Study on the influence of Islamic Customer Engagement and Religiosity on Customer Loyalty

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ABSTRACT

Indonesia is the largest Muslim country in the world and Indonesia has sharia banks which are starting to develop now. Sharia banks by type consist of Sharia Commercial Banks and Sharia People's Financing Banks which are developed based on Islamic Sharia (law). Sharia banks need loyal customers in order to survive and improve their performance in banking competition. The image of Islamic banks is still lagging behind compared to conventional banks. This situation is one of the challenges for Islamic banks to develop and become banks that are used by many customers, both Muslim and non-Shariah. For a Muslim, using sharia banking is a religious guidance that must be obeyed and implemented. The population in this research is Sharia Bank customers in Malang City. The sampling technique used was a non-probability sampling technique and for sampling a Quota Sampling sample of 204 respondents was used. Data analysis using SEM-PLS. the results indicate all hypotheses are accepted, i.e. there is a positive and significant influence between religiosity and Islamic customer engagement on loyalty imagery to loyalty.

Keywords: Religiosity, Islamic Customer Engagement, Customer Loyalty, Islamic Bank

INTRODUCTION

Indonesia is the largest Muslim country in the world and Indonesia has sharia banks which are starting to develop now. As a bank which is expected to make an economic contribution to the life of the country. Sharia Banks are banks that carry out their business activities based on sharia principles and according to their type consist of Sharia Commercial Banks and Sharia People's Financing Banks. Islamic banking is a banking system developed based on Islamic sharia (law). Efforts to establish this system are based on the prohibition in Islam on collecting or borrowing at interest or called usury and the prohibition of investment in businesses classified as haram, which cannot be guaranteed by the conventional banking system. (Snapshot Perbankan Syariah, 2021).

As more and more sharia bank offices are established, the public will be faced with many choices of products offered by sharia banks. Zikmund and Mc Leod (2009) state that the loyalty variable is influenced by transfer barriers, image, emotional ties, and trust. Fianto et al. (2020) stated that customer loyalty will have a positive impact such as increasing sales, company image, consumer trust and company profitability.

Several studies state that religiosity has an effect on customer loyalty, but there are also those who state that religiosity has no effect on customer loyalty. Abou-Youssef et al. (2015) stated that religiosity functions as the formation of consumer attitudes towards Sharia Banks and religiosity is one of the variables that influences customer loyalty. Kasuma et al. (2016) show that religiosity influences the loyalty of micro business owners to their favorite banks in Malaysia. Wahyoedi et al (2020) show that religiosity, service quality and satisfaction directly influence loyalty. Risca et al. (2015) found that the role of religious motives influences brand image and influences the loyalty of Islamic Bank customers in Malang City. Afendi and Ghofur (2021) show the influence of spiritual well-being and religious commitment on customer loyalty. Setiawan et al. (2019), stated that religiosity influences customer loyalty of Bank Muamalat customers in the city of Cirebon.

Al Abdulrazak and Gbadamosi (2017) also stated that there is an influence of religiosity and trust on customer loyalty. Hanifah (2021), found that religiosity has an influence on loyalty through mediating variables. Aulia and Hafasnuddin (2021), in their research found that there is an influence of religiosity on customer loyalty among PT customers. BSI Pangkalan Brandan. However, there are several studies that do not support the influence of religiosity on customer loyalty, including Hidayat et al. (2015) stated that customer religious commitment has no effect on customer loyalty either directly or indirectly and Suhartanto et al. (2020), shows that religiosity also does not affect consumer loyalty in the halal cosmetics market, a study of Wardah cosmetics in Bandung City.

LITERATURE REVIEW

Some of the concepts used in this study are religiousity, Islamic customer engagement and customer loyalty. This presentation is related to literature studies and similar studies as follows.

Concepts of Religiosity

Abou-Youssef et al. (2015) define religiosity as belief in God accompanied by a commitment to following the principles believed and established by God. Al Abdulrazak and Gbadamosi (2017) define religiosity as multidimensional which includes cognitive values and beliefs, affective feelings of spirituality and commitment and behavior such as prayer and church attendance.

Islamic customer engagement

Bowden (2009) states that customer engagement is "A psychological process that models the underlying mechanisms that form customer loyalty for new customers of a brand's services, as well as the mechanisms by which loyalty can be maintained for repeat purchasing customers of the brand". Vivek et al. (2012) argue customer engagement is "The intensity of an individual's participation and relationship with an organization, whether the customer or the initiating organization". Patterson et al. (2006), stated that the development of customer engagement involves face-to-face aspects and physical presence.

