Factors Affecting Customer Loyalty of Bank Syariah Indonesia

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A B S T R A K

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi loyalitas pelanggan pada Bank Syariah Indonesia. Penelitian ini menggunakan lima hipotesis dan menguji hubungan antara kualitas layanan, kepuasan pelanggan, religiusitas, dan loyalitas pelanggan. Penelitian ini menggunakan data kuantitatif dengan metode deskriptif. Populasi yang digunakan dalam penelitian ini adalah seluruh nasabah Bank Syariah Indonesia. Sampel penelitian berjumlah 158 sampel yang diambil menggunakan teknik non-probability sampling. Analisis data dilakukan dengan menggunakan Structural Equation Modeling (SEM) dengan bantuan software SmartPLS. Hasil penelitian menunjukkan bahwa kualitas layanan memiliki pengaruh langsung yang signifikan terhadap kepuasan pelanggan. Kepuasan pelanggan juga memiliki pengaruh langsung yang signifikan terhadap loyalitas pelanggan. Religiusitas tidak dapat memoderasi kualitas layanan dalam mempengaruhi kepuasan pelanggan. Penelitian ini memberikan kontribusi bagi Bank Syariah Indonesia dalam mengembangkan strategi pemasaran yang lebih efektif dan memperkuat hubungan dengan pelanggan. Penelitian ini juga memberikan sumbangan teoritis dengan menguji hubungan antara faktor-faktor yang mempengaruhi loyalitas pelanggan pada Bank Syariah Indonesia. Penelitian selanjutnya dapat mempertimbangkan variabel lain yang dapat mempengaruhi loyalitas pelanggan, seperti persepsi nilai dan citra merek.

A B S T R A C T

This study aims to analyze the factors that influence customer loyalty at Bank Syariah Indonesia. The study used five hypotheses and examined the relationship between service quality, customer satisfaction, religiosity, and customer loyalty. This study used quantitative data with descriptive methods. The population used in this study is all customers of Bank Syariah Indonesia. The study samples amounted to 158 samples taken using non-probability sampling techniques. Data analysis was carried out using Structural Equation Modeling (SEM) with the help of SmartPLS software. The results showed that service quality has a significant direct influence on customer satisfaction. Customer satisfaction also has a significant direct influence on customer loyalty. Religiosity cannot moderate service quality in influencing customer satisfaction. This research contributes to Bank Syariah Indonesia in developing more effective marketing strategies and strengthening relationships with customers. This study also provides a theoretical contribution by examining the relationship between factors that influence customer loyalty at Bank Syariah Indonesia. Future research may consider other variables that may affect customer loyalty, such as value perception and brand image.

1. INTRODUCTION

The merger of state-owned Islamic banks consisting of PT Bank BRI Syariah (BRIS), PT Bank Syariah Mandiri (BSM), and PT Bank BNI Syariah (BNIS) to become PT Bank Syariah Indonesia (BSI), which officially operates on February 2021, making Sharia Banks Indonesia as the largest Islamic bank in Indonesia (Ibrahim, 2013). With this phenomenon, Bank Syariah Indonesia is expected to positively impact the growth of the cost of capital, expansion of the market area, product development, and increase the role of Islamic banking in improving the economy (Ghozali et al., 2022; S. Hidayat & Fageh, 2022). To achieve the expectations of Bank Syariah Indonesia, Bank Syariah Indonesia is encouraged to be superior and competitive (Mjaku, 2020). Customer loyalty occupies an important role in an institution, where the higher loyalty of the customers will directly impact the high profits obtained by the company. The advantage in

question is the customers' attitude, who will find it difficult to turn to products and services offered by other companies (Chawla & Joshi, 2019; Kuspriyono & Nurelasari, 2018). Previous research stated that loyalty is the impact of customer satisfaction obtained from the results of the description of consumer expectations for the quality of services provided by a company (Herawaty et al., 2022; Saraswati, 2022). As a bank financial institution based on Islamic values, Bank Syariah Indonesia cannot be separated from religiosity, which in this case is Islam (Irkhami et al., 2021; Kasaif, 2021; Kasman, 2021). Religiosity is an aspect that influences customers in making decisions, behaving, and implementinga lifestyle that follows their religious norms (Harahap, 2020; Souiden & Rani, 2015).

Previous research define service quality as the difference between the service received and the service expected by the customer (Lu et al., 2015; Stefano et al., 2015). In line with similar research which stated defines service quality as all forms of activities carried out by the company to meet consumer expectations (Alzaydi et al., 2018; Diza et al., 2016). Previous research understands service quality as an assessment of overall service quality by customers (Moghavvemi et al., 2018). The assessment is obtained from comparing customer expectations regarding service quality and their perceptions of the services provided to customers. Service quality has five indicators, which include reliability, responsiveness, empathy, assurance and tangibles (Pakurár et al., 2019). Satisfaction is a feeling of liking or disliking by consumers towards a product through comparing the product's ability to achieve performance (satisfaction) with the consumer's expectations (Sugiarto & Octaviana, 2021). Loyalty is a function of customer satisfaction so when a customer is satisfied, it will have a good impacton consumer behavior with repeated purchases and sharing feelings of satisfaction with others (Bowen & McCain, 2015; Hur et al., 2013). In addition, several benefits that the company will obtain are the existence of a harmonious relationship between customers and the company, being the basis for repeat purchases and creating customer loyalty, and being an intermediary for word-of-mouth recommendations (Negara, 2021). Customer satisfaction is indicated by four things, which include feeling satisfied (for products and services), always buying products, recommending to others, and meeting customer expectations for the product (Rita et al., 2019).

Religion a depth of understanding of religious knowledge that is embraced and followed by knowledge, action, and tolerance for adherents of other religions (Bawono & Oktaviani, 2016). Previous research said that dimensions in religiosity are divided into two dimensions: religious beliefs and religious practices (Zamani-Farahani & Musa, 2012). Religious belief means all activities that someone believes from a religious point of view, an example of religious belief is when someone believes that Allah SWT. will help him. In contrast, religious practice is related to the activities carried out in activities based on religious values, such as when someone is diligent in carrying out their five daily prayers (Zamani-Farahani & Musa, 2012). Religiosity has five indicators: belief, practice, experience, knowledge, and consequences. Customer loyalty as a strong commitment to a product or service to makerepeat purchases or subscriptions in the future, despite offering other products or services (Alshurideh, 2016). A customer can be said to be loyal when the customer is committed to making repeated purchases without any coercion from any party (Rafiah, 2019). Customer loyalty is an advanced form of customer satisfaction through the facilities and quality of services the bank provides (Othman et al., 2021). Customer loyalty is a determining factor for a company's success and is considered a valuable asset because obtaining customer loyalty takes time and money (Ikhsana et al., 2019). Loyalty has three indicators: repeat purchases, retention, and referrals.

A customer's satisfaction is a response through emotion from experience after using a product or service (Eid & El-Gohary, 2015). Service quality indicates customer satisfaction. If customer expectations for service quality are met, customer satisfaction is achieved. Previous research concluded that customer satisfaction is an emotional response of customers influenced by the achievement of customer expectations for service quality (R. Hidayat et al., 2015). Religiosity is the basis for calculating the quality of one's religion. Previous research emphasize that the role of religiosity is that the value of a customer in religion has a role in influencing consumer behavior, including in expecting satisfaction rather than service quality (Gayatri & Chew, 2013; Uzir et al., 2021). Religiosity in this study is used as a moderating variable, which means that religiosity is a variable that will strengthen the influence of service quality on satisfaction. It was found in previous research that customerassessment has a significant impact on customer satisfaction by being influenced by religiosity as a moderating variable that strengthens its influence on customer satisfaction (Eid & El-Gohary, 2015).

The quality of services provided to customers is a determining factor for the performance of a financial institution (Mustofa, 2016). Therefore, as an institution engaged in the service sector, banks should be able to provide good quality services to customers. Service quality is a measure that states the distance between the quality of service expected by customers and the reality of the service received (Putri & Utomo, 2017). Customers will always assess the quality of products and services received with the services that customers expect (Ghozali et al., 2022). Service quality is the first stage for banks to win customers' hearts to achieve the quality of service that customers expect and manifest loyalty (Mustofa,

2016). Service quality is a factor that impacts the agency's assessment from the customer's point of view. The theory of consumer behavior states that satisfaction is the result of a customer's assessment of a product or service that has been provided by an institution or company according to the level of fulfillment of customer enjoyment, whether the quality of the company's service or product is sufficient to meet consumer expectations (Chochoľáková et al., 2015). If an institution or company cannot meet consumer expectations in their satisfaction with the service quality, customer dissatisfaction or even disappointment will arise. So that makes customers will choose to look for alternative products that suit their interests (Handayani et al., 2021). This shows the importance of the influence of satisfaction in obtaining customer loyalty.

