

Sharia Bank Customer Loyalty of Sharia Bank Banjarmasin City: Religiosity, And Trust

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Abstract

Islamic banks should attract the interest and loyalty of their customers, by providing a sense of security and instilling customer trust in the bank. Most customers of Islamic banks are Muslims because it is related to the beliefs of Muslims to carry out Islamic teachings kaffah including in economic affairs. However, if the bank is Sharia. If Sharia banks are only limited to Muslim customers, it will hinder the development of the bank, then Sharia banks must be able to attract customers, both Muslims and non-Muslims. This study examines the loyalty of Islamic bank customers from the role of customer religiosity and trust. This research was conducted to Sharia bank customers in the city of Banjarmasin with random sampling method, data collected through questionnaires and hypothesis proof using Structural Equation Modeling – Partial Least Square (SEM – PLS) analysis. The test results stated that religiosity had a significant effect on trust; religiosity has a significant effect on loyalty; trust has a significant effect on loyalty; and religiosity has a significant effect on loyalty through trust

Keywords: Loyalty, Trust, Religiosity, Islamic Bank Costumer

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1. INTRODUCTION

The development of Islamic banks in Indonesia is generally encouraging. This is marked by the increasing recognition of Islamic banks and by the increasing performance of national Islamic banks. According to Ihsan Mojo, an INDEF researcher, the development of Islamic banks in Indonesia has been on track. Various factors determine the development of Islamic banks in Indonesia, one of which is demographic factors where 87% of the population in Indonesia is Muslim.

The attractiveness of Islamic banks lies in the difference in providing bank benefits to customers with a profit-sharing system and services that are most closely related to consumer characteristics as one of the reasons customers continue to choose Islamic banking services as the main alternative in saving. promotion and customer satisfaction also determine the acceptance of Islamic banks in the community.

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The whole idea of Islamic banks implies that this segment should be attractive, especially to Muslim consumers who use Islamic bank services in various necessities of life as well as an effort to carry out their religious teachings. In the Islamic religious tradition, if anyone invests in a business, the principle should be as a partner in sharing profits and various risks. For people of the Muslim faith using Islamic banks is an obvious choice to routinely invest their income as well as the performance of their obligations as Muslims.

In this context, if Islamic banks are only attractive to Muslims, it is normal and will naturally limit the growth of the Islamic banking industry. However, if

Islamic banks can attract non-Muslims to invest and use Islamic banking services and products, then it is a good achievement for Islamic banking and makes the potential for Islamic bank development much greater and may lead to the internationalization of Islamic banking ((Setiawan et al., 2020) Khan et al., 2011).

The potential for the market share of Islamic banks in Indonesia is very high, because Indonesia is the largest contributor to Muslims in the world, which is equal to 12.6% (Setiawan and Assidiki, 2019). This is in line with the development of the halal industry which has become the industry with the fastest development in the world (Setiawan & Mauluddi, 2019). Over the past 10 years it has shown a rapid increase, however, this increase has not been significant compared to the increase in conventional banks (Hijriyani & Setiawan, 2017). The market share of Islamic banks is no more than 8 percent even when combined with the market share of all segments of the Islamic financial industry only reaches 8.55 percent (Setyowati et al., 2019). It is suspected that the low level of public trust in Islamic banks is the cause of the low market share of Islamic banks. Even though Islamic banks like conventional banks are institutions that require trust because most of the capital is used is community funds (Hijriyani & Setiawan, 2017). Several previous researchers have confirmed the results stating that trust is one of the drivers of customer loyalty to Islamic banks (Amin et al., 2013; Hoq et al., 2010; Suhartanto et al., 2018, 2019; Tang & Li, 2015), (Muslim et al., 2013, Suhartanto et al., 2018).

Some previous studies researched religiosity concerning trust, satisfaction, and loyalty. Research by Setiawan et al. (2019) found that religiosity has a significant positive effect on satisfaction but does not have a significant effect on loyalty, and satisfaction has a significant positive effect on loyalty. Research by Aji et al. (2020) showed that religiosity has a significant positive effect on trust and loyalty, and trust has a significant positive effect on loyalty. Still, trust does not mediate the effect between religiosity and loyalty. Research by Bagoes and Rachmat (2019) found that trust has a significant positive effect on satisfaction, satisfaction has a significant positive effect on loyalty, but the religiosity does not have a significant effect on the loyalty. Research by Nurrachmi and Setiawan (2020) found that religiosity has a significant positive effect on trust and loyalty, and trust has a significant positive effect on loyalty.

Another study by Sunaryo et al. (2020) stated that religiosity has a significant positive effect on loyalty, but trust does not have a significant effect on loyalty. Based on the phenomenon of creating trust, satisfaction, and loyalty of Islamic bank customers, there must be a company strategy for providing services that can fulfill the needs and desires of customers. This research is expected to be useful for Islamic banks to understand the importance of religiosity to trust, satisfaction, and loyalty of Islamic bank customers and as information for further researchers to develop this research. Thus, the research objective is to find out and analyze the effect of religiosity on the trust, satisfaction, and loyalty of Islamic Bank customers

In business competition, a bank must have loyal customers and put continuous faith in the banking company so that they have no desire to move to another competing bank. Customer loyalty is a commitment to buy back a good or service consistently in the future. Customer loyalty is one of the main success factors for Islamic banks to gain sustainable competitiveness (Suhartanto et al., 2018). Therefore, the ability of banking institutions to retain customers and create barriers for them not to move to competing banks is one of the keys to the success of banking institutions to compete in the market.

Banks must know why customers buy or reuse their products this is the basis for banks to implement their marketing strategies. Likewise, Islamic banks must be able to make their customers loyal to continue using their products. Some people consider that religiosity can affect their level of loyalty to use Islamic bank products. This is because the teachings of Islam, especially in the matter of muamalah is not only based on business but also based on the implementation of worship, so if they are satisfied they must follow the teachings of Islam. Religiosity has a significant influence on customers to save at Sharia banks (Suhartanto et al., 2019). Several other studies support these findings including Syed Shah et al. (2011); Tang and Li (2015); Abou-Youssef et al., (2015).

1.1. Religiosity

According to Muzakkir (2013), religiosity reflects the attitude of a person's diversity or activities related to religion. Religiosity according to Islamic teachings can be identified through several important aspects, namely aspects of belief in religious

teachings, aspects of obedience to religious teachings, aspects of appreciation of religious teachings, aspects of knowledge of religious teachings, and aspects of implementing religious teachings in the social life. Religious attitude is a state in which a person can feel and acknowledge the existence of a supreme power that overshadows their life by carrying out as much as God's commands and leaving all God's prohibitions so that this will bring calm and serenity to them (Muzakkir, 2013). Religious maturity can be seen from a person's ability to understand, live, and apply the noble values of their religion in everyday life. A person adheres to religion according to their respective beliefs. The belief that the religion is good makes a person try to be a good believer. Their belief is displayed in religious attitudes and behavior that reflect obedience to their religion. The dimensions of religiosity, according to Glock and Stark (Ancok and Suroso, 2011), include the ideological dimension, the ritual dimension, the experiential dimension, the consequence dimension, and the intellectual dimension

1.2. Trust

Consumer trust is defined as the individual willingness to accept the risk of individual actions based on the expectations that other individuals will perform important actions for those who believe in it, regardless of the ability to supervise and control the individual actions trusted (Khotimah, 2018).

1.3. Loyalty

For a bank, customer loyalty is very important to maintain its business activities' continuity. Loyalty is a concept of that commitment to survive depth to make a purchase, re-subscribe or re-subscribe the selected services consistently over time which will come (Khotimah, 2018). According to Saputri and Pranata (2014), loyal customers would not consider other brands since they believe in the services they are using. Customers can choose a well-known brand without comparing it with other brands (Junaedi et al., 2022).

