RESEARCH ARTICLE

THE IMPACT OF CORPORATE IMAGE ON COSTUMER CHARACTERISTIC AND CUSTOMER ENGAGEMENT OF ISLAMIC COSTUMER BANK.

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Manuscript Info	*Abstract*
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The development of Islamic banks is basically how to maintain customer engagement and intensity, as well as continuity be a partner in financing and has sharing beneficial among customers and the management of Islamic banks. This aims of study to determine the effect of the corporate image on customer engagement by measuring directly and indirectly through the mediation of trust, customer satisfaction, and perception. The location of this study is in the Makassar region through 120 collected samples of sharia bank customers, using the Structural Equation Method by using Smart PLS2. The result of this study shows that corporate image has no effect on customer engagement, customer satisfaction, and perception, but the corporate image has an effect on trust in the Islamic customer bank. Customer satisfaction, perception, and trust have no effect on customer engagement. Customer satisfaction, perception, and trust also do not mediate the strengthening of a corporate image to improve customer engagement.

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Introduction:-
The development of the Islamic banking sector began with the issuance of Law No. 7 of 1992 concerning about banking system which became the legal basis for the establishment of profit sharing banks, but in fact in 1991 was marked by the establishment of Bank Muamalat Indonesia in Indonesia (Anshori, 2007). With the issuance of Law No. 10 of 1998 which is a change from Law No. 7 of 1992, June 17, 1998 and Law No. 21 of 2008 concerning Islamic banking, as well as several Bank Indonesia regulations, then Bank Indonesia also issued a Bank Indonesia regulation No.6 / 24 / PBI years of 2004, so that Indonesian government policy support the development ofIslamic bank getting stronger. Such severalof Indonesian government policies in order to accelerate the growth of Islamic banking, which provided opportunities for Islamic banking activities to open service branch offices in various provinces in Indonesia, including in Makassar.

The potential for developing Islamic banks in Indonesia is very high. Based on the evidenced of Indonesia's population about 228,523,300 people, this number is the 4th largest number after the population of China, the United States, and India. 88% of the total population of Indonesia is Muslim. Islamic banking has many play roles in dynamizing the growth of domestic investment. This is because the character of Islamic banks is able to accommodate the needs of the community of small and medium-sized economicentrepreneurs, especially those who

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are predominantly Muslim, especially because the system eliminates loan interest and nullifies collateral requirements (Dhumale and Sapcanin, 2000). In addition, a large Muslim population can become a captive market for Islamic banking in Indonesia because the total population is the largest in the world and Indonesia is known as a multicultural and religious country. In a large potential market, Islamic banking grows better along with strong support from the government (Rosly, 2008).

Potentially for the development of Islamic banks in Makassar when based on the potential of the population who are Muslim is probably higher. Because a large number of Muslims adherent regarded be a potential market share for Islamic banks. However, it does not rule out that there is a possibility of the involvement of non-Muslims group to join in Islamic banking services, moreover the Islamic financial system does not mean that definitely for Muslim people, but the concept of sharia in Islamic bank was originally issued by Islam for all level of human activity. However that even though the Muslim people can become potential customers for Islamic banking in Makassar, but according to Osman et al. (2009) that the practice of Islamic banks in Malaysia received a high response from other religious communities, because it prioritized services that were reliable and did not complicate investment because they did not impose interest, but only profit sharing.

The Islamic system reflected corporate image which can increase customer satisfaction because of accumulated purchasing experience during observations about how customer satisfaction is formed (Oliver, 1999; Becker et.al.2017). Frambach and Schillewaert (2002) state that corporate image is based on a set of collective confidence owned about the company's ability and willingness to satisfy the stakeholders. Bravo et.al (2009) states that competition can be maintained by meeting customer expectations. This is empirically proven about the corporate image can increase customer satisfaction through accumulated purchase experience.

Regarding the theory of consumer satisfaction of Oliver (1999) and Christie (2017) that satisfied customers mean that they are met the expectations, support their attitudes, and according to their intentions. This means that an assessment of privilege item of goods and service provides a level of comfort associated with meeting a need, including meeting needs below expectations or meeting needs exceeding customer expectations. Satisfaction can be regarded as the most widely accepted definition of satisfaction defines, which in turn is a function of expectations and performance (Oliver,1999). Parker and Mathews (2001) show that there are two main interpretations of satisfaction: satisfaction as a process and satisfaction as a result. Satisfaction is the customer's emotional response to the evaluation of the perceived differences between experience and expectations of the product and organization and the actual performance that is felt after interacting with the organization and consuming the product. (Varona, 2002) He states that customer satisfaction is formed by a comparison of expectations with perceived performance.