Satisfaction is a form of feeling like or not by consumers or customers towards a product through a comparison between the ability of the product to achieve consumer satisfaction. Loyalty itself is a function of customer satisfaction. So that when a customer feels satisfied, the good impact that the company will get is the behavior of consumers who make repeat purchases and share their satisfaction with others (Syafarudin, 2021). The impact of this satisfaction is included in several indicators of customer loyalty. Implicitly satisfaction is a factor that can affect customer loyalty. Based on the background of the problems that have been described, the purpose of the research Analysis of Factors Affecting Customer Loyalty of Bank Syariah Indonesia is to identify what factors affect customer loyalty to Islamic banks in Indonesia. This research can provide better insight into customer preferences towards Islamic banks, and help Islamic banks to increase customer satisfaction as well as maintain their customer loyalty.

2. METHODS

This study uses quantitative data analysis with descriptive methods. Quantitative research is the process of finding knowledge through data in the form of numbers to analyze the information being sought (Djollong, 2014). Researchers used primary data as a data source in this study. The need for primary data for this study the researchers obtained through the distribution of online questionnaires to the population, namely all customers of Bank Syariah Indonesia (BSI). The population used in this study were all customers of Bank Syariah Indonesia (BSI). This study uses the Lemeshow formula to determine the number of samples because the total population is unknown. Then the sample used is representative of the population used in the study.

Based on the calculations, the minimum number of samples required is 96. Furthermore, this study uses 158 samples. Sampling in this study uses a non-probability sampling technique. The non-probability sampling method itself is a sampling method which in sampling does not provide equal opportunities or opportunities for each element in the population used. The type of non-probability sampling method used is accidental sampling. Accidental sampling is a technique carried out by chance on a person or object encountered by chance. This means that any customer encountered can be used as a sample, provided that the person matches the sample criteria used in the study, which include: (1) Customers of Bank Syariah Indonesia (BSI); (2) Male or female customers; (3) Customers aged 17 years and over.

The data processing method that this research uses is the Structural Equation Modeling Partial Least Square (SEM-PLS) modeling equation. The SEM equation model is a type of multivariate analysis that applies statistical methods to simultaneously analyze several variables in a study. PLS is a powerful analytical method because it is not based on many assumptions (Abdullah, 2015). PLS in this study is used to confirm the theory or hypothesis that explains the relationship between variables in the study (Sugiyono, 2018).

3. RESULTS AND DISCUSSIONS

Results

Respondents selected as samples in this study were all Bank Syariah Indonesia (BSI) customers in East Java, Indonesia. The characteristics of the respondents collected in this study are presented in Figure 1.

