aspects), consequences of brand use, and appropriate usage situations, as well as evaluations, feelings, and emotions associated with the brand (affective aspects).

(Amalia, 2019) explained that the exposure of Brand Image can be said to be consumers' views and responses to trade names which are reflected in the diverse thoughts that buyers remember. Although responses occur in many ways, it can be distinguished into performance associations and image associations related to the slavery of goods and brand excellence. From the explanation above, it can be concluded that Brand Image is a series of consumer beliefs towards certain goods so that they stick in the buyer's memory (Suri, 2017).

C. Promotion

McDaniel in (Abidin et al., 2017) stated that promotion is one of the elements of a company's marketing mix. Meanwhile, according to Kenneth, (Abidin et al., 2017) defined promotion as a form of communication in marketing, sharing info between sellers and buyers. The role of promotion as an informer, persuasion, and remembering, so that buyers respond to the goods and services provided. The expected response is able to take many models, from understanding the existence of an item, or service to actual purchase.

According to (Marpaung et al., 2021), The form of success of a marketing activity is also called promotion. Regardless of the quality of the goods, if the buyer has never known and it is not clear that the item will be useful to others, then none of them can afford to buy it. (Wirawan & Putri, 2022) said in their book that in the communication of goods promo, it can cause buyers to know the color, price, shape of the goods, type of goods, whether or not an item is good to decide whether to buy or not. The method used to influence consumers is by disseminating information and continuing to actively communicate in selling products so that potential buyers can get to know the goods with a tub. That way, it can make buyers feel like they want to buy

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either direct shopping or nline.d, this way it comes to the goal that they want to be asked about, namely knowing the desired item and then the buyer finally buys the item.

A company in marketing its products really needs to design and disseminate information about the existence of its business, availability, product characteristics, product conditions, as well as the benefits that customers or potential customers can get for the products offered by the company. Introducing the product to the market is a promotional strategy, said (Idrus et al., 2021). The quality of the goods if the buyer has never heard of the product or is not recognized, then usually the buyer will not buy the item.

D. Customer Satisfaction

Satisfaction is taken from the Latin "Satis" which means "enough, enough" and "Facio" which means "to do or to do". Simply put, satisfaction can be defined as a way of fulfilling something or creating something certain (Anggraini & Oliver, 2019). Of course, the steps customers take to compare what they feel depend on the results of using a particular product or service. A sense of security and satisfaction that meets their desires and expectations, according to customer satisfaction. This satisfaction is not only felt, but depends on the perception of customer use (Kristiana, 2017).

Park in (Irawan et al., 2021) expressed that customer satisfaction is the customer's feeling in response to goods or services that have been consumed. While according to (Saidani et al., 2019), Consumer satisfaction is a person's feeling of happiness or disappointment that arises after comparing his perception or impression of the performance or results of a product with his expectations. Meanwhile, according to (Dewi & Wulandari, 2021) Consumer satisfaction is the level of feeling at which a person expresses the results of a comparison of the performance of a product or service received and expected. Other opinions, (Windarti & Ibrahim, 2017) expressed that consumer satisfaction is an evaluation after purchase, in which the perception of the performance of the selected alternative product or service meets or exceeds expectations before the purchase.

Meanwhile, (Sahlan & Sari, 2019) explained in their book that consumer satisfaction is an emotional assessment of consumers after using the product where the expectations and needs of its users are met. Daryanto himself explained that consumer satisfaction is an emotional assessment of consumers after using products that meet expectations and needs have been met. It can be concluded that delivery satisfaction is the level of individual feelings due to the comparison between perceived capacity and expectations. If the results obtained are met then it affects the satisfaction.

III. RESEARCH METHODS

The research method used was a quantitative method with a descriptive approach. The research was conducted at BSI Malang Branch, with a research period of December 2022 to January 2023. The population were customers of BSI Malang Branch. The number of samples was as many as 100 subjects. The data collection technique used was to use a questionnaire or questionnaire. Analysis techniques using statistical calculation applications, namely through Statistical Package for Social Sciences (SPSS) version 25.