Corporate image of Islamic banking can provide customer satisfaction as long as there is a commitment to customers (Hu and Huang, 2011; Ishaq et al. 2014). Strengthening the company's image can increase customer satisfaction (Chun and Mei (2011); El-Salam et al 2013); Ali, Alvi, and Raffaqat, (2012). Empirical evidence of the influence between company image and level of satisfaction is the existence of customer satisfaction, (Athanassopoulos, 2001). The company's image has a positive impact on customer satisfaction. (Cambra et al., 2013).

Islamic bank customers are having an engagement to economic benefits, financial security, and sharia implementation, it is also seen as an implementation of religiosity that can provide satisfaction. According to Kotler, (2002) satisfaction is the level of one's feelings after comparing perceived performance compared to expectations. Based on that definition, a review of Islamic bank customer satisfaction is defined as the results of cognitive and affective evaluations. If the perceived performance is less than expected, the customer feels dissatisfied, but the perceived performance is in line with expectations, the customer is satisfied.

Based on those research background above, the question is whether the corporate image can directly determine the strength of customer engagement, or is it mediated by trust, customer satisfaction, and perception

Theoretical Background:-
Corporate images can increase customer satisfaction because of accumulated purchasing experience during observations about how customer got satisfaction is formed (Oliver, 1999; Becker et.al.2017). Frambach and Schillewaert (2002) state that corporate image is based on a set of collectively owned beliefs about the ability of the company and willingness to satisfy the interests of various stakeholders. Bravo et.al (2009) states that competition

can be maintained by meeting customer expectations. This is empirically proven about how the corporate image can increase customer satisfaction through accumulated purchase experience.

Corporate image can provide satisfaction oh their costumes as long as there can create the synchronization and commitment with customers (Hu and Huang, 2011; Ishaqet.al.2014). Strengthening company partners can increase customer satisfaction. (Chun and Mei (2011); El-Salam et al 2013); Ali, Alvi, and Raffaqat, (2012). Empirical evidence of the influence between company image and level of customer satisfaction is the existence of customer satisfaction as long as they provide the services, (Athanassopoulos, 2001). Basically, that corporate image has a positive impact on customer satisfaction. (Cambra et al., 2013).

Kotler (2002) stated that customer satisfaction regarding to the term of "customerize" or to subscribe, which means that companies are better able to convey their costumer, not just giving the piles of information to the marketing target with existing information systems, but are supported by the ability of employees to provide better information to the customers, so thatthe customers can be forming the expectation which that the customer can be interested in making a comparison services with the previous experience they gained.

Devlin (2002) stated that customer engagement is when the customer is determined by the utility fund and can be shown by the maturity of financial management. Naveed A K and Kashif-Ur-R (2010) that customers prefer to the definite bank services that provide higher benefits than risks, or costs incurred. Assael (1984) states that customers satisfied regarding fund promotion staff because it will affect their friends or relatives to buy, however, if the customer is not satisfied, it will inhibit and even forbid their friends to buy, and switch to the other products or services that are more satisfying.Parasuraman, Zeithaml et al. (1996) states that customer satisfaction is due to the empathy and assurance gave in service so that the customers will consider making a decision to switch to choose the best service or stay afloat for a long-term relationship Relationship.

Eroland Radi (1989) said that by giving the strengthening services to the customer, so that proving more responsive to the needs and desires of consumers, understanding consumers' weaknesses and ignorance, and providing a sense of security in transactions, it will affect subsequent loyalty and switching behavior to continue the relationship with service provider.Kotler (2002) also states that if the rate of service is below standard, the customer will lose satisfaction, otherwise satisfaction will reach its optimal point if what they get the greater or greater than their expectations.

Kotler and Keller (2006) said that measuring of customer satisfaction is not an easy job, because, first, there is no measurement of satisfaction given by a product to an individual or given by marketing activities. Second, satisfaction obtained by an individual from a good product or service must be balanced by the bad. The third, experienced satisfaction when consuming refer to certain goods or services, depending on the number of other owners of the goods.

