Carter Dimension Analysis of Customer Satisfaction in Improving Electronic Word Of Mouth (E-Wom) In Bank Syariah Mandiri Customers.

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ABSTRACT

This study aims to analyze the effect of CARTER dimensions consisting of tangible, assurance, reliability, tangible, empathy and responsiveness on customer satisfaction at Bank Syariah Mandiri in Medan City. electronic word of mouth. Respondents in this study were customers of Bank Syariah Mandiri in Medan City who were Muslim and used Mobile Banking. A total of 300 questionnaires were distributed, there were 220 questionnaires that met the criteria. So that the data can be processed as many as 220 samples. The analysis technique uses Structural Equation Modeling with AMOS.The results show that the Compliance dimension has a positive and significant effect on customer satisfaction at Bank Syariah Mandiri in Medan City, the assurance dimension has a significant positive effect on customer satisfaction at Bank Syariah Mandiri in Medan City, the reliability dimension has a positive direction but does not significantly affect customer satisfaction at Bank Syariah Mandiri in Medan. Medan City, the tangible dimension is the largest dimension that has a positive and significant effect on customer satisfaction of Bank Syariah Mandiri in the City, the dimension of empathy has a positive and significant effect on customer satisfaction of Bank Syariah Mandiri in the City, the dimension of responsiveness has a positive and significant effect on customer satisfaction of Bank Syariah Mandiri in Medan city. The variable of customer satisfaction has a positive and significant effect on electronic word of mouth on Bank Syariah Mandiri customers in Medan City. The Sobel test conducted shows that customer satisfaction has a significant effect as a mediator between the tangible, assurance, tangible, empathy and responsiveness dimensions and Electronic Word of Mouth.

I. Introduction

The potential for the development of Sharia Banks in Medan City is also supported by the population of Medan City occupying the largest population compared to other cities in North Sumatra as many as 2.2 million people and the view that the majority religion adopted is Islam with a total of 1,601,296 people. (Terrain in numbers, 2020).

North Sumatra Province when viewed based on Total Gross Assets, Total Financing, Third Party Funds and City/Regency FDR, it can be seen that Medan City has the first level of assets, financing and third party funds compared to other districts/cities in North Sumatra as shown in Table 1.1 below this.

Table 1:
Total Gross Assets, Total Financing, Third Party Funds, FDR Sharia Commercial Banks by City/Regency-January 2020

No	City/District	Assets before set off	Financing	Third-party funds	FDR
1	Kab. Deli Serdang	560	447	484	92,45%
2	Kab. Langkat	269	116	267	43,39%
3	Kab. Karo	45	36	45	79,80%
4	Kab. Labuhan Batu	280	216	278	77,55%

5	Kota Tebing Tinggi	-	-	-	0,00%
6	Kota Pematang Siantar	1.079	697	905	77,03%
7	Kota Tanjung Balai	98	30	88	33,72%
8	Kota Sibolga	99	97	41	236,21%
9	Kota Medan	5.834	4.403	4.708	93,52%
10	Kota Padang Sidempuan	560	447	484	92,45%

**Source: Financial Services Authority. Sharia Banking Statistics, January 2020 processed**

Based on Table 1, it is known that Medan City has assets of 5,834, financing 4,403, Third Party Funds 4,708 and FDR of 93.52%. This achievement shows a very good performance but when analyzed based on the 10 provinces with the largest asset values, it shows that Islamic Banking in North Sumatra has Assets, Financing, TPF and FDR are in sixth place with a total asset value of 2.51%. (OJK, 2020).

In the city of Medan itself, the growth of Islamic banks when compared to conventional banks is still lagging behind, although this is still experiencing developments, as stated by the Regional Head (KR) 5, this can be seen from the number of Islamic finance offices which only amount to 105 offices spread across North Sumatra, both regions branches and sub-branches, this number is very small when compared to conventional banks which already have 1016 offices in North Sumatra.

