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Influence of Religiosity, Service Quality, Customer Intimacy and Image Customer Loyalty with Trust as Mediation in Indonesian Syariah Bank in Bengkulu

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Abstract: This study aims to analyze the effect of religiosity, service quality, brand image, customer intimacy on customer loyalty mediated by trust. The research method is quantitative, and the primary data is collected through an online questionnaire. Participants in this survey consisted of 173 Indonesian Islamic bank customer respondents. The analytical method in this survey uses SmartPLS Version 4.2.9.2 analysis to filter and analyze data. The results of the study show that (1) Brand image has a positive and significant effect on customer loyalty; (2) Brand image has a positive and significant effect on trust (3) Customer intimacy has a positive and significant effect on customers (4) Religiosity has a positive and significant effect on customer loyalty (5) Religiosity has a positive and significant effect on trust (6) Service Quality has a positive and significant effect on customers (7) Service Quality has a positive and significant effect on (8) Trust has a positive and significant effect on customer loyalty (9) Religiosity has a positive and significant effect on customer loyalty through trust. (10) Service quality has a positive and significant effect on customer loyalty through trust. (11) brand image has a positive and significant effect on customer loyalty through trust

Keywords: Religiosity, Service Quality, Brand Image, Customer Intimacy, Trust, Customer Loyalty.

INTRODUCTION

Islamic banking was born in Indonesia around 1991 with the issuance of Law No. 7 of 1992. After the revision of Law No. 10 of 1998 concerning banking, there were several changes that provided greater opportunities for the development of Islamic banking. The law explains that the Islamic Banking system was developed with several objectives, namely to meet the needs of banking services for people who do not accept the concept of interest, to open financing opportunities for business development based on the principle of partnership by maintaining harmonious investor relations.

The increasing competition between the banking industry in attracting the same customer segment, encourages Islamic banks to find unique marketing strategies, develop and maintain

relationships with customers for the success and sustainability of the company.The very tight market competition makes companies focus on finding strategies in carrying out the marketing process and overcoming every problem so that their products become the choice of consumers. The increasing number of competitors requires every company to understand the behavior of each consumer as a marketing strategy in providing products according to the needs and desires of consumers.

Table 1. Bank Development in 2022

No	Bank Name	Total Assets	Number of Customers
1	Bank BRI	Rp1,527 trillion	130 million
2	Independent	Rp1,350 trillion	25 million
3	BCA	Rp.1,221 trillion	24 million
4	BNI	Rp904.96 trillion	63 million
7	BSI	Rp269.16 trillion	17 million

Source :https://kumparan.com/ And https://www.idxchannel.com

Based on the data above, the largest amount of assets is owned by conventional banks. The large number of people who choose conventional banks in carrying out savings and loan activities will certainly also affect the assets owned. In fact, the growth of Islamic bank customers does not indicate a decrease in demand for conventional bank services. In fact, based on the Deposit Insurance Corporation (2019), since 2014 the number of conventional bank users has increased. Many Islamic bank customers hold multiple accounts including conventional banks. They open accounts at Islamic banks and conventional banks simultaneously.

Some people still doubt the purity of Islamic banks in Indonesia in running their businesses according to Islamic law, although they still support the existence of Islamic banks. On the other hand, conventional banks are interpreted negatively by Islamic bank customers because of the interest system which is interpreted the same as usury, while other groups mostly interpret conventional banks positively and are free from usury elements. There are some Muslim customers who are inconsistent, because on the one hand they think that bank interest is the same as usury, but they remain conventional bank customers for various reasons, the essence of which is because they are driven by economic motives. (unpad.ac.id)

This shows that the loyalty of Islamic bank customers is doubtful. In the banking sector, loyal customers are needed, because loyal customers are able to keep the business surviving in the short and long term. If customers are loyal, then Islamic bank customers will not move to other competitors such as conventional banks.

Several previous studies have indicated a research gap: According to Tabrani et al., (2018), Customer intimacy has a significant relationship with customer loyalty. Research conducted by Aulia & Hafasnuddin (2021) found that religiosity has a positive effect on customer loyalty. Different results were found by Suhartanto et al., (2020) in their research that religiosity does not have a positive effect on customer loyalty. These results are also supported by Shera (2021) that Religiosity has no effect on customer loyalty.

Rizwan et al (2014) who also found empirical evidence that trust is a determinant of customer loyalty of Islamic banks in Pakistan. However, Setyawati and Ralarja, (2018) in their research found that the trust variable is not related to customer loyalty. Trust, as a variable determining loyalty is also responded to as a mediator of the influence between religiosity on loyalty Wahyoedi (20I7). Based on the results of the study above, it shows that there is a contradiction between one researcher and another.

For this reason, the aim of this research is to test the hypothesis of the variables that influence the loyalty of Islamic bank customers, by taking the case of the loyalty of Indonesian Islamic bank customers in Bengkulu. This research was conducted in the context of Islamic banking for two reasons. First, Indonesia as a country with the largest middle-class population (www.OECD.org:2018). Indonesia as the most likely market to use Islamic banking, because it has the largest Muslim population in the world (Diamant, 2019). Second, Bengkulu is the closest research location to where they live, including one of the cities with a Muslim majority population and is a potential Islamic banking market. This is evidenced by the growth of various Islamic banks and Islamic financial institutions in Bengkulu.

METHODS

Research Model and Design

This type of research uses explanatory research, namely research that aims to analyze the relationship between one variable and another or how one variable influences another variable (Umar (1999).

Data types and sources

The data used in this study is primary data. Sugiyono (2019) defines primary data as a source of data that is directly provided to data collectors.

Population Selection and Sampling Methods

The population in this study were customers who used Bank Syariah Indonesia in Bengkulu. The sampling technique used in this study is included in the non-probability sampling category Cooper & Schindler, (2003). The non-probability sampling technique is a sampling design where elements in the population do not have a known or predetermined chance of being selected as sample subjects Sekaran (2006).

Method of collecting data

The type of data used in this study is primary data. Primary data is a method of collecting data obtained directly from respondents by distributing questionnaires. The questionnaire was distributed on 21-29 July 2023 offline using the Droup Off and Pick Up (DOPU) technique. A questionnaire is a list of previously formulated written questions that respondents will answer, usually in clearly defined alternatives (Sekaran, 2006). The data collection method used in this study is the Droup Off and Pick Up (DOPU) technique, namely collecting data by giving questionnaires directly to UNIB employees, UNIB students, UINFAS students, Poltekkes students, UMB students, IT junior high school teachers, IT high school teachers, and the general public.

Data Processing Methods

The data processing method in this study uses Partial Least Square (PLS). PLS is a Structural Equation Modeling (SEM) equation model with an approach based on variance or component based structural equation modeling. The causal relationship between exogenous and endogenous variables can be determined more thoroughly using the SEM approach (Abdullah, 2015).

Data Analysis Methods

PLS-SEM is a powerful analysis method therefore it assumes current data with a certain scale measurement, a small sample size Ghozali & Latan (2015). Confirmatory factor analysis (CFA) by testing the validity and reliability of latent components. Then evaluate the structural

model and conduct a significant test to see if there is an influence between constructs or variables (Ghozoli & Latan, 2015).

RESULTS AND DISCUSSION

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	**Test Results (t-statistic > t-table)**
SQ -> CL	0.326	0.321	0.053	6,197	0,000	ACCEPTED
R -> CL	0.266	0.273	0.044	6,102	0,000	ACCEPTED
R -> T	0.226	0.235	0.038	6,024	0,000	ACCEPTED
SQ -> T	0.154	0.153	0.053	2,903	0.004	ACCEPTED
BI -> T	0.674	0.664	0.049	13,650	0,000	ACCEPTED
CI -> CL	0.205	0.205	0.058	3,517	0,000	ACCEPTED
BI -> CL	0.271	0.269	0.065	4,160	0,000	ACCEPTED
T -> CL	0.513	0.505	0.088	5,819	0,000	ACCEPTED

Source: Research Results, 2023

The Influence of Service Quality on Customer Loyalty

Service Quality has a positive and significant effect on customer loyalty as evidenced by the t-statistic value of 2.185 (> 1.96) and a p-value of 0.029 (<0.05). The results of the hypothesis testing that has been carried out, state that H1 in this study is accepted, namely that service quality has a positive and significant effect on customer loyalty. This means that the better the quality of service provided to consumers, the more customer loyalty to Bank Syariah Indonesia will increase.