IV. HASIL PENELITIAN

A. Descriptive Analysis

Descriptive analysis is carried out to describe the characteristics and characteristics of the data used in the test. Descriptive data includes minimum, maximum, mean values along with standard deviation. Next are the details about the descriptive data obtained through the SPSS version 25 program, namely:

Table 1. Results of Descriptive Analysis

Variables	Number of Subjects	Minimum	Maximum	Mean	Standard Deviation
Product Quality (X_1)	100	24	40	33.41	2.829
Brand Image (X_2)	100	12	20	16.60	1.570
Promotion (X_3)	100	16	25	20.84	1.889
Customer Satisfaction (Y)	100	23	35	29.16	2.377
Valid N	100				

Based on the results in Table 1 as seen above, it can be concluded that Product Quality (X1) has an average value of 33.41 with a standard deviation of 2,829. While the Minimum and Maximum values range from 24 to 40. The Brand Image Variable (X2) has an average value of 16.60 with a standard deviation of 1,570. While the Minimum and Maximum values range from 12 to 20.

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The Promotion Variable (X3) has an average value of 20.84 with a standard deviation of 1,889. While the Minimum and Maximum values range from 16 to 25. And the Customer Satisfaction Variable (Y) has an average value of 29.16 with a standard deviation of 2,377. Medium minimum and maximum values range from 23 to 35

B. Uji Kualitas Data

Table 2. Results of Validity Test

Variables	Item	r Count	r Table	Description
Product Quality (X$_1$)	X1.1	0,537	> 0,1654	Valid
	X1.2	0,542	> 0,1654	Valid
	X1.3	0,338	> 0,1654	Valid
	X1.4	0,262	> 0,1654	Valid
	X1.5	0,452	> 0,1654	Valid
	X1.6	0,591	> 0,1654	Valid
	X1.7	0,377	> 0,1654	Valid
	X1.8	0,423	> 0,1654	Valid
Brand Image (X$_2$)	X2.1	0,429	> 0,1654	Valid
	X2.2	0,560	> 0,1654	Valid
	X2.3	0,571	> 0,1654	Valid
	X2.4	0,384	> 0,1654	Valid
Promotion (X$_3$)	X3.1	0,414	> 0,1654	Valid
	X3.2	0,554	> 0,1654	Valid
	X3.3	0,553	> 0,1654	Valid
	X3.4	0,510	> 0,1654	Valid
	X3.5	0,330	> 0,1654	Valid
Customer Satisfaction (Y)	Y.1	0,460	> 0,1654	Valid
	Y.2	0,337	> 0,1654	Valid
	Y.3	0,484	> 0,1654	Valid
	Y.4	0,532	> 0,1654	Valid
	Y.5	0,170	> 0,1654	Valid
	Y.6	0,513	> 0,1654	Valid
	Y.7	0,500	> 0,1654	Valid

From the table it is known that all question items in the questionnaire are said to be valid. It can be seen from all question items that the r$_{count}$ value is greater than the table r which is 0.1654 with a significant level of 5%.

Table 3. Results of Reliability Test

Variables	Cronbach's Alpha Score	Score Standards	Description
Product Quality (X$_1$)	0,652	0,6	Reliable
Brand Image (X$_2$)	0,660	0,6	Reliable
Promotion (X$_3$)	0,627	0,6	Reliable
Customer Satisfaction (Y)	0,660	0,6	Reliable

The table shows the reliability test results of each variable. Of the three variables have a Cronbach's Alpha value greater than 0.6. Thus, the variables of Product Quality (X1), Brand Image (X2) Promotion (X3), Customer Satisfaction (Y) BSI Malang Branch are reliable.

C. Test Classical Assumptions

Table 4. Results of Normality Test

Unstandardized Residual

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N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.10805384
Most Extreme Differences	Absolute	.049
	Positive	.041
	Negative	-.049
Test Statistic		.049
Asymp. Sig. (2-tailed)		.200[c,d]

Referring to Table 4 of the Data Normality Test Results, obtaining a significance amount of 0.200, shows also that the value exceeds the 0.05 mark. Hence, the distribution of related data is said to be normal.