Bank Syariah Mandiri which was named Bank Service Excellence Monitor (BSEM) Number I in 2019 which is the result of research from the Indonesian Marketing Research Institute (MRI). Bank Mandiri Syariah also ranks first from the number of office networks it has, namely 129 Branch Offices, 423 Syariah Management Units and 53 Cash Offices. (Bank Syariah Mandiri Annual Report, 2019) dominates the sharia banking market in the midst of intense competition in the banking industry. Mandiri Syariah also faces competition from all conventional banks. (Banking Industry) in Indonesia. Based on total assets, financing, and total funding/third party funds, the market share in October 2019 was 1.25%, 1.33% and 1.56%, respectively, with the achievement of the Mandiri Syariah market share percentage with the Banking Industry still below 2 %.(Annual Report, 2019). This can be seen in the image below:

Image 1.

Mandiri Syariah Market Share Chart compared to the Banking Industry October 2019
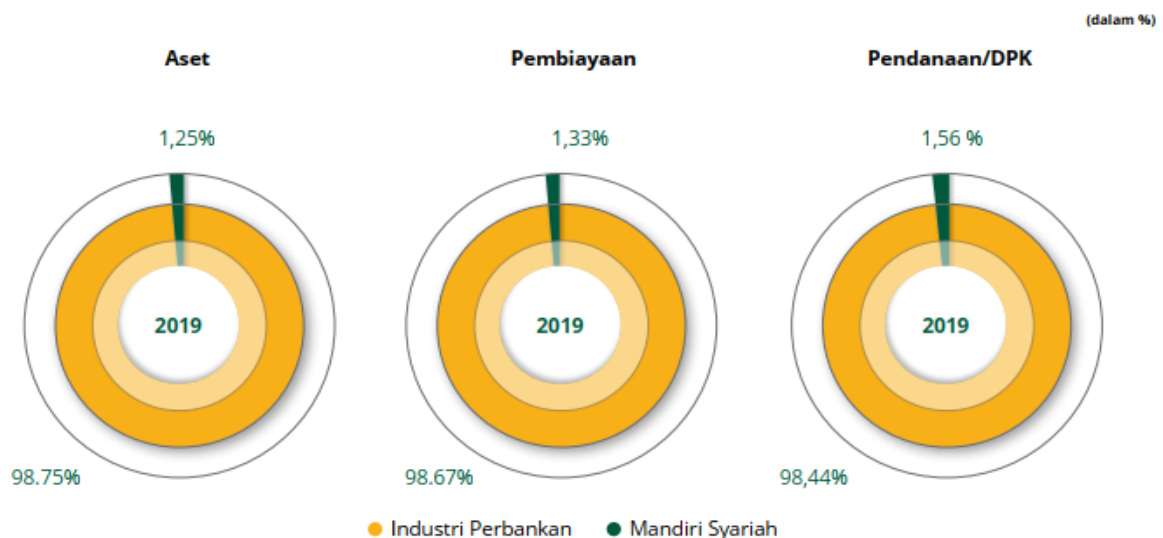
From Figure 1.1 above, it can be seen that the Sharia Mandiri Market Share compared to the Banking Industry in total assets of 1.25%, Financing 1. 33% and Funding/DPK 1.56% and the rest of the market share for assets, financing and funding/DPK is controlled by other banking industries.

From the total market share, Islamic banking is still very low at 6.51%. From the above problems, it is suspected that there are still problems in Islamic Banking, so that the decision to save in Islamic Banking is still low. The problem of low saving decisions in Islamic banks is also indicated by the non-fulfillment of customer expectations and expectations when saving at Islamic banks in terms of the quality of services provided by banks to customers and this problem greatly

affects customer satisfaction (Ramdhani, 2011). As is known, companies engaged in services are very dependent on the quality of services provided (Mujiharjo, 2006)

In the concept of Islamic banking, the quality of customer satisfaction can be measured by using the CARTER dimension which consists of six dimensions, namely compliance, assurance, reliability, tangible, empathy and responsiveness (Othman, 2001). Where in this dimension is the measurement of service quality by adding the principles of sharia compliance that must be met in carrying out its operations.