The character of the respondents who can meet the requirements is that the respondent is a customer of Bank Syariah Indonesia (BSI) who comes from East Java. Furthermore, respondents aged 17 years and above. Respondents are male or female. Respondents are unmarried, married, or widowed/widower. Furthermore, respondents have income between less than 2 million, 2 million to 4 million, or more than 4 million.
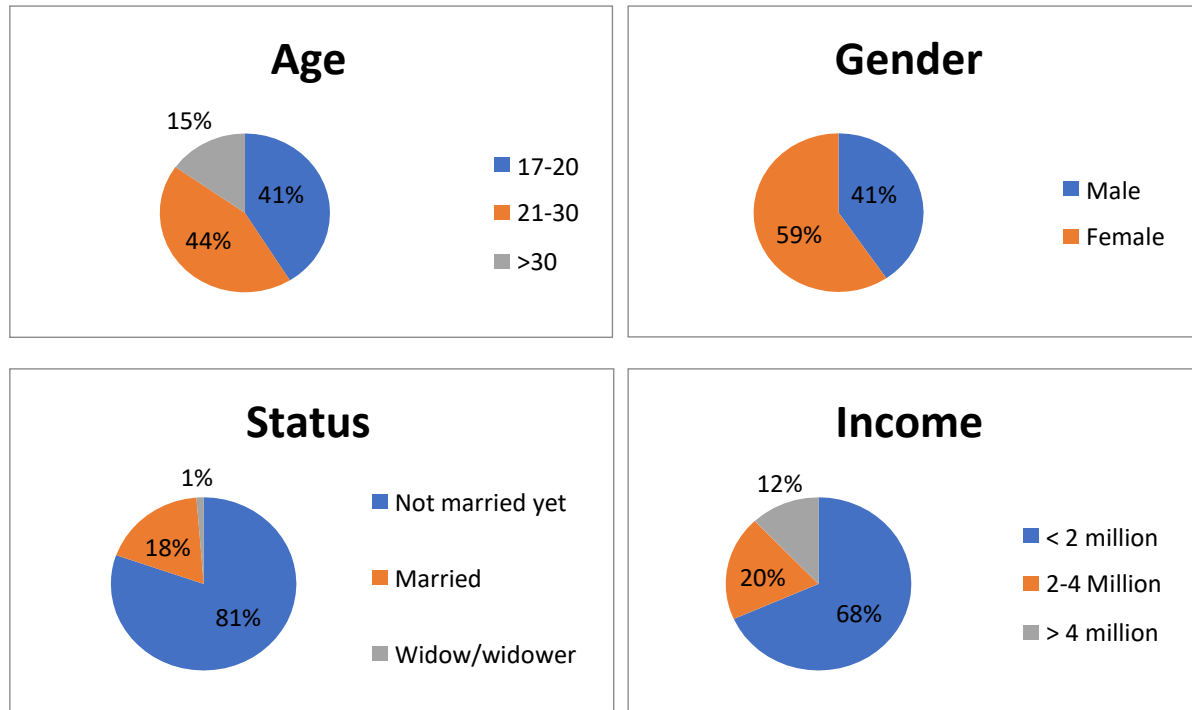
Figure 1. The Characteristics of the Respondents Collected

Table 1. Respondent Characteristics

Characteristics		
Age	**Number**	**%**
17-20	65	41%
21-30	69	44%
>30	24	15%
Gender	**Number**	**%**
Male	64	41%
Female	94	59%
Status	**Number**	**%**
Not married yet	127	81%
Married	29	18%
Windows	2	1%
Income	**Number**	**%**
< 2 million	108	68%
2-4 Million	31	20%
> 4 million	19	12%

Table 1 shows that the characteristics based on age are dominated by respondents with an age range of 21-30 years with a percentage of 44%, followed by 17-20 years with 41% and over 30 years with 41%. Characteristics based on gender are dominated by female respondents, as much as 59%, compared to male respondents, whose percentage is 41%. Unmarried respondents dominate characteristics based on status with a percentage of 81%, followed by married respondents with 18%, and 1% of respondents being widowed/widower. Furthermore, the characteristics based on income are dominated by respondents with income less than 2 million, followed by respondents with income 2-4 million, and 12% of respondents with income more than 4 million.

Construct Reliability and Validity

The data used in a study must be valid and reliable. For that it is necessary to test the validity and test reliability. Validity is needed to state the ability of the instrument to measure what you want to measure in a study, while reliability is needed to show the consistency of a research instrument (Abdullah, 2015).

Table 2. Validity Test and Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted
I	0.917	0.920	0.941	0.800
X	0.942	0.943	0.952	0.713
Y	0.912	0.913	0.938	0.791
M	0.912	0.919	0.930	0.658

Cronbach's Alpha of each variable in this study showed numbers above 0.7, each of which values were X (0.942), M (0.912), I (0.917), and Y (0.912). This indicates that the instrument used in this study is valid and reliable as presented in Table 2.

Path Coefficients and Specific Indirect Effects

Hypothesis testing was carried out with the help of SmartPLS Software and identified through Path Coefficients in the P-Value column to determine whether there was an influence on the variables used in the study. Previous research defines a hypothesis as an assumption that has the possibility of being true or false (Abdullah, 2015). Hypothesis testing is carried out to find out the results of the assumptions made in the hypothesis, whether the results are true or false.

Table 3. Hypothesis Test

Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
I -> Y 0.830	0.830	0.065	12,685	0.000
X -> I 0.390	0.401	0.096	4.052	0.000
X -> Y 0.026	0.027	0.068	0.387	0.699
X*M -> I 0.027	0.026	0.021	1.275	0.203
Original Sample	**Sample Mean**	**Standard Deviation**	**T Statistics**	**P Values**
X -> I -> Y 0.323 0.331	0.079	4.082		0.000

The results of the hypothesis test are presented in Table 3 of this study indicate that service quality has a significant direct effect (0.000 < 0.05) on customer satisfaction. Service quality does not affect (0.203 > 0.05) customer satisfaction using religiosity as a moderating variable. Service quality has no direct effect (0.699 < 0.05) oncustomer loyalty. Service quality has a significant effect (0.000 < 0.05) on customer loyalty through customer satisfaction as a mediating variable. Customer satisfaction has a significant direct effect (0.000 < 0.05) on customer loyalty.

Discussion

This study proposes five hypotheses to analyze the factors that influence customer loyalty to Bank Syariah Indonesia. The direct influence of service quality on customer satisfaction is known to have a significant effect. Good service quality can increase customer satisfaction. Service quality includes various aspects, such as the quality of products or services provided, ease of transactions, speed of service, friendliness and responsiveness of staff, and other factors that affect customer experience in interacting with the company. If the quality of service is well managed and meets customer expectations, then customers are likely to feel satisfied with the services provided. Conversely, if the quality of service is poor and does not meet customer expectations, then customers tend to feel dissatisfied. Therefore, it is important for companies to pay attention to and improve the quality of services provided in order to meet customer expectations and increase customer satisfaction. High customer satisfaction can increase customer loyalty and result in long-term benefits for the company, such as business development and improved company reputation.

Customer satisfaction has a direct effect on customer loyalty. Customer satisfaction is an important factor that can affect customer loyalty. When customers are satisfied with the product or service provided, they are more likely to return to use the same product or service in the future and recommend it to others. This can increase customer loyalty. Conversely, if customers are not satisfied with the product or service provided, they tend to look for other alternatives and will not return to use the same product or service. This can reduce customer loyalty. Therefore, it is important for companies to pay attention to customer satisfaction and continuously improve it. In this way, companies can strengthen relationships with customers and build strong loyalty. This can provide long-term benefits for the company, such as increased sales and business growth.

The hypothesis is intended to develop the theory developed by previous research. So that this study is used as the object of research by Bank Syariah Indonesia because the existence of Bank Syariah Indonesia as a result of the merger of three state-owned Islamic banks has become a major phenomenon in the world of Islamic economy in Indonesia. This suggests that there are indeed studies that use some of the same variables. Then researchers also tried to explain that most of the variables of satisfaction and religiosity are used as independent variables that will affect the loyalty variable as a dependent variable. In this study, customer satisfaction is used as a variable that bridges between service quality and customer loyalty. This means that service quality has a significant effect on customer loyalty through customer satisfaction as a mediation variable, and service quality does not directly affect customer loyalty.

Previous research define service quality as the difference between the service received and the service expected by the customer (Lu et al., 2015; Stefano et al., 2015). In line with similar research which stated defines service quality as all forms of activities carried out by the company to meet consumer expectations (Alzaydi et al., 2018; Diza et al., 2016). Previous research understands service quality as an assessment of overall service quality by customers (Moghavvemi et al., 2018). The assessment is obtained from comparing customer expectations regarding service quality and their perceptions of the services provided to customers. Service quality has five indicators, which include reliability, responsiveness, empathy, assurance and tangibles (Pakurár et al., 2019). Satisfaction is a feeling of liking or disliking by consumers towards a product through comparing the product's ability to achieve performance (satisfaction) with the consumer's expectations (Sugiarto & Octaviana, 2021). Loyalty is a function of customer satisfaction so when a customer is satisfied, it will have a good impact on consumer behavior with repeated purchases and sharing feelings of satisfaction with others (Bowen & McCain, 2015; Hur et al., 2013). In addition, several benefits that the company will obtain are the existence of a harmonious relationship between customers and the company, being the basis for repeat purchases and creating customer loyalty, and being an intermediary for word-of-mouth recommendations (Negara, 2021). Customer satisfaction is indicated by four things, which include feeling satisfied (for products and services), always buying products, recommending to others, and meeting customer expectations for the product (Rita et al., 2019).

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4. CONCLUSION

This study succeeded in showing results that are in line with the theory of previous researchers that service quality is the first factor that influences customer assessment of the comparison of service quality expected by customers with what customers receive. If the company can meet customer expectations, then customer satisfaction will occur. Once satisfied, customers will demonstrate loyalty as a function of satisfaction, demonstrated through repeat purchase behavior, and share a sense of satisfaction with others. But this research shows that service quality does not directly affect customer loyalty. In addition, religiosity also cannot moderate service quality in affecting customer satisfaction.

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