The results of this study are in line with the research of Rasheed et al (2015), Manjunath and Aluregowda's research (2013) showed that service quality is an important element in creating customer satisfaction and loyalty. Siddiqi (2011) stated that customer loyalty is generated from high service quality and customer satisfaction. Thus, the company can achieve its goal of customer loyalty completely through improving the quality of service that is in accordance with customer expectations so that it has market competitiveness.

The Influence of Religiosity on Customer Loyalty

Religiosity has a positive and significant effect on customer loyalty as evidenced by the t-statistic value of 2.314 (> 1.96) and a p-value of 0.021 (<0.05). The results of the hypothesis testing that has been carried out, state that H2 in this study is accepted, namely that religiosity has a positive and significant effect on customer loyalty. The results of this study support the concept that customers who decide to maintain Bank Syariah Indonesia are related to issues of faith and belief in the prohibition of usury for Muslims.

This study also supports the results of research conducted by Wahyoedi and Winoto (2017) on the influence of religiosity, service quality, and trust on customer loyalty of Islamic Banks in Bogor City, the results of their research stated that there was a positive influence between religiosity and customer loyalty.

The Influence of Religiosity on Trust

Religiosity has a positive and significant effect on trust as evidenced by the t-statistic value of 4.428 (> 1.96) and a p-value of 0.000 (<0.05). The results of the hypothesis testing that has been carried out, state that H2 in this study is accepted, namely that religiosity has a positive and significant effect on customer loyalty. This indicates that religiosity or religiousness does not only occur when someone performs ritual worship, but also when

carrying out their daily activities, especially its influence on trust in determining the financial services needed by customers.

This study also supports the results of research conducted by Wahyoedi and Winoto (2017) in the Influence of Religiosity on Trust, the results of their study stated that religiosity has a positive effect on trust. Likewise, Aji et al., (2019) also showed that religiosity has a positive and significant effect on trust.

The Influence of Service Quality on Trust

Service Quality has a positive and significant effect on trust as evidenced by the t-statistic value of 2.257 (>1.96) and the p-value of 0.024 (<0.05).

The results of the hypothesis testing that has been done, states that H1 in this study is accepted, namely that service quality has a positive and significant effect on customer loyalty. This proves that the better the quality of service provided, the more customers will trust Bank Syariah Indonesia. When customers feel that a service has a positive value for them, they will feel satisfied and slowly a trust will be formed.

This study also supports the results of research conducted by Delgado & Aleman (2001) explaining the positive influence of service quality on customer trust. Based on research conducted by Rofiqo, A., et al. (2021). shows that service quality has a positive and significant effect on customer trust. That the existence of good, polite, and religious service quality can build the trust of Islamic bank customers.

The Influence of Brand Image on Trust

Brand image has a positive and significant effect on trust as evidenced by the t-statistic value of 11.968 (>1.96) and the p-value of 0.000 (<0.05).

The results of the hypothesis testing that has been carried out, state that H5 in this study is accepted, namely that brand image has a positive and significant effect on trust. This indicates that based on the experience someone has with something as a consideration for making decisions. Therefore, customer trust in a bank can certainly also be associated with their assessment of the image of the Bank Syariah Indonesia company.

This study also supports the results of research conducted by Omeregie et al (2018) on 565 bank customers in Ghana. The results of their study stated that Brand image has a positive effect on trust.