1.4. Satisfaction

Satisfaction is very important in business, especially in the banking business. Customer satisfaction was a feeling of pleasure or disappointment with the selected service. Customers will be happy if expectations match reality and conversely disappointed if their expectations are far from the reality they feel. Satisfaction makes the

customers continue to use services that satisfy them for a long time. Customer satisfaction is a mediating variable of loyalty because loyal customers have good experiences with a brand. The satisfaction with a brand and the decision to make repeat purchases will shape customer loyalty (Junaedi et al., 2022)

2. RESEARCH METHODS

This research was conducted in Banjarmasin City with the object of research in the form of Islamic bank customers. Therefore, the population in this study is all Islamic bank customers in Banjarmasin City. Given that the population of this study is very wide, the researchers drew a sample of 300 respondents which was carried out using the random sampling method technique. Data was collected through questionnaires distributed directly to Islamic bank customers in Banjarmasin City. To prove the hypothesis proposed in this study, Structural Equation Modeling – Partial Least Square (SEM – PLS) analysis was used and the tool used was WarpPLS.

The research model exploratory tries to find the relationship between 3 (three) variables, namely religiosity, trust, and customer loyalty to Islamic banks. To further clarify the pattern of relationships between variables in this study, the empirical model can be described as follows:

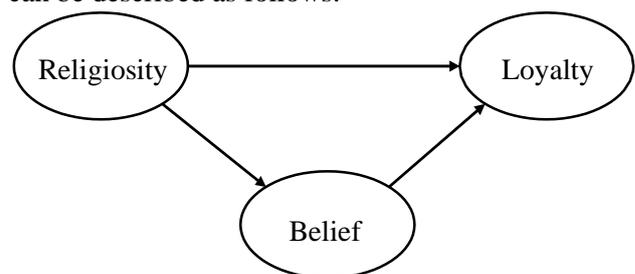


Figure 1.

Empirical Model of Research

3. RESULTS, AND DISCUSSION

3.1. Research result

3.1.1. Resonden Demographics

This research involved 300 respondents who were customers of Islamic banks in Banjarmasin City. Of the 300 questionnaires distributed to respondents, 291 questionnaires were obtained that were eligible to be used as research samples. Respondents are active customers from various Islamic banks in Banjarmasin City with diverse backgrounds. Table 1 below illustrates the demographic characteristics of respondents of Islamic bank customers in Banjarmasin City who were sampled as research data.

Table 1.
Respondent Demographics

Variable	Deskripsi	Frek	%
Gender	Man	136	46,74%
	Woman	155	53,26%
Age	< 25 years	61	20,96%
	26 - 35 years	127	43,64%
	36 - 45 years	79	27,15%
	> 45 years	24	8,25%
Education	below high school/equivalent	1	0,34%
	High school/equivalent	95	32,65%
	Diploma/bachelor	183	62,89%
	Postgraduate	12	4,12%
	Student	34	11,68%
Work	PNS/TNI/POLRI	36	12,37%
	Private	127	43,64%
	BUMN/BUMD	28	9,62%
	Self employed	59	20,27%
Income	Does not work	7	2,41%
	Under Rp2 juta	45	15,46%
	Rp 2 juta – 5 juta	174	59,79%
	Rp 5 juta – 10 juta	43	14,78%
	Above Rp10 juta	29	9,97%

Source: Data processing, 2023

Based on the table above, it can be seen that male respondents amounted to 746.74 percent and female Respondents 53.26 percent. The age of respondents under 25 years was 20.96 percent and the largest dominance was the age group of 26-35 which reached

43.64 percent, the age group of 36-45 as much as 27.15 percent, and the rest over the age of 45 years as much as 8.25 percent. The last education of respondents who were below high school / equivalent as much as 0.34 percent or only 1 person, resonant with high school education / equivalent as much as 32.65 percent, equivalent to diplomas and bachelors as much as 62.89 percent, and the rest were postgraduate with a percentage of 4.12 percent. Respondents who are students/students as many as 11.68 percent, PNS / TNI / POLRI as much as 12.37%, private employees as much as 43.64 percent, BUMN or BUMD employees as much as 9.62 percent, self-employed as much as 20.27 percent, and those who do not work as much as 2.41 percent. Finally, respondents of income groups below Rp2,000,000 were 15.46 percent, Rp. 2,000,000 – Rp.5,000,000 as much as 59.79 percent, Rp 5,000,000 – Rp 10,000,000 as much as 14.78 percent, and those with income above Rp 10,000,000 as much as 9.97 percent.

