



Effect of Service Quality and Religiosity on Customer Satisfaction and Impact on Customer Loyalty of Bank Syariah Indonesia

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Abstract. Customer trust in the Islamic banking system in Indonesia is increasing. As a facilitator, Bank Syariah Indonesia has a significant role in increasing the Islamic banking market in Indonesia. This research aims to analyze the impact of service quality and religiosity on satisfaction and customer loyalty directly or indirectly. This quantitative numerical research uses a random sampling method with 59 respondents from BSI customers. The data analysis used in this research applies path analysis and the Sobel test for the analysis process. The fruit of this research strongly indicates that the service standard considerably influences the satisfaction and loyalty of BSI bank customers.

Regarding religiosity, it was found that the factor was insignificant to the loyalty and satisfaction of BSI customers. In addition, this study also found that service standards have a considerable influence on BSI customer satisfaction. This research is expected to be able to close the gap in Islamic banking and also be able to become a reference for scientific research in the field of Islamic finance. This research will provide some results and recommendations for developing Islamic banking.

Keywords: Service Quality · Religiosity · Customer Satisfaction · Loyalty

1 Introduction

Banking institutions in Indonesia are generally regulated in Article 5 paragraph (1) of Law No.7 of 1992 as revised in Law No.10 of 1998, classifying banks into Rural and commercial banks. In their operational activities, Commercial Banks and BPRs have differences. It has a different system in its banking activities. Namely, Commercial Banks carry out banking activities and services more broadly or in Sharia principles. Meanwhile, the principle of BPR is limited by only being able to carry out conventional banking activities. It must be based on Islamic or Sharia principles (Bank Indonesia, 2015). According to Law No.10 of 1998, Sharia Banks are banks that carry out their banking business affairs based on Islamic Sharia principles that offer payment services. Then, according to the Sharia Banking Law NO.21 of 2008, Sharia banking is all businesses related to the activities of Sharia banks, and Yanah Business Units, business activity

institutions, ways and processes in carrying out their business activities Sharia banks are intertwined with Sharia Commercial Banks, Yanah Business Units, and Sharia People's Financing Banks.

With the more widespread business activities full of competition between banks and institutions, Islamic Banks must overhaul the quality of services provided to customers or prospective customers to compete with other financial institutions to provide customer satisfaction and loyalty. The continuity of company activities in the service sector depends on its customers, where service standards are essential (Moorthyetal2016). Then when [1] the quality of service is fulfilled, it affects customer loyalty which will continue to increase. Service quality with good standards "Prima" will be able to increase customer satisfaction and increase customer loyalty (FuroidaMaftukkah2018) [2]. Loyalty from customers is one of the main goals that every company wants to aim for. Because loyalty will bring benefits in the long term from this mutualistic relationship over some time (Putrietal2021) [3]. This study is corroborated by the results of a study (Dewietal2014) in which a service standard has a significant and positive bond with customer satisfaction and loyalty, which means that a qualified service standard can increase customer trust and satisfaction for loyalty to increase, as well as the opposite if the service standard that is presented is poor service, it will affect customer satisfaction, and loyalty will decrease and away from loyalty. That way, the good or bad standard of service depends on the service provider's ability to fulfill its customers' wishes consistently and convincingly. The results of the study (Alsnaseretal2017) say that a standard that service standards have a good influence on loyal nature.

In addition to the standard of service offered by Islamic Banks in order to be able to survive with other financial institutions to provide customer satisfaction, Islamic Banks are also required to apply Islamic Sharia principles in their banking operations. It follows Islamic principles, which command individuals to be religious (QS2208). Among every Muslim, both in attitude thought, and action is given an order to apply the rules of Islam as a whole. In economic, political, social, or any activity, all Muslims are ordered to worship Allah SWT wherever and under whatever conditions. Every Muslim should hold the principles of Islam itself (AncokFuat2015). When individuals feel that Islamic Bank services align with Islamic values, their attitudes will greatly benefit Islamic Banks because the impact of Religiosity on Islamic banking is also reported in previous studies (Abou-Youssef et al., 2015, Syed Shat et al., 2011, Nizar Marzouki, 2015). The emergence of the Islamic banking system in Indonesia is based on the monotheistic factor, namely the desire of the Muslim community to create an economic system based on Sharia law and away from usury. However, in reality, many practices in the field deviate from what Sharia law guides (Agus Endro Suwarno UMS et al. 2018).