The Influence of Customer Intimacy on Customer Loyalty

Customer intimacy has a positive and significant effect on customer loyalty as evidenced by the t-statistic value of 2.728 (>1.96) and the p-value of 0.007 (<0.05).

The results of the hypothesis testing that has been carried out, state that H6 in this study is accepted, namely that customer intimacy has a positive and significant effect on customer loyalty. This shows that the high level of consumer intimacy towards Bank Syariah Indonesia is able to provide better changes in increasing customer loyalty, meaning that the higher the level of consumer closeness to Bank Syariah Indonesia, the higher the level of customer loyalty of Bank Syariah Indonesia.

This study also supports the results of research conducted by Anggriawan (2015) which states that customer intimacy has a positive effect on loyalty. Bugel et al., (2011) suggest that customer intimacy can help companies build relationships with customers and can prevent the termination of the relationship. Brock and Zhou (2012) found that customer intimacy has a positive effect on customer loyalty.

The Influence of Brand Image on Customer Loyalty

Brand image has a positive and significant effect on customer loyalty as evidenced by the t-statistic value7,557(>1.96) and a p-value of 0.000 (<0.05)

The results of the hypothesis testing that has been done, stated that H7 in this study was accepted, namely that brand image has a positive and significant effect on customer loyalty. This indicates that the better or higher a company's brand image is viewed by consumers, the loyalty formed in the eyes of consumers will also be good or high. Based on the results of respondent responses.

This research also supports the results of research conducted by Amin et al., (2013), which states that brand image is formed because the company is able to provide a good perception to its customers and also maintain and manage relationships.

The Influence of Trust on Customer Loyalty

Trust has a positive and significant effect on customer loyalty as evidenced by the t-statistic value of 4.281 (>1.96) and the p-value of 0.000 (<0.05).

The results of the hypothesis testing that has been carried out, state that H8 in this study is accepted, namely that trust has a positive and significant effect on customer loyalty. This indicates that the higher the level of customer trust in Indonesian Islamic banks, the higher the customer loyalty will be towards Indonesian Islamic banks.

The results of this study also support the findings of research conducted by Leninkumar (2017) on 210 commercial bank customers in the northern province of Sri Lanka. The results of his study stated that there is a significant positive influence between trust and customer loyalty.

Table 2. Specific Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	**Test Results (t-statistic > t-table)**
R -> T -> CL	0.116	0.119	0.028	4,159	0,000	ACCEPTED
SQ -> T -> CL	0.079	0.077	0.030	2,622	0.009	ACCEPTED
BI -> T -> CL	0.345	0.335	0.064	5,393	0,000	ACCEPTED

Source: Research Results, 2023

***Trust*as a Mediating Variable between the Relationship between Religiosity and Customer Loyalty**

*Religiosity*has a positive and significant effect on customer loyalty through trust as evidenced by the t-statistic value of 3.156 (> 1.96) and a p-value of 0.002 (<0.05). The type of mediation is Partial Mediation, meaning that by involving the trust variable, religiosity directly or indirectly affects customer loyalty.

This means that trust is a link between religiosity and customer loyalty of Bank Syariah Indonesia. In this study, the mediation variable is a partial mediation, because religiosity can directly influence customer loyalty. It shows that Bank Syariah Indonesia customers who believe that usury is not allowed in religion will understand and comprehend the products offered by Bank Syariah Indonesia based on sharia in each transaction.

This study supports research by religious Muslims will tend to have high trust in banks that claim that they practice Sharia values. Since trust is widely recognized as a driver of loyalty (Muslim et al., 2013, Hoq et al., 2010), it can be said that trust mediates the relationship between religiosity and loyalty. A customer with a high religious commitment will have high

trust in Islamic banks which triggers their intention to be loyal to the bank. Showing that religiosity has a positive impact on customer loyalty mediated by trust.