3.1.2. Measurement Model

Furthermore, to see the validity and reliability of the questionnaire instrument, then used Outer Loadings, Cronbach's Alpha and Composite Reliability (CR), and Average Variance Extracted (AVE). The results are as follows.

Table 2.
Loading of the Item Measurement, Cronbach's Alpha, Composite Reliability dan AV

Konstruk/Item	Loading*	Cronbach α	CR	AVE
Religiusitas		0.918	0.935	0.820
• I always do orders and stay away from everything prohibitions according to my religion	0.815			
• I understand the main teachings of my religion	0.824			
• I set aside some property for the needy	0.739			
• I always try to increase my faith	0.886			
• I make faith in my religion the blessing of all steps in life	0.886			
• I feel comfortable spending time with co-religionists	0.777			
• My religion influences all my decisions	0.806			
Belief		0.882	0.919	0.860
• I believe Islamic bank management provides the best for its customers	0.861			
• I believe in the stability of Islamic banks	0.813			
• I believe Islamic banks are able to maintain the privacy data of their customers	0.865			
• I believe Islamic banks are able to maintain the trust of their customers	0.898			
Loyalty		0.911	0.938	0.890
• Islamic banks are my top choice for banking services	0.809			
• I will continue to use Islamic bank services even if				

Konstruk/Item	Loading*	Cronbach α	CR	AVE
family/friends/others recommend	0.900			
• Conventional Bank	0.935			
• I will remain a customer of Islamic bank	0.910			

Source: Data processing, 2023

Based on the tests presented in table 2 above, it can be seen that the Outer Loadings values for all indicators show a number above 0.5 so that all items deserve to be indicators of each latent variable. AVE values for all variables are above 0.5, i.e. religiosity 0.820; confidence variable 0.860; and the loyalty variable 0.890. While Cronbach's Alpha value for all variables is above 0.7, namely the variable religiosity 0.935; confidence variable 0.919; and the loyalty variable 0.938. Similarly, Cronbach's Alpha (CR) value is above 0.7, which is a variable of religiosity 0.918; confidence variable 0.882; and loyalty variable 0.911, meaning that the results show the consistency of each indicator to measure its construct (Hair et al., 2017).

3.1.3. Structural Model

To measure the geometric mean of the equation to be formed, the Goodness of Fit (GoF) value is seen. In addition, Chin et al. (2008) argue that it is also necessary to look at the R² value and the Stone-Geisser Q² value to assess how well the model in this study can be a predictor in PLS.

Tabel 3. Goodness of Fit (GoF) Index

Variabel	AVE	R ²	Q ²
Religiosity	0.820		
Belief	0.860	0.397	0.398
Loyalty	0.890	0.444	0.445
Average score	0.857	0.421	
AVE x R ²		0.361	
GoF = $\sqrt{(AVE \times R^2)}$		0.600	

Source: Data processed, 2023

The standards for evaluating GoF analysis results are small (0.02), medium (0.25) and large (0.36) (Hair, J.F., Hult, G.T.M., Ringle, C.M. and Sarstedt, 2017). In this study, the GoF value of 0.600 (see table 3) shows that the proposed relationship model in Islamic bank customer loyalty is large. This indicates that the model performs relatively well and can be used as a good predictor as well.

To see how much influence the entire independent variable contributes to the dependent variable, it can be seen through R². In this study, there

are 2 (two) variables that can act as dependent variables, namely trust and loyalty. The R² value for trust is 0.397 or 39.7 percent, so it can be concluded that the variable of religiosity studied can explain 39.7 percent of customer trust in Islamic banks. The R² value for loyalty is 0.444 or 44.4 percent, so it can be concluded that all independent variables studied can explain 44.4 percent of customer loyalty to Islamic banks.