February 1, 2021 President Joko Widodo legally inaugurated an Islamic Bank at the Indonesian presidential residence. The bank results from mergers from various BMUN-owned banks such as BNI Syariah, Mandiri Syariah, and BRI Syariah. Then the merger of various banks gave birth to the most prominent Islamic Bank in the country, Bank Syariah Indonesia (BSI). The merger of several banks provides an advantage because of the various advantages of each Sharia Bank provider from each of these companies, thus providing more qualified, complete banking services, sufficient capital, and a more comprehensive range. With the support and synergy of various merger companies under

the auspices of BUMN, Bank Syariah Indonesia is encouraged to be able to compete globally. The opportunity for BSI to further expand its business and become a member of the group of Competent Islamic Banks in the world arena is enormous. The existence of a positively developing performance and the full support of the Government has the mission to create a halal industry and have a competent state-owned Islamic Bank will be proof that Indonesia is a country with the largest Muslim population in the world that will continue to open opportunities (Bank Syariah Indonesia, 2021).

There are many criticisms related to the service standards of Islamic banks, for example, regarding the implementation of the profit-sharing system and unprofessional performance. Of course, situations like this must be resolved immediately to restore the trust and loyalty of customers motivated by the Sharia system. In addition to improving the service standards of Islamic Banks, this improvement also aims to adjust the products to the Sharia system, which will differentiate them from the conventional system. Based on this background, there is a possibility that service quality and religiosity significantly influence customer satisfaction and will also impact customer loyalty. In line with that, researchers also want to prove whether there is a relationship between service quality, religiosity, and loyalty to customer satisfaction.

2 Literature Review

Customer loyalty to the concept of product or service marketing is a response related to the promise to uphold the trust that underlies the continuity of the relationship and will be seen in the continued purchase of the same service provider based on pragmatic constraints and dedication (Asbar2020). Loyal customers, when satisfied and interested in continuing purchases, are evidence of customer closeness to the products and services provided (TripayanaPramono2020). Customer loyalty is necessary for a company to survive and compete with rival companies. For this reason, customer loyalty is essential to provide the best quality in a product or service it has (Panjaitan2017) [4]. In this case, loyal customers are consumers confident to purchase consistently (Wijaya2022). What indicates customer loyalty is the existence of repeated and regular purchases, regular purchases of the same product, products outside the product line, recommending products outside the product line, and showing the advantages of similar products produced by competing companies (Griffin2005).

Customer satisfaction is critical in advancing banking companies and companies engaged in other fields. The reason itself is that if the company can satisfy customers with the products or services offered, it will automatically increase customer satisfaction; in line with customer satisfaction, it will also give their loyalty to the company so that it can increase the income of a company (KotlerArmtrong2018). The existence of customer satisfaction is highly dependent on the products given and the performance of the company. Customers can be disappointed if neither a company's product nor performance matches customer expectations. Nevertheless, the customer will feel delighted if the product and performance match customer expectations.

Religiosity is some process believed by humans, which is substantially higher than humans themselves (Drajat2010). Implementation of religiosity is carried out in the form of worship in daily life and the environment as a form of human gratitude to

God (GhufranRismawati2014). Religiosity is a system of beliefs, symbols, values, and behaviors symbolized, which center on the issues at hand and are meaningful. Religiosity also means the extent to which an individual is continuously committed to the teachings of what he believes in (GlockStrack). Religiosity is a level of awareness given tawhid and behaves in line with tawhid. In the Qur'an, the concept of religiosity is explained in the value of Tawheed, which in its form is belief, namely the value of Allah SWT (Krauss2005). The emergence of Islamic banks in Indonesia today is increasingly mushrooming. It is inseparable from the role of the number of Muslim populations in Indonesia who want an Islamic economic and banking system that is far from usury (AgusEndroSuwarnoUMSetal2018).

When trust in Allah SWT is obtained, then the instructions and all obligations that are revealed influence the survival of the people. Based on the explanation above, it can be concluded that what is meant by religiosity is the ability of each individual in his daily life to apply the religious values he believes in.

Quality is all the characteristics of a product and service whose ability to depend on satisfaction, and needs, which are implied or stated (KotlerKeller2008). Service quality focuses on efforts to meet needs and desires and is precise in its delivery to meet customer expectations (Tjiptono2008) [5]. Quality of service and service contributes fully to creating each company's differentiation, positioning, and competitive strategy (Tjiptono2011). The quality of service will lead to the creation of value for customers and companies by offering quality products or services efficiently in order to be able to foster profits in the coming years (Loverlocketal2011).

3 Research Methodology

This research methodology uses a type of quantitative research. Quantitative data is a method whose research is based on Positivistic (Sugiono2018). Research data will be in the form of numbers that will be tested using statistics as a calculation test container related to the problem being studied to obtain conclusions. These research participants are all BSI customers using the Simple Random Sampling technique, a random data withdrawal tip from a population so that each individual has the same chance of being selected as a respondent (Kerlinger2006). Respondents who contributed to this study were 59 respondents (17 = male, 42 = female). The data in this study was done using the SPSS v.23 application. The tools used in this study are using statistics or a scale of service quality, satisfaction, religiosity, and customer loyalty. The data test used in this study uses path analysis and the Sobel test. Path analysis is a statistical test to assess the comparative strength of direct and indirect relationships to fellow variables (Lleras2005). The Sobel Test is a test to determine the effect of mediating or intervening variables (AbuBaderJones2021).

4 Results and Discussion

From the research data tested, it is found that the significance value of the service quality variable is $0.000 < 0.05$. It can be concluded that the service quality variable significantly affects customer satisfaction. While the significant value on the religiosity variable is

$0.055 > 0.05$, it can be concluded that it has no definite effect on customer satisfaction. Then from the data processing results obtained R.Square of 0.683, this shows that the contribution or influence of service quality and religiosity to customer satisfaction is 68.3%. In comparison, the remaining 31.7% is the contribution and variables not included in the study. Furthermore, a severe and direct relationship exists between service quality and customer satisfaction in data processing.

It can be interpreted as a definite relationship between service quality and customer satisfaction at BSI. The data processing results are supported by (FidaABetal2020) [6] in the study found that service standards with customer satisfaction have an essential relationship. From the results of the research and supporting results from other studies, it is hoped that BSI can improve the quality of their services, such as being friendly, delivering precise information, being detailed in delivering information, and being patient in dealing with customers, and being able to increase the level of religiosity of employees, The program updates offered must be following Islamic law in order to increase customer satisfaction with BSI.

Total Respondents Sourced by Gender

Gender	Total	Result
Male	17	28,81%
Female	42	71,19%
Total	59	100%

Source: primary data processed (2022)

Number of Respondents Based on Age

Age	Total	Result
17–25	54	91,52%
26–35	4	6,77%
36–43	1	1,71%
Total	59	100%

Source: primary data processed (2022)

Number of Respondents Based on Occupation

Jobs	Total	Result
Student	36	61,01%
Employee	11	18,64%
Traders	1	1,71%
Others	11	18,64%
Total	59	100%

Source: primary data processed (2022)

Path Analysis Structure I**Model Summary**

Model	R	R Square	Adjusted R Square	Std. The error in The Estimate
1	.827a	.683	.672	.775

a.Predictors: (constant), Religiosity, Service Quality

b.Dependent Variable: Satisfaction

Source: data processed with SPSS 25.0 (2022)

Coefficients

Model		Unstandardized coefficients			t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.719	2.150		-2.195	.032
	Service Quality	.230	.023	.774	9.934	.000
	Religiosity	.049	0.25	.153	1.959	.055

a.Dependent Variable: Satisfaction

Source: data processed with SPSS 25.0 (2022)

From the results of the data application, it is found that the significance value of the service standard variable is $0.001 < 0.05$. It can be concluded that the standard service variable substantially impacts customer loyalty. Then the significant value of the religiosity variable is $0.850 > 0.05$, so a can be drawn a red thread that the religiosity variable is not affected by customer loyalty, while the customer satisfaction variable has a significance value of $0.001 < 0.05$, it can be ascertained that the customer satisfaction variable has a strong effect on customer loyalty. From the results of the data processing, R.Square is 0.571. This result shows that the contribution or influence of service quality, religiosity, and customer satisfaction on customer loyalty is 57.1%. In comparison, the remaining 42.9% is the contribution of other variables that are not included in the study. From the results of the data obtained, the conclusions are: there is a non-direct and significant relationship between quality or service standards and customer loyalty through customer satisfaction, there is a direct and significant relationship between customer satisfaction and customer loyalty, and there is no indirect relationship between religiosity and customer loyalty through customer satisfaction.

It also aligns with the thoughts (NguyenDTetal2020), which explains an unsustainable and significant relationship between service quality and customers through customer satisfaction as a mediating variable. Satisfaction affects and has a positive effect on customer or customer loyalty (Eladly2019). Religiosity does not affect loyalty directly in customer satisfaction (Sapoetra2017).

From the results of research and supporting research that has been conducted, it is hoped that Islamic Banks in Indonesia, especially BSI, can improve their services. However, the very relevant component for Islamic banks, namely religiosity, is no longer relevant and affects customer loyalty through customer satisfaction. This research intended that Islamic banks in Indonesia, especially BSI, evaluate their products or services and implement a sustainable system to maintain customer satisfaction and loyalty.

Furthermore, testing is carried out to identify whether there is an influence of the mediating or intervening variable. The test is called the Sobel Test. The Sobel test, a test of the mediation hypothesis, can be carried out with procedures developed by Sobel (Sobel, 1982). The Sobel test is a test to determine the effect of mediating or intervening variables.

1. Service Quality Will increase Customer Loyalty Through Customer Satisfaction

The results of path testing prove that a service standard has a direct effect on customer loyalty and also a direct impact on customer satisfaction. The way to double the effect of service standards on customer loyalty through customer satisfaction can be tested using the following Sobel Test formula:

$$ab$$

$$\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}$$

wheres: a = 0,230.

$$b = 1,323$$

$$SE_a = 0,023$$

$$SE_b = 0,376$$

From the results of the Sobel test calculation above, the z value is 3.32. The z value is greater than the t table value, with a significance of 1.98. So the conclusion is that there is a mediating influence between service quality on customer loyalty through customer satisfaction.

2. Religiosity Will increase Customer Loyalty Through Customer Satisfaction

The results of path testing prove that religiosity has a direct effect on customer loyalty and also has a direct impact on customer satisfaction. In order to find out the impact of religiosity on customer loyalty through customer satisfaction, it can be tested using the Sobel test as follows:

$$ab$$

$$\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}$$

where: a = 0.049.

$$b = 1,323.$$

$$SE_a = 0.025.$$

$$SE_b = 0.376.$$

From the calculation of the Sobel test above, the z value is 1.71. Because the z value is less than the point t table with a significance of 1.98, it can be proven that there is no mediating effect between religiosity and customer loyalty through customer satisfaction.

5 Conclusion

In the research conducted, the examiner proves whether there is a relationship between service standards and religiosity on customer satisfaction in Bank Syariah Indonesia customers and whether there is an indirect relationship between job satisfaction and religiosity on customer loyalty through customer satisfaction in Bank Syariah Indonesia customers. The results obtained in this study using Path Analysis and the Sobel test show that service quality directly and significantly affects customer satisfaction with a significance value of 0.000 ($p < 0.05$). At the same time, religiosity does not affect customer satisfaction, with a significance point of 0.055 ($p > 0.05$). Then after doing the Sobel test between service standards and customer loyalty through customer satisfaction with a value of $z = 3.32$ ($z > 1.98$), it can be interpreted that there is an indirect relationship between service quality and customer loyalty through customer satisfaction. While the results of the Sobel test between religiosity and customer loyalty to customer satisfaction with a value of $z = 1.71$ ($z < 1.98$), it can be interpreted that there is no indirect relationship between religiosity and customer loyalty through customer satisfaction.

From this explanation, it can be concluded that there is a direct relationship between service quality and customer satisfaction. However, there is no direct relationship between religiosity and customer satisfaction. There is a direct and significant relationship between customer happiness and customer loyalty. Meanwhile, the Sobel test used to test the mediating or intervening variables resulted in an indirect effect between service quality and customer loyalty through customer satisfaction. However, there is no indirect relationship between religiosity with customer loyalty through customer satisfaction.

This research is certainly not perfect and still has limitations even though it has been tried as well as possible. Hopefully, these limitations can be a reference for further research. The limitations contained in this study are the limited number of indicators of each variable, making it difficult for researchers to dig deeper regarding creating a system for distributing questionnaires. The following limitation is related to the conditions of the respondents, who consist of various backgrounds so that they give rise to diverse perceptions during the process of filling out the questionnaire, and another limitation is that because the questionnaire was distributed using Google Forms, many respondents did not fill in entirely in.

Following the existing circumstances.

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