

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *brand equity*, *brand trust*, dan *brand engagement* terhadap *customer loyalty*, dengan *customer satisfaction* sebagai variabel mediasi. Studi ini dilakukan pada nasabah KPR di PT Bank Tabungan Negara (Persero), Tbk Kantor Cabang Syariah Jakarta Harmoni. Pendekatan kuantitatif digunakan dengan teknik *purposive sampling* terhadap 100 responden. Data dianalisis menggunakan metode *Partial Least Squares Structural Equation Modeling (PLS-SEM)* dengan bantuan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *brand equity* dan *brand trust* berpengaruh signifikan terhadap *customer satisfaction*, sedangkan *brand engagement* tidak berpengaruh secara langsung. Dalam konteks *customer loyalty*, hanya *brand engagement* dan *customer satisfaction* yang terbukti memberikan pengaruh signifikan secara langsung, sedangkan *brand equity* dan *brand trust* tidak menunjukkan pengaruh langsung yang berarti. Temuan ini menegaskan bahwa kepuasan pelanggan memiliki peran sentral dalam membentuk loyalitas, serta menyoroti pentingnya peningkatan kualitas pengalaman nasabah baik melalui pelayanan, transparansi, maupun interaksi emosional dengan merek. Oleh karena itu, strategi pengelolaan merek dalam perbankan syariah perlu difokuskan pada penciptaan nilai yang bermakna guna mempertahankan dan meningkatkan loyalitas nasabah secara berkelanjutan.

Kata Kunci: *Brand Equity*, *Brand Trust*, *Brand Engagement*, *Customer Satisfaction*, *Customer Loyalty*, dan BTN Syariah



Abstract

This study aims to analyze the influence of brand equity, brand trust, and brand engagement on customer loyalty, with customer satisfaction as a mediating variable. The research was conducted on mortgage customers at PT Bank Tabungan Negara (Persero), Tbk Sharia Branch Office of Jakarta Harmoni. A quantitative approach was employed using a purposive sampling technique involving 100 respondents. Data were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS software. The results show that brand equity and brand trust have a significant effect on customer satisfaction, while brand engagement does not have a direct impact. In the context of customer loyalty, only brand engagement and customer satisfaction have a significant direct influence, whereas brand equity and brand trust do not show a meaningful direct impact. These findings emphasize that customer satisfaction plays a central role in shaping loyalty, and highlight the importance of improving customer experience through service quality, transparency, and emotional interaction with the brand. Therefore, brand management strategies in Islamic banking should focus on creating meaningful value in order to sustain and enhance customer loyalty over the long term.

Keywords: Brand Equity, Brand Trust, Brand Engagement, Customer Satisfaction, Customer Loyalty, BTN Syariah.