The 2019 Customer Complaint Data Recapitulation shows that there are still problems with customer satisfaction with the quality of services provided. From the following information, there are still a lot of customer complaints against Bank Mandiri Syariah, both customer complaints related to Process/Transaction and Facility Categories, a total of 47067 complaints, Banking Crime Category as many as 1796 complaints, Product Categories as many as 807 complaints and Service Categories totaling 148 complaints. The total of each complaint category is 49818 complaints and the most dominant complaints are in Processes/Transactions and Facilities as many as 47067. Looking at the number of complaints above, it is still very necessary to pay attention and improve service quality even though so far Bank Mandiri Syariah has continued to improve strategies to be able to provide satisfaction to customers. customers both in products, as well as marketing and services. (Annual Report, 2019)

The relationship between customer satisfaction and post-purchase consumer behavior is that in general they will talk about the products and services they consume to other people. This is in accordance with Kotler's theory which says that after a purchase, people will provide positive information, suggest to others and direct others (Kotler, 2012). Consumer behavior is also currently in the digital era has transformed to review or discuss products or services through social media. This changes the conventional word of mouth marketing communication into electronic word of mouth. The current growth of the internet has gradually shifted the paradigm from word of mouth (WOM) communication by customers to electronic word of mouth (E-WOM), which involves reviews of online products and services produced by internet users (Bandyopadhyay, 2006). The following is an example of eWom communication that has been carried out by Bank Syariah Mandiri Medan branch office.

Figure .2

Screenshots of Bank Syariah Mandiri Facebook and Instagram

Source: Facebook and Instagram, 2021

From Figure 2 above, it can be seen that several examples of e WOM communication using Facebook and Instagram social media that have been carried out by Bank Syariah Mandiri in Medan City have been carried out but seen from followers and those who share are still lacking compared to the number of customers at Bank Syariah Mandiri.

II. Method

The type of research used in this research is applied causal research. Applied research is research whose results are expected to be used as consideration for solving a problem. This research is carried out by utilizing available theories according to the problem being studied. The population in this

study are Bank Mandiri Syariah customers in Medan City. According to Hair et al. (2014) some guidelines for determining the size of the sample size for SEM are if the number of variables is 10, the minimum sample size is 200. In accordance with the theory above, the study consisted of 8 variables so that the appropriate number of samples was 200 samples. Primary data is data obtained directly from the source, observed and recorded for the first time (Sugiyoni, 2010). The primary data used in this study is data obtained from questionnaires distributed to customers at PT Bank Syariah Mandiri in Medan City from interviews with several customers and employees at Bank Syariah Mandiri. This study also uses secondary data which is collected by researchers, for example from the statistical bureau of magazines, information or other publications. The data used to discuss the problems in this research is the Structural Equation Model (SEM). Structural Equation Model (SEM) are statistical techniques that allow the simultaneous testing of a series of relatively complex relationships (Ghozali, 2007). Complex relationships can be built between one or more exogenous variables and one or more endogenous variables.

Structural Equation Model (SEM) Assumptions In using SEM, sampling should be done by using a saturated sampling method or by census. Furthermore, if the total population cannot be known, the sample size that must be met is a minimum of 100 and then a comparison of 5 observations is used for each estimated parameter. Therefore, if we develop a model with 20 parameters, then the minimum sample that must be used is 100 samples, SEM only uses Variance or Covariance or Covariance matrices.

correlation as input data for his overall estimation. Hair found that the appropriate sample size was between 100–200. (Hair, 1995) while the minimum sample size was 5 estimated parameters. If the estimated parameters were 20, then the number of samples the minimum is 100. Respondents who will fill out the questionnaire in this study are all customers of Bank Syariah Mandiri totaling 220 people.

III. Results and Discussion

Analysis of Problem Synthesis Results

a.   Confirmatory Factor Analysis of Endogenous Variables

Latent variables or exogenous constructs consist of 2 latent variables with 8 indicators. The results of data processing for the confirmatory factor analysis of Endogenous constructs are as follows;

Table 4.

Endogenous construct loading factor value

			Estimate
KN1.1	<---	F7	.732
KN1.2	<---	F7	.837
KN1.3	<---	F7	.622
KN1.4	<---	F7	.498
EWOM1.1	<---	F8	.529
EWOM1.2	<---	F8	.555
EWOM1.3	<---	F8	.770
EWOM1.4	<---	F8	.625

Source: Data processed,2020

Observing the information presented in the picture above, it appears that the loading factor on the Customer Satisfaction variable is greater than 0.40 for each item of the instrument that builds the Customer Satisfaction Variable with the largest loading factor value being KN1.2 which is 0.837 and the smallest is KN1.4 indicator of 0.498. Thus, all items have valid criteria because they have a loading factor greater than 0.40. While the value of the Electronic Word of Mouth Loading factor, it is also seen that the loading factor value for each instrument item that builds the Electronic Word of

Mouth variable is also above 0.4 with the largest loading factor value is EWOM1.3 of 0.770 and the smallest is Ewom 1.1 of 0.529. So it can be concluded that all indicators of Customer Satisfaction Variables and Electronic Word of Mouth which reflect each of the above endogenous variables are a unified indicator studied.

b.   Confirmatory Factor Analysis of Exogenous Variables

To ensure that these indicators have met the construct validity test, the results can be seen in the table above:

Table 5

Value of Exogenous Construct Loading Factor

		Estimate	
E5.1	<---	Emphaty	0.591
E5.2	<---	Emphaty	0.667
E5.3	<---	Emphaty	0.639
E5.4	<---	Emphaty	0.532
RES6.1	<---	Responsivenee	0.667
RES6.2	<---	Responsivenee	0.757
RES6.3	<---	Responsivenee	0.765
RES6.4	<---	Responsivenee	0.628
E5.5	<---	Emphaty	0.634
E5.6	<---	Emphaty	0.719
E5.7	<---	Emphaty	0.56
R3.6	<---	Reliability	0.702
T4.7	<---	Tangible	0.492
E5.1	<---	Emphaty	0.591
E5.2	<---	Emphaty	0.667
E5.3	<---	Emphaty	0.639
E5.4	<---	Emphaty	0.532
RES6.1	<---	Responsivenee	0.667
RES6.2	<---	Responsivenee	0.757
RES6.3	<---	Responsivenee	0.765
RES6.4	<---	Responsivenee	0.628
E5.5	<---	Emphaty	0.634
E5.6	<---	Emphaty	0.719
E5.7	<---	Emphaty	0.56
R3.6	<---	Reliability	0.702
T4.7	<---	Tangible	0.492

Table 5 above shows that the Loading Factors in the Compliance Dimension (X1) are all above 0.4 with the largest loading factor value being C1.4 with a value of 0.713 and the smallest value on the C1.5 indicator with a value of 0.597. The value of the Loading factor Assurance Dimension (X2) all of them are above the value of 0.40 with the loading factor value on the largest indicator A2.3 with a value of 0.757 and the smallest on A2.1 with a value of 0.421. The values for loading factor Responsibility (X3) are all above the value of 0.4 with the largest loading factor value is R3.5 of 0.761 and the smallest is R3.1 with a value of 0.666. In Tangible Dimensions (X4), it can be seen that the loading factor value is above 0.4 with the largest loading factor T4.3 with a value of 0.668 and the smallest T4.7 with a value of 0.492. The loading factor value for the Empathy dimension (X5) with the largest loading factor value is E5.6 with a value of 0.719 and the smallest value is E5.4 with a value of 0.532 and on the Responsibility dimension (X6) all of which are above 0.4 with the largest loading factor RES6.3. of 0.765 and the smallest RES6.4 of 0.628. So it can be concluded that all of the CARTER dimension indicators that reflect each of these exogenous variables are a unified indicator being studied.

The following is a summary of the analysis of the validity and reliability of the data quality test of 6 Exsogen variables (Comlipance X1, Assurance X2, Responsibility X3, Tangible X4, Empathy X5, and Responsibility X6) and 2 Endogenous Variables namely Electronic Word of Mouth (Y2) and as Variables Intervening is Customer Satisfaction (Y1). The results of data processing below;

Table 6.