Tabel 4. Path Coefficient

Path	Coefficient	P Values
Religiosity => Beliefs	0.630	0.000*
Religiosity => Loyalty	0.292	0.000*
Trust => Loyalty	0.437	0.000*
Religiosity => Trust => Loyalty	0.567	0.000*

* Significant at the level 1%

Source: Data processing, 2023

Table 4 shows the relationship of each variable. The test results stated that: (i) religiosity affects trust with a significant 0.630 coefficient at p-value <0.01 or 1%; (ii) religiosity affects loyalty with a significant coefficient of 0.292 at p-value <0.01 or 1%; (iii) Trust affects loyalty with a significant coefficient of 0.437 at p-value >0.01 or 1%; and religiosity affects loyalty through trust with a significant coefficient of 0.567 at p-value <0.01 or 1%.

3.2. Discussion

Based on the results of research that has been presented in Table 4, it can be seen that all hypotheses proposed have a significant influence at the level of 1 percent. Religiosity is considered a good predictor of both in explaining the loyalty of Islamic bank customers. **First**, religiosity can affect the loyalty of Islamic bank customers. This shows that the level of religiosity possessed by customers will encourage customers to prefer Islamic banks and continue to exist because they have a strong religious bond. By becoming customers, they assume they have followed the teachings of religion, in this case, Islam. The results of this study support the research (Abou-Youssef et al., 2015; Suhartanto et al., 2018; Tang & Li, 2015). **Second**, in addition to encouraging loyalty,

customers with a high level of religiosity will also encourage them to have more confidence in the existence of Islamic banks. Furthermore, they believe in the management that Islamic banks can provide the best for their customers. Even Islamic banks are believed to be able to operate stably and provide benefits for them. The results of this study support the research (Suhartanto et al., 2018). *Third*, the trust possessed by Islamic bank customers can make them more loyal to continue to be Islamic bank customers. The results of this study support the research (Hoq et al., 2010; Suhartanto et al., 2018). *Fourth*, belief can mediate the influence of religiosity on loyalty. Mediation of trust can add weight to the influence of religiosity directly on loyalty, this can be seen from the higher value of the coefficient in the presence of connecting variables. The religiosity of customers can encourage them to trust Islamic banks more, and then customer trust can make them loyal to continue to be customers at Islamic banks. The results of this study support the research (Suhartanto et al., 2018).

The importance of the role of Islamic banks in the economy in Indonesia encourages various efforts to improve and develop Islamic banks supported by factors improving service quality and customer satisfaction that will increase customer loyalty of Islamic banks. Then regarding the prospect of Islamic banking in the future, it is expected to continue to grow and prospective, reflected in the development of a large market in the country.

Religiosity is manifested in various aspects of life including economic aspects. In modern times, economic activity would not be perfect without banking institutions. The banking institution is included in the Sharia aspect related to Muamalah activities. In Muamalah activities, it should be noted that all transactions are permissible except those prohibited by the Shari'a, and the cause of prohibition of a transaction according to the Shari'a is due to the fact that the substance is haram, haram other than the substance, and invalid.

4. CONCLUSION

The more religious a person is in all aspects of his life, the higher their sensitivity to various products (goods and services) that are in accordance with religious law. Products with brands that can indicate to sharia or to halal products, will be able to increase their confidence in the brand concerned, and ultimately allow them to behave positively towards

the brand concerned. Trust in these brands will further be a predictor in their purchasing behavior, especially individual decisions when they choose banking services. The main basis of banking activities is trust, both in raising funds and distributing funds. People will want to keep their funds in the bank if they are based on trust. In this function will be built trust Both from the depositor and from the bank and this trust will continue to the debtor. This trust is important to build because in this situation all parties want to feel benefited both in terms of deviation of funds, the holder of funds and the recipients of the distribution of funds. In other words, the higher the public trust, the higher the third-party funds (DPK) that will enter the bank.

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