East (1997) said that one indicator of the satisfaction is customer engagement, customer engagement is the right of costumes to compare the best satisfaction that they have been obtained. Levesque and McDougall (1996) and Kotler (2002) state that, corporates that required to excel in the market, however, management must observe customer expectations, company performance, and customer satisfaction.

Birajdal and Joshi (2016) mention that even though we produce goods that are the same as our competitors, but these products should be tailored to the needs of the customer as the end user to be consistent in establishing long-term relationships. Gronroos (1982) said that basically each consumer has their typical behavior that cannot be measured, and do not bind themselves to one service, except only emotional ties such as religion, family relations, and shareholding relationships.

Levesque and McDougall (1996) said that satisfaction does not affect customer engagement, because customer preferences are measurable in multi-dimensions, moreover, the satisfaction is also an abstract indicator that is only measured in a short period of time.

Morgan and Shelby (1994) stated that customers will make the best decisions on the various alternatives offered if they have prior perceptions of the product that suitable for their needs. Gustafsson, Roos, and Edvardsson (2004) found that customer perceptions have a positive and significant effect on customer engagement. There is a positive

effect of satisfaction on customer commitment (Beyazit, 2015 and Hennig-Thurauet.al2002). Based on their research indicate that increasing customer satisfaction will build a stronger commitment to a bank customer.

Moorman et.al (1993) stated that customers which committed to relationships can have a greater expectation to maintain a relationship with the company because of their need to consistent with their commitment. The research findings of Mormaanet.al (1992) are supported by a study conducted by Van Doorn (2011). Van Doorn (2011) regard the perception plays an important role in shaping customer engagement customers.

Oliver and De Sarbo (1988) considered the level of satisfaction arising from the existence of a special transaction between producers and consumers which is regarded a kind of psychological condition when the emotional factors that encourage expectations and adapted to previous consumption experiences. Zeithamlet.al (1996) stated that customer satisfaction is a comparison between expected services and performance (perceived performance).

Gustafsson, Roos, and Edvardsson (2004) found that customer perceptions have a positive and significant effect on customer engagement. Morganand Hunt (1994) stated that customers will make the best decisions on the various alternatives offered if they have prior perceptions of the product that suitable for their needs. Berry (2007) said that trust is growing after a person takes risks in dealing with his partners. Barners (2003) stated that trust involves in a person's willingness to behave in a certain way because of the belief that their partner will fulfill their expectation which is generally owned by someone that can be trusted.

Berry (2007) said that trust can increase effect on customer dedication and customer engagement moreover will reduce the cost of negotiation and minimize customer concerns about opportunistic behavior for service delivery. The trust in the psychological point of view, according to Van Doorn (2011) consists of two elements, namely honesty and policy. Honesty is the consistency of one's promise about realization, while the policy is the customer's belief in the acquisition of welfare. Kimaet.al. (2014) said that the belief in a product service will increase customer engagement, loyalty, and extend relationships with customer relationship customers.

Based on the conceptual research model above, then in figure 1, it will be clarified in the form of a framework of relationships between variables. Based on the constructs of theory and findings, the researcher will simplify in a framework the following conceptual research models:

Figure 1:-Hypothetical Research Model.
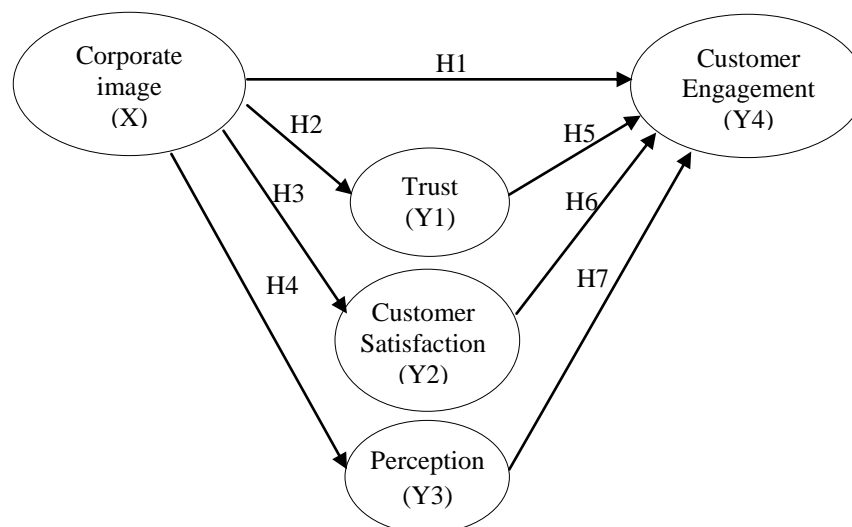
Methods:-