Value of Construct Reliability (CR) and Average Variance Extracted (AVE)

Variable	Indicator	Standard Loading(Lading Factor)	Standard Loading²	Measurement Error	CR	AVE
Customer Satisfaction	KN1.1	0.73	0.53	0.47	0.84	0.62
	KN1.2	0.84	0.71	0.29		
	KN1.3	0.62	0.38	0.62		
	KN1.4	0.5	0.25	0.75		
	Σ	3.36	1.87	2.13		
	Σ²	11.26	3.51			
EWOM	EWOM1.1	0.67	0.44	0.56	0.8	0.67
	EWOM1.2	0.76	0.57	0.43		
	EWOM1.3	0.77	0.59	0.41		
	EWOM1.4	0.63	0.39	0.61		
	Σ	2.82	2	2		
	Σ²	7.94	3.99			
Compliance	C1.1	0.65	0.43	0.57	0.78	0,59
	C1.2	0.7	0.49	0.51		
	C1.3	0.54	0.29	0.71		
	C1.4	0.71	0.51	0.49		
	C1.5	0.6	0.36	0.64		
	Σ	3.2	2.07	2.93		
	Σ²	10.25	4.29			
Assurance	A2.1	0.43	0.19	0.81	0.78	0.61
	A2.2	0.65	0.42	0.58		
	A2.3	0.75	0.56	0.44		
	A2.4	0.76	0.57	0.43		
	A2.5	0.62	0.38	0.62		
	Σ	3.21	2.13	2.87		
	Σ²	10.31	4.54			
Reliability	R3.1	0.67	0.44	0.56	0.86	0.75
	R3.2	0.72	0.52	0.48		
	R3.3	0.71	0.5	0.5		
	R3.4	0.7	0.49	0.51		
	R3.5	0.76	0.58	0.42		
	R3.6	0.7	0.49	0.51		
Σ		4.26	3.02	2.98		

Based on Table 4.20, the test results with the Construct Reliability value show that the Exsogen variable has a Comlipance value of 0.78, Assurance of 0.78, Reliability of 0.86, Tangible of 0.79, Empathy of 0.81 and Responsibility of 0.80. Meanwhile, the Endogenous Variable, namely customer satisfaction, has a Construct Reliability value of 0.84 and the Electronic Word of Mouth (Y2) variable has a Construct Reliability value of 0.80. From the results of the Construct Reliability

values for the six Exogenous and Endogenous variables, it is known that all of them have a value above 0.70, it can be concluded that the measurement of the SEM model has met the reliability requirements of the gauge.

The results of the Average Variance Extracted (AVE) test show that the Exsogen variable has a Compliance value of 0.59, Assurance of 0.61, Reliability of 0.75, Tangible of 0.56, Empathy of 0.63 and Responsiveness of 0.67. From the results of the AVE test, it can be seen that all the values of the exogenous and endogenous variables are greater than 0.5 which can be concluded that all constructs pass the convergent validity test.

A summary of the results of testing the Goodness of Fit model after being modified can be seen in the table below:

Table 7.

Goodness of Fit Model Testing Results after Modification

Goodness of Fit Measure	Indeks	Cut off- value	Information
Chi-square of estimate model	353,231	≤440.84	Fit Model
Probability Level	0.517	> 0,05	Fit Model
Cmin/df	0.903	<2 (Byrne,1998)	Fit Model
Goodness of Index (GFI)	1	≥ 0,9	Fit Model
Adjusted Goodness of Index (AGFI)	0,881	≥ 0,9	Marginal
RMSEA	0,000	≤ 0,08	Fit Model
Tucker-Lewis Index (TLI)	1.001	≥ 0,9	Fit Model
Comparative Fit Index (CFI)	1	≥ 0,9	Fit Model

From Table 7, the chi-square value of 353.231 <440.84 with a probability level of 0.517> 0.05 indicates a good indication or fit. The Goodness of Fit index (GFI) model has a GFI value of 1,000 so it can be said to have a good level of model fit. RMSEA value of 0.000 indicates a good level of conformity. The modified AGFI value model is 0.881 which is slightly smaller than the recommended value. Thus, the overall model developed is good with the data. The TLI shows a good level of conformity with the TLI value of 1.001>0.9 . The CFI value of 1,000 > 0.9 indicates that this model has a good fit. The value of CMIN/DF in this model is 0.903 < 2 so it can be said that the structural model of the research has a good indication or Goodness-of-Fit Model so that further hypothesis testing can be carried out in this study.