***Trust*as a Mediating Variable between the Relationship between Service Quality and Customer Loyalty**

*Service quality*has a positive and significant effect on customer loyalty through trust as evidenced by the t-statistic value of 2.040 (>1.96) and a p-value of 0.042 (<0.05). The type of mediation is Partial Mediation, meaning that by involving the trust variable, religiosity directly or indirectly affects customer loyalty.

This study supports research by Azam, S. Mostafa and Ali A. (2020) showing that service quality has a positive impact on customer loyalty mediated by trust. This means that consumer trust formed by service quality has been able to encourage consumers to remain loyal.

***Trust*as a Mediating Variable between the Relationship between Brand Image and Customer Loyalty**

*Brand Image*has a positive and significant effect on customer loyalty through trust as evidenced by the t-statistic value of 3.948 (> 1.96) and a p-value of 0.000 (<0.05). The type of mediation is Partial Mediation, meaning that by involving the trust variable, religiosity directly or indirectly affects customer loyalty.

This study supports research by Brunner et al. (2008) found that customer trust has a role in mediating the relationship between brand image and loyalty. Creating a good brand image in the minds of consumers is an important factor that can influence the creation of customer loyalty and will indirectly provide customer trust in the brand, if customer desires are met. This will build trust, which then turns into loyal customers, so that brand experience becomes a source for consumers to build trust in the brand, which in turn leads to consumer brand loyalty.

CONCLUSION

Based on the results of the discussion and analysis conducted in the previous chapter, several conclusions can be drawn as follows:

1. The results of the study show that service quality has a positive and significant effect on customer loyalty in the relationship between customers and Bank Syariah Indonesia.
2. The results of the study show that religiosity has a positive and significant effect on customer loyalty in the relationship between customers and Bank Syariah Indonesia.
3. The results of the study show that religiosity has a positive and significant effect on trust in the relationship between customers and Bank Syariah Indonesia.
4. The results of the study show that service quality has a positive and significant effect on trust in the relationship between customers and Bank Syariah Indonesia.
5. The results of the study show that brand image has a positive and significant influence on trust in the relationship between customers and Bank Syariah Indonesia.
6. The results of the study show that customer intimacy has a positive and significant effect on customer loyalty in the relationship between customers and Bank Syariah Indonesia.
7. The results of the study show that image has a positive and significant effect on customer loyalty in the relationship between customers and Bank Syariah Indonesia.
8. The results of the study show that trust has a positive and significant effect on customer loyalty in the relationship between customers and Bank Syariah Indonesia.
9. The results of the study show that trust as a mediating variable can mediate the relationship between religiosity and customer loyalty.
10. The results of the study show that trust as a mediating variable can mediate the relationship between service quality and customer loyalty.

11. The results of the study show that trust as a mediating variable can mediate the relationship between brand image and customer loyalty.

Based on the research results above, the author's suggestion for Islamic banking is that it must be able to maintain honesty and strive to always maintain the trust of its customers. This can be done by establishing Islamic standards in terms of products and services so that there are no more customers who think that Islamic banks are no different from conventional banks.

In terms of maintaining customer engagement, Bank Syariah Indonesia can conduct promotions or certain events in order to introduce Islamic banks, where customers must contribute to these activities. Introducing Bank Syariah Indonesia is not only the task of Islamic bankers but also the task of customers who already trust and are involved with Islamic banking.

Islamic banking in maintaining closeness with customers of Bank Syariah Indonesia is by understanding what Islamic bank customers want. Islamic banking must be able to provide good service to its customers in order to increase business transactions of customers and always strive to provide the best service and its products remain based on Islamic principles.

Bank Syariah Indonesia in maintaining its customers to maintain high loyalty, namely, must always be able to maintain consistency in implementing Islamic principles, involve its customers in social activities, and always maintain closeness with its customers.

It is expected that further research can conduct similar research using different objects and respondents to strengthen the validity of the research and can examine other variables or examine more deeply about customer loyalty. In addition, this study still has many respondents' responses that are classified as low, such as the service quality construct. Therefore, further researchers are expected to pay attention to each construct and the process of distributing questionnaires in order to reduce the respondents' responses that are classified as low.

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