The research design of this study based on this explanation aims to analyze how the influence of the direct relationship of antecedent variables on consequence variables and the indirect effect of antecedent variables through variables, then included in the study of hypothesis testing and associative descriptive, namely providing objective explanation, justification, and evaluation of a factor events that are going on and examine the relationship between different variables to look for influence and explain causal relationships between financial information variables which consist of corporate image on customer engagement through, customer satisfaction, trust, and perception of Islamic bank customers in Makassar. According to Hair et al. (1998) and Kuncoro (2003) that this research model is an associative descriptive study which aims to answer the research hypothesis based on the main problem of the study.

The unit of analysis refers to the level of unity of data collected during the next phase of data analysis (Sekaran, 2003). In this study, the unit of analysis is an individual bank customer in an Islamic bank in Makassar. The population of this study is all deposit customers (wadiah demand deposits, wadiah and mudharabah savings, and mudharabah deposits) individually in Islamic banks in Makassar. Because the population is very large and the data that are not available are used by the sample and the sample size in this study needs to be determined.

Determining the sample size in this study will refer to the provisions of the sample size that is suitable for use in the analysis of SEM (Structural Equation Modeling). Dieng*et.al* in Ghozali and Fuad (2005) argue that sample size 100-150 is the minimum sample size when using a covariance structure model. Boomsma (1987) in Ghozali and Fuad (2005) suggested that estimation of structural equations through the Maximum Likelihood method would be effective if the number of samples was at least 200, studies that used a sample of less than 100 would produce incorrect inferences. Hair *et.al.* (1998) in Ghozali and Fuad (2005) suggest that the minimum sample is 5 times the number of manifest variables. The number of samples to be used in this study if it refers to the sample size developed by Tabbachnick and Fidell (1998) in Ferdinand (2005) the sample size needed is between 10-25 times the number of independent variables. Because this research model uses 5 independent variables, the number of samples needed is 50-125 samples.

The unit of analysis of the object of this research is 120 Islamic bank customers spread in 14 sharia bank service offices branch. The data collection technique in this study was conducted by survey method, namely research that took samples from a population and used questionnaires as a means of collecting data in the actual environment (Sekaran, 2003). The method of data retrieval is done by survey method according to Anderson and Gerbing (1984) that is data collected at a point in time, in accordance with the description of conditions at a certain time in which data is collected in one field, the contents of the data are adjusted with the respondent's answer, where data varies according to respondents' characteristics not based on time series. Survey method is research conducted on large and small populations, but the data studied is data from samples taken from the population, so that relative events of distribution are found, and relationships between variables, sociological and psychological (Kerlinger in Sugiyono, 1999)

Results:-

The results of testing the indicators in Table 1, by comparing between AVE roots with the correlation between variables. If the AVE root value is higher than the correlation between variables, it is aswell adiscriminate validity. Table 1 shows the discriminant validity output that the diagonal value of AVE and the other values are correlated between variables. The running data output, then all diagonal values are higher than the correlation between variables, thus all models meet the discriminant of good validity. If an indicator has a higher correlation with other latent variables than with its latent variables, the suitability of the model must be reconsidered. After seeing the cross loading in table 1, the following show that there is no indicator value that exceeds the value of the correlation value of the latent variable, meaning that all indicators are declared valid in discriminant.

Tabel .1:-Crossloading Within variable**.**

IndikatorVariabel	Corporate image	Customer Engagement	Customer Satisfaction	Perceiption	Trust	$\sqrt{AVE}$
X	1	0,063	0,122	0,088	0,271	0,7155
Y1	0,296	0,115	1	0,068	0,781	0,7810
Y2	0,150	0,069	0,875	1	0,252	0,8752
Y3	0,099	0,108	0,158	0,806	1	0,8062

| Y4 | -0,082 | 1 | 0,074 | 0,125 | 0,137 | 0,9306 |

Source:-Data Processing bySmartPLS.