Tabel 5. Hasil Uji Multikolinieritas

Variables	Collinearity Statistics		Description
	Model 2 Regression		
	Tolerane	VIF	
Product Quality	.875	1.143	no symptoms of multicholinearity
Brand Image	.723	1.382	no symptoms of multicholinearity
Promotion	.671	1.490	no symptoms of multicholinearity

Referring to the arrangement of Table 5 as stated, it is explained that the Tolerance results of each Product Quality variable (X1) are (0.875), the Brand Image variable (X2) (0.723), and the Promotion variable (X3) (0.671), where the value exceeds the number 0.10. Then for the VIF amount, each variable is Product Quality (X1) (1,143), Brand Image (X2) (1,382), and Promotion (X3) (1,490) which means lower than 10.00. That way, it can be concluded that there is no symptom of multicholinearity in related data

Table 6. Results of Heteroskedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14.387	3.567		4.033	.000
Product Quality	.048	.081	.057	2.592	.555
Brand Image	.250	.161	.165	2.551	.124
Promotion	.433	.139	.344	3.113	.022

Seeing from Table 6 of the Heteroskedasticity Test Results, it shows the results of the variable significance of Product Quality (X1) (0.555), Brand Image (X2) (0.124), and Promotion (X3) (0.022) where the result exceeds the figure of 0.05. That way, it can be concluded that related data does not occur heteroskedasticity

D. Test Influence

Table 7. Results of Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized	t	Sig.

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			Coefficients		
	B	Std. Error	Beta		
(Constant)	14.387	3.567		4.033	.000
Product Quality	.048	.081	.057	2.592	.555
Brand Image	.250	.161	.165	2.551	.124
Promotion	.433	.139	.344	3.113	.022

Referring to the arrangement of Table 7 as presented, the equation for multiple linear regression will be tested through the following formulation, i.e.:

Y = 14.387 + 0.048 X1 + 0.250 X2 + 0.433 X3 + e

Through the equation above, the results of multiple linear regression tests can be concluded between them, namely :

1. The Constanta value is 14,387, meaning that if the variables Product Quality (X1), Brand Image (X2), and Promotion (X3) are 0, then the Consumer Satisfaction (Y) variables will be weighted at 14,387.
2. The value of the Product Quality Regression Coefficient (X1) is 0.048, meaning that if other independent variables the value will still grow by 1%, then the Customer Satisfaction variable at BSI Malang Branch increases by 4.8%. This shows that Product Quality has a positive value for Customer Satisfaction at BSI Malang Branch. That way, the conclusion is that the better the Product Quality, the level of Customer Satisfaction will be equally good.
3. The value of the Brand Image Regression Coefficient (X2) is 0.250, meaning that if other independent variables the value will still grow by 1%, then the Customer Satisfaction variable at BSI Malang Branch increases by 25%. This shows that the Brand Image has a positive value for Customer Satisfaction at BSI Malang Branch. That way, the conclusion is that the better the Brand Image, the level of Customer Satisfaction will be equally good.
4. The value of the Promotion Regression Coefficient (X3) is 0.433, meaning that if other independent variables the value will still grow by 1%, then the Customer Satisfaction variable at BSI Malang Branch increases by 43.3%. This shows that the promotion has a positive value for Customer Satisfaction at BSI Malang Branch. That way, the conclusion is that the better the Promotion, the level of Customer Satisfaction will be equally good.

Table 8. Results of R^2 Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.462[a]	.214	.189	2.141

Based on the results of the analysis in Table 8 as stated, it is explained that the determination value (R^2) is 0.214 or 21.4%. This means that customer satisfaction can be described by Promotion, Product Quality, and Brand Image as much as 48%, while the remaining percentage, namely 78.6%, can be clarified by variables that were not included in this research.

E. T Test Hypothesis Test (Partial Test)

The T test is performed by multiple regression research in testing hypotheses and is used by performing partial tests for all variables. This test is called an individual significant test. The results of the t test will then decide the existence of influence through provisions, namely among others:

1. If the probability value is less than >0.05, it will provide evidence that the independent variable has an influence on the bound variable.
2. If the probability value is greater than <0.05, it will provide evidence that the independent variable has no influence on the bound variable.

Table 9 Results of t Test (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.