The results of regression weights are the output of statistical calculations using SEM AMOS 22.0. The results of the regression weights can be seen in table 8 below:

Table 8.

Scalar Estimates Hypothesis Test Results (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Conclusion
	<--	Compliance	0.243	0.092	2.63	0.009	Significant Positive
	<--	Assurance	0.397	0.133	2.995	0.003	Significant Positive
	<--	Reliability	0.023	0.082	0.275	0.783	Not significant
Customer Satisfaction	<--	Tangible	0.381	0.109	3.509	***	Significant Positive
	<--	Responsiveness	0.229	0.079	2.879	0.004	Significant Positive
	<--	Emphaty	0.23	0.097	2.377	0.017	Significant Positive
Ewom	<--	Kepuasan_Nasa bah	0.897	0.159	5.628	***	Significant Positive

Table 8 above is used as the main reference for testing the hypothesis in this study. The test criteria is to reject H0 if the t-Value or Critical Ratio (C.R.) 1.967 or p value 0.05. The results of testing the hypothesis in this study are as follows:

1. Compliance dimension has a significant effect on customer satisfaction at Bank Syariah Mandiri in Medan City, the direction of the influence is positive, which means that if the compliance dimension increases, customer satisfaction will increase by the coefficient.

2. The assurance dimension has an effect on customer satisfaction at Bank Syariah Mandiri in Medan City, the direction of the influence is positive, which means that if the assurance dimension increases, customer satisfaction will increase by the coefficient.

3. The reliability dimension has no significant effect on customer satisfaction at Bank Syariah Mandiri in Medan City, it means that if the reliability dimension increases then it does not affect the increase in customer satisfaction at Bank Syariah Mandiri in Medan City.

4. Tangible dimension affects customer satisfaction at Bank Syariah Mandiri in Medan City, the direction of the influence is positive, which means that if the tangible dimension increases, customer satisfaction will increase by the coefficient.

5. The dimension of empathy has an effect on customer satisfaction at Bank Syariah Mandiri in Medan City, the direction of the influence is positive, which means that if the dimension of empathy increases, customer satisfaction will increase by the coefficient.

6. The dimension of responsibility affects customer satisfaction at Bank Syariah Mandiri in Medan City, the direction of the influence is positive, which means that if the responsibility dimension increases, customer satisfaction will increase by the coefficient.

7. The dimensions of the customer satisfaction variable have a significant effect on electronic word of mouth at Bank Syariah Mandiri in Medan City, the direction of the influence is positive which means that if the electronic word of mouth variable increases, customer satisfaction will increase by the coefficient.

Based on the findings of the table above, the dimensions of Compliance Assurance, Reliability, Tangible, Empathy, and Responsiveness affect customer satisfaction at Bank Syariah Mandiri in Medan City and customer satisfaction also affects customers to do electronic word of mouth. Based on the results of the hypothesis test, which is estimated using the Maximum Likelihood technique, the Tangible Dimendi (Physical Evidence) increases customer satisfaction at Bank Syariah Mandiri in Medan City faster than the dimensions of Compliance Assurance, Reliability, Empathy, and Responsiveness.

The following is a summary of the results of the Sobel test analysis which assesses the significance of the indirect effect or mediation effect in the structural equation model of the dimensions of Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness, which indirectly significantly influences electronic word of mouth with customer satisfaction as an intervening variable. seen in the table below:

Table 9.