Reliability test using reliability composite cut-off> 0.70 which is a good reliability requirement. If seen from the composite output reliability all reliable variables except corporate image and trust, because they have a composite reliability value (CR) below 0.70. The variable perception approaches the CR threshold value. The reliability test in Table 2 can also be seen from the value of Cronbach Alpha> 0.70 which is considered good, all variables have met good reliability because all already have Cronbach Alpha more than 0.70.

Table. 2:-Total Effect

Latent Variable	Composite Reliability ρc≥ 0.7	R Square	Cronbach's Alpha CA > 0.5	Indicator	Redundancy	Outer Model T-Statistic
Corporate image	0,512		1	Reliable		12,394
Trust	0,610	0,143	1	Reliable	0,006	15,085
Customer Satisfaction	0,766	0,029	1	Reliable	0,001	15,331
Perceiption	0,650	0,015	1	Reliable	0,001	13,781
Customer Engagement	0,866	0,065	1	Reliable	0,000	18,236

Source:-Data Processing bySmartPLS

The Measurements in the formative model to avoid the existence of errors (v) that are measured by the value of redundancy on latent variables to indicate the existence of construct error term V which reflects latent variables that cannot be explained by existing indicators. Thus external validity can be calculated using the provisions of $1 - v^2$ which is expected to not be less than 0.8. This value has a meaning of 80% formative index according to the intended purpose. It turns out that in table 5.3 shows the formative index that exceeds 0.8 means that the indicators of each formative block are declared valid to form latent variables.

Table 5.3:-Validity testwith the construct's error term

Latent Variable	Redundancy (V)	Index Formatif$(1-V^2)>0,8$	Indicator
Corporate image	0	1,000	Valid
Trust	0,006	1,000	Valid
Customer Satisfaction	0,001	1,000	Valid
Perception	0,001	1,000	Valid
Customer Engagement	0,000	1,000	Valid

Source:-Data Processing bySmartPLS

This condition can also be seen in figure 2 or the following bootstrapping test model.

Figure 2:-Bootstrapping Test Model
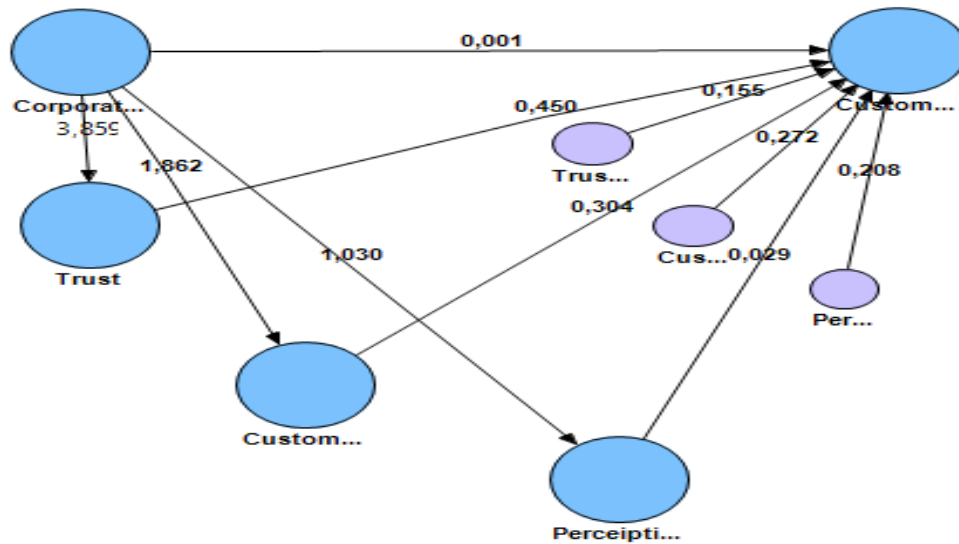
The model significance test uses a scraping technique and the results can be seen in Table 3 below and in model
The results show the following p-value:-
1. A corporate image does not affect customer engagement with a loading factor coefficient of 0.001, and the p-value of 0.001 means that the higher corporate image does not affect the increase in customer engagement on the Islamic customer bank.
2. A corporate image does not affect customer satisfaction with a loading factor coefficient of 0.171, and the p-value of 1.862 means that the higher the corporate image does not affect the increase in customer satisfaction on the Islamic customer bank.
3. A corporate image has no effect on perception with a loading factor coefficient of 0.123, and the p-value of 1.030 means that the higher the corporate image does not affect the increase in perception of the Islamic customer bank.
4. Corporate image affects trust with a loading factor coefficient of 0.379, and the p-value of 3.859 means that the higher the corporate image affect the increase in trust in the Islamic customer bank.
5. Customer satisfaction does not affect customer engagement with a loading factor coefficient of 0.284, and the p-value of 0.304 means that the higher the corporate image does not affect the increase in customer engagement on the Islamic customer bank.
6. Perception does not affect customer engagement with a loading factor coefficient of 0.016, and the p-value of 0.029 means that the higher the perception, then it does not affect the increase in customer engagement on the Islamic customer bank.
7. Perception does not affect customer engagement with a loading factor coefficient of 0.016, and the p-value of 0.029 means that the higher the perception, then it does not affect the increase in customer engagement on the Islamic customer bank.
8. Trust does not affect customer engagement with a loading factor coefficient of 0.276, and the p-value of 0.450 means that the higher the trust it does not affect the increase in customer engagement at the Islamic customer bank.