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	B	*Std. Error*	*Beta*		
(Constant)	14.387	3.567		4.033	.000
Product Quality	.048	.081	.057	2.592	.555
Brand Image	.250	.161	.165	2.551	.124
Promotion	.433	.139	.344	3.113	.022

Referring to the arrangement of Table 9 as presented, it can be seen that the magnitude of t (calculation) and the significance value in the variables Product Quality (X1) are 2.592 and 0.555. The Brand Image Variable (X2) is worth 2.551 with a significance of 0.124, the Promotion Variable (X3) is worth 3.113 with a significance of 0.022 and the table magnitude with the formula t (α/2; n-k-l= t 0.05/2; 100-2-1)= (0.025;97) = 1.98472, because t $_{count}$ > t $_{table}$ (1.98472) and the significance > 0.05, so a conclusion can be made, there is a significance impact between the Product Quality variable (X1) on Customer Satisfaction (Y), and similarly the relationship between Brand Image (X2) between Customer Satisfaction (Y), as well as the relationship between Promotion (X3) between Customer Satisfaction (Y).

F. F Test Hypothesis Test (Simultaneous Test)
Table 10. Results of F Test

ANOVAᵃ					
Model	*Sum of Squares*	*df*	*Mean Square*	*F*	*Sig.*
1 Regression	119.495	3	39.832	8.692	.000ᵇ
Residual	439.945	96	4.583		
Total	559.440	99			

Referring to the arrangement of results as stated in Table 4.17 above, it can be seen that the magnitude of f (f_{count}) = 8.692, the significance of 0.000, and the magnitude of f table = f (k;n - k), f = (2;100-2), f_{table} = (2;98) = 3.09, because f $_{count}$> f $_{table}$ (3.09) and the magnitude of significance < the value of α 0.05, so a conclusions can be made, namely the variables Product Quality, Brand Image, and Promotion, simultaneously has a significant impact on Customer Satisfaction.

V. DISCUSSION
Referring to the results of processing data obtained from the SPSS Version 25 application, then the next will be explained in detail about the test results followed by the discussion, namely:

1. The Effect of Product Quality on Customer Satisfaction.
Through testing, the results obtained showed a positive and partial significant influence by the Product Quality variable (X1) on the Customer Satisfaction variable (Y). The t_{count} 2.592 > t t_{able} 1.98472 and the signification value of 0.555, so hypothesis 1 is accepted. This indicates that the good quality of the product will be able to increase customer satisfaction. The discovery of related results is also in accordance with the research (Herce & Roni, 2022) where they get a positive relationship between Product Quality and Customer Satisfaction.

2. The Effect of Brand Image on Customer Satisfaction.
Through testing, the results obtained showed that there was a positive and partially significant impact between the Brand Image variable (X2) on the Customer Satisfaction variable (Y). With a t_{count} 2.551 > t $_{table}$ 1.98472 and a signification value of 0.124, so hypothesis 2 is accepted. This is similar to his research (Saridewi & Nugroho, 2022) which found the existence of a positive impact and significance on Variavel Brand Image on Customer Satisfaction. They emphasized that related things happen because Brand Image also signifies consumer expectations that involve mental to satisfied feelings.

3. The Effect of Promotion on Customer Satisfaction.
Through testing, the results obtained showed that there was a positive and partial significant impact between the Promotion variable (X3) on the Customer Satisfaction variable (Y). With a calculated t $_{count}$ 3.113 > t $_{table}$ 1.98472 and a signification value of 0.022, so hypothesis 3 is accepted. This is in line with the research conducted by (Fanny et al., 2022), which suggests that promotion is one of the variables that has a positive impact on customer satisfaction.

4. The Effect of Product Quality, Brand Image, and Promotion Together on Customer Satisfaction.

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Through testing, it shows the existence of a positive and significant impact simultaneously between the variables of Product Quality (X1), Brand Image (X2), and Promotion (X3) on Customer Satisfaction (Y). The result where shown is with f $_{count}$ 8,692 > f $_{table}$ 3.09 and a signification value of 0.000, so hypothesis 3 is accepted.

VI. CONCLUSIONS
Based on the exposure and test results listed in the previous chapter, here are the conclusions or cores obtained, namely:
1. Product Quality has a positive and significant influence on Customer Satisfaction satisfaction at BSI Malang Branch.
2. Brand Image has a positive and significant influence on Customer Satisfaction at BSI Malang Branch.
3. Promotion has a positive and significant influence on customer satisfaction at BSI Malang Branch.
4. The Influence of Product Quality, Brand Image, and Promotion Together has a positive and significant influence on Customer Satisfaction at BSI Malang Branch.

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