Indirect Effect with Z-SobelS Test

Indirect Influence	Z-sobel	p-value	Conclusion
Compliance -- Customer Satisfaction-- e- WOM	2.3921062	0.01675199	Significant
Assurance--Customer Satisfaction-- e-WOM	2.63840608	0.00832968	Significant
Reliability--Customer Satisfaction-- e-WOM	0.28014177	0.77936874	Not significant
Tangible--Customer Satisfaction-- e-WOM	2.97130859	0.00296534	Significant
Responsiveness--Customer_Satisfaction-- e-WOM	2.57829457	0.00992893	Signifikan
Empathy--Customer Satisfaction-- e-WOM	2.18590789	0.02882234	Signifikan

From Table 9. above. Based on the path analysis test (path analysis) it can be explained that the path to achieving electronic word of mouth with the Sobel test with the criteria of z-value 1.96 or p-

value $<=0.05$ consists of six paths, it can be concluded that Reliability dimension does not have a significant indirect effect or mediating effect in the structural equation model. Meanwhile, the dimensions of Compliance, Assurance, Tangible, Empathy, and Responsiveness have a significant indirect effect or mediating effect in the structural equation model with the largest Sobel Test Test value. Tangible Dimension – Customer Satisfaction – e-WOM is 2.97130859. While the smallest Sobel Test value is the Reliability Dimension of 0.28014177.

IV. Conclusion

The results of this study can be concluded that: 1) Compliance dimension has a positive and significant effect on customer satisfaction of Bank Syariah Mandiri in Medan City. the lowest is C1.3 "BSM applies product service provisions Islamically" of 0.548.2) The Assurance dimension has a significant positive effect on customer satisfaction of Bank Syariah Mandiri in Medan City. The results show that the largest Loading Factor value is the Assurance dimension is A2.4 "BSM guarantees the quality of products sold in accordance with what is promoted" with a value of 0775 and the lowest is A2.3 "BSM provides security and guarantees to customers in transactions", amounting to 0.727.3) The Reliability dimension has a positive direction but does not have a significant effect on customer satisfaction of Mandiri Syariah Bank i in Medan City. The largest Loading Factor value is R3.5 "BSM provides appropriate and accurate services to customers with an estimated value of 0768, while the indicator that has the lowest indicator value is R3.1 "BSM provides timely service to customers" of 0.655. 4) Tangible dimension is the dimension with the largest positive and significant effect on customer satisfaction of Bank Syariah Mandiri in the City. The largest Loading Factor value is the Tangible dimension, which is T4.3 "BSM employees are neat and tidy" with an estimated value of 0.648 while the indicator that has the lowest indicator value is T4.1 "BSM has adequate ATM outlets to meet customer needs. " equal to 0.574.5) Empathy dimension has a positive and significant effect on customer satisfaction of Bank Syariah Mandiri in the City. With the largest Loading Factor value of 0.743 on indicators E5.7 "BSM applies non-discriminatory services to customers. and E5.6 "BSM applies low tariffs on customer transactions" of 0.535. 6) The Responsiveness dimension has a positive and significant effect on customer satisfaction at Bank Syariah Mandiri in Medan City. The biggest loading factor is the Res6.2 indicator "BSM provides Islamic services to customers of 0.765 and the indicator that has the lowest indicator value is Res6.4 "BSM provides responsive and efficient services to customers" of 0.634.7) Satisfaction variable customers have a positive and significant effect on electronic word of mouth against Bank Syariah Mandiri customers in Medan City. The largest Loading Factor value is the KN2.1 indicator "I talk about Bank Syariah Mandiri far more often than other banks through other social media" of 0.556 and the indicator that has the lowest indicator value is KN1.2 "I highly recommend and recommend people others buy products and services online from Bank Syariah Mandiri" amounting to 0.412.

To increase customer satisfaction, Bank Syariah Mandiri must improve the quality of service provided to customers by being oriented to the CARTER dimensions, namely Compliance, Assurance, Reliability, Tangible, Assurance, Empathy and Responsiveness. To maximize electronic word of mouth communication, Bank Syariah Mandiri must implement the concept of Service Quality dimensions very well, which is in accordance with sharia principles.

Electronic word of mouth communication is a propaganda media carried out by customers and also to support the growth of the sharia banking business, therefore customers are asked to be more motivated to share in the form of statements or online content, comments, reviews about Bank Syariah Mandiri products/services to the wider community. through social media so that the scope of marketing is wider.

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