Tabel 3:-Path Coeficient

Direct		λ	Sample Mean	σ	ε	P Value
Corporate image	Customer Engagement	0,001	0,093	0,816	0,816	0,001
Corporate image	Customer Satisfaction	0,171	0,180	0,092	0,092	1,862
Corporate image	Perceiption	0,123	0,145	0,120	0,120	1,030
Corporate image	Trust	0,379	0,367	0,098	0,098	3,859
Customer Satisfaction	Customer Engagement	0,284	0,421	0,936	0,936	0,304
Perceiption	Customer Engagement	0,016	0,022	0,559	0,559	0,029
Trust	Customer Engagement	0,276	0,181	0,613	0,613	0,450

Source:-Data Processing bySmartPLS

Based on Table 4 shows some indirect coefficients between customer engagement variables on Islamic customer banks through customer satisfaction, perception, and trust as follows:-

1. The indirect effect of the corporate image on Islamic customer engagement of the bank customer through customer satisfaction with a loading factor coefficient of 0.361 and the value of the statistical t-test of 0.272 means that customer satisfaction does not mediate the strengthening of a corporate image to increase customer engagement.
2. The indirect influence of corporate image on Islamic customer engagement of the customer bank through perception with a loading factor coefficient of 0.175 and the value of the statistical t-test of 0.208 means that customer satisfaction does not mediate the strengthening of perception to increase customer engagement
3. The indirect influence of trust on Islamic customer engagement of the bank customer through customer satisfaction with a loading factor coefficient of 0.144 and the value of the statistical t-test of 0.155 means that customer satisfaction does not mediate trust reinforcement to increase Islamic customer engagement of the customer bank.

Tabel4:-Path Coeficient**.**

Indirect	Mediated	Indirect	λ	Sample Mean	σ	ε	P Value
Corporate image	Customer Satisfaction	Customer Engagement	0,361	-0,583	1,325	1,325	0,272
Corporate image	Perceiption	Customer Engagement	0,175	0,140	0,841	0,841	0,208
Corporate image	Trust	Customer Engagement	0,144	-0,022	0,931	0,931	0,155

Source:-Data Processing bySmartPLS

Conclusion:-
A corporate image has no effect on customer engagement, customer satisfaction, perception, but corporate image significantly influences trust in the Islamic bank customer. Customer satisfaction, perception, and trust do not affect customer engagement on the Islamic customer bank. Even customer satisfaction, perception, and trust do not mediate the strengthening of a corporate image to improve customer engagement.

Discussion:-
The corporate image does not affect customer engagement because of the views of customers do not see how much benefit they got in terms of the brand but they prefer to benefits and security of banking services, thus Islamic finance system is an image that leads their costumer to believe more about Islamic bank management. The indications for customer satisfaction that customer satisfaction does not rely on the Islamic image but on the services, benefits, and security of the customer's money, as well as strengthening the perception. The most important thing that customer needs to be built the trust because trust will retain customers for longer and will even increase the transaction value. So, the indication of the strength of customer satisfaction, perception, and trust does not affect customer engagement on the Islamic customer bank. Then it needs to be clarified that strong customer satisfaction does not mediate the strengthening of corporate image, perception, and trust to increase customer engagement.

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