Islamic customer engagement is a development of the customer engagement variable which examines the Islamic elements in it. Referring to Patterson et al. (2006), the dimensions of customer engagement consist of four indicators, namely absorption, dedication, vigor and interaction. So et al. (2014) the dimensions of customer engagement consist of five indicators, namely attention, enthusiasm, interaction, identification and absorption. From the two existing studies, there are the same indicators, namely interaction. The interaction indicator means a good relationship between the company and its customers, in Islam, it is called hablumminannas.

Customer Loyalty

Griffin (2005) states that customer loyalty is: "non random purchase expressed over time by some decision making unit". Hurriyati (2005) states that loyalty is a deep customer commitment to re-subscribe or re-purchase selected products or services consistently in the future, even though the influence of the situation and marketing efforts have the potential to cause changes in behavior. Tjiptono (2014) states "Loyalty is a situation where consumers have a positive attitude towards a product or producer (service provider) and is accompanied by a consistent repeat purchase pattern".

Hypothesis Development

Kasuma et al. (2016), research shows that religiosity has a positive effect on the loyalty of micro-business owners to their favorite banks. Wahyoedi (2017), the result is that aspects of religiosity affect loyalty if supported by trust. Meanwhile, trust has a positive influence on loyalty. To increase the loyalty of Islamic bank customers, customer trust must be built. Ayuni et al., (2015) It found that the role of religion motives impacted brand image and played a role in determining consumer satisfaction and loyalty. In research Hidayat et al., (2015), shows that the quality and customer trust of Islamic banks together have a significant effect on customer loyalty, either directly or indirectly by mediating by Islamic Bank customer satisfaction in East Java. While customer religious commitment has no effect on customer satisfaction and customer loyalty either directly or indirectly.

Quoquab et al., (2013), shows that both the quality of service and the company's image together build trust that ultimately affects service loyalty. It is also clear that, the

perception of service quality directly or indirectly affects consumer confidence. Research by Nguyen et al., (2013) Research is that customer trust influences the impact of a company's identity, company image and company reputation on customer loyalty. Fernandes & Esteves, (2016), research shows that loyalty is significantly associated with customer engagement. Al Abdulrazak & Gbadamosi (2017) are the beliefs and religiosities of consumers and brands strengthening marketing relationships. The model used in research is the Brand-faith Relationship (BFR) to understand a brand's position in the market in relation to faith. Hapsari et al., (2017) Research shows that customer engagement has the most influential effect on passenger loyalty, followed by customer satisfaction. Customer satisfaction has the greatest influence on customer engagement. Service quality, perceived value and customer satisfaction also indirectly affect customer loyalty through mediation. Comprehensive integration of customer engagement explains the role of customer engagement to customer loyalty. The effect of an important marketing construction on customer loyalty is not only explained in direct relationships but also in indirect relationships through mediation.
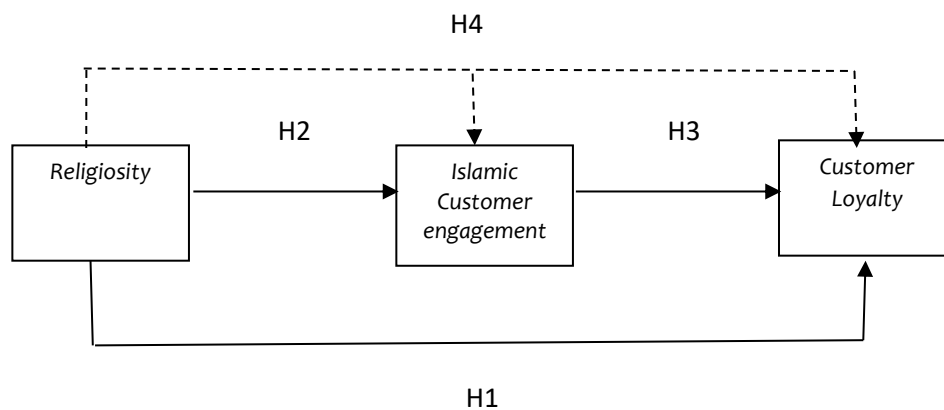

Figure 1. Hypothesis Model

H1 = Effect of Religiosity on Customer Loyalty

H2 = Influence of Religiosity on Islamic Customer Engagement

H3 = Influence of Islamic Customer Engagement on Customer Loyalty

H4 = The effect of religiosity on customer loyalty is mediated by Islamic customer engagement

METHODOLOGY

This research uses a quantitative approach, where the type of data unearthed is an understanding of qualitative phenomena translated in quantitative numbers Creswell (2014). This research was conducted with the approach of Positivist Research, Creswell (2014), because in this study researchers sought to explore and analyze further about the variable relationship of customer loyalty, religiosity, and Islamic customer engagement.

Obyek studied is Islamic Bank in Malang City, and in accordance with the purpose of the study is to know the variable relationship of customer loyalty, religiosity, and Islamic customer engagement. The population in this research is Sharia Bank customers in Malang City. The sampling technique used was a non-probability sampling technique and for sampling a Quota Sampling. Hair et al. (2018) the appropriate sample size for SEM is between 100-200 samples, so in this study the sample used was 204 respondents.

Religiosity in this research is the customer's belief in God which is accompanied by a commitment to follow the principles believed and established by God, meaning that sharia bank customers in the city of Malang have confidence in Allah SWT and have a commitment to follow the principles believed and adhered to in Islam. The study used a religiosity scale designed by Glock and Stark in Abou-Youssef et al. (2015) and found five indicators of religiosity used in the study: (1) Belief/ideology, namely believing that transactions in sharia in accordance with religious demands, (2) Knowledge, which is knowing transactions in Islamic Banks in accordance with Shariah, (3) Imagination, which is to conduct transactions in Islamic Banks including non *riba*, (4) Practice, which is to transact sharia in accordance with religious orders. (5) Consequently, that is, as Muslims choose Islamic Bank.

Islamic customer engagement is the process of developing customer engagement. In this research is a process to develop, maintain and protect customers to continue to make contact with the company so that customers are not just Islamic Banking customers even more than just customers who are marketers for Islamic banking which in this study was studied based on an Islamic point of view. Patterson et al. (2006) the dimensions of customer involvement consist of four indicators, namely absorption, dedication, vigor and interaction.

The interaction indicator means a good relationship between the company and its customers, in Islam, it is called hablumminannas. When a sense of customer involvement fosters a sense of ownership, it will give rise to a sense of responsibility to disseminate information. The Islamic view states that when a customer spreads goodness, it means that the customer is also spreading the word. The indicators of Islamic customer involvement in this research refer to Patterson et al. (2006) and H.R. Bukhari : 5986, Muslim : 2557, HR. Al Hakim: 7889 and Al Suyuthi: 4003. Ali Imron: 104, which consists of customer attention, sense of belonging, joy, hablumminannas and da'wah. Indicators of Islamic Customer Engagement include: (1) Customer's attention, namely providing advice and criticism of Islamic Bank services, (2) Sense of belonging, namely proud customers towards Islamic Bank, (3) Excitement, which is the level of excitement of customers transacting at Islamic Bank, (4) *Hablum minannas* (Good relations with humans) is a good relationship with employees of Islamic Bank. (5) *Da'wah*, which provides information about the importance of transacting in Islamic Banks.

Customer loyalty is taken from the concept of customer loyalty is the customer's commitment to survive and subscribe or conduct banking service transactions consistently in the future, although many other banking services. The research indicator used refers to the research of Muslim et al (2013) and research, there are several indicators for determining customer loyalty: (1) Customers say positive things about Islamic banks to others, (2) Customers recommend Islamic banks to others, (3) Customers introduce Islamic banks to people who are looking for a choice of banks, (4) Customers use more than one Islamic bank service product, (5) Customers choose Islamic Bank as the first choice in banking transaction services.

This technical analysis used is SEM based variance or Component based SEM, famously called Partial Least Square (PLS). PLS is a powerful indeterminacy factor analysis method because it does not assume the data must be with a certain scale measurement, small scale amount, and can also be used to confirm the theory of (Hair et al., 2018). PLS can be used to confirm theories, and also explain the relationship between latent variables.

RESULTS

Description of Respondents

Gender-based respondents showed that the percentage of male and female respondents was almost balanced, at 51.50% of male respondents and 48.50% of female respondents. Age-based shows that the majority of respondents are aged 20-30 years. In addition, the number of respondents aged 21-50 years is quite a lot. Respondents over the age of 50 were only 8.30%.

Based on educational background shows that the majority of respondents have studied Strata 1 (S1). The number of respondents who have studied S1 almost reached half the total number of respondents involved. On the other hand, only a few respondents have a Diploma education background, which is only 9 out of 204 people or equivalent to 4.40%. Work based on employment shows that the majority of respondents work as private employees, which is as much as 88 out of 204 people or equivalent to 43.10%. On the other hand, only a few SOE employees were involved in this study as respondents.

Based on income shows that the percentage of respondents with income of Rp 2,000,000 to Rp 5,000,000 reached 43.60%. On the other hand, respondents with incomes of more than Rp 10,000,000 were only 11.30%. The description shows that as many as 41.20% became customers of Islamic banks for 3 years - 5 years. A total of 58.80% of respondents have been customers of Islamic banks for 3-5 years.

Based on the choice of Islamic banks shows that most respondents become customers at Bank Syariah Indonesia which includes BSM, BRI Syariah and BNI Syariah, which is as much as 54%. Respondents who became customers of BTN Syariah are also quite a lot, which reaches 29%. A total of 17% of respondents were customers at other banks, which include

Bank Muamalat Indonesia, Bank Jatim Syariah, Bank Panin Dubai Syariah, CIMB Niaga Syariah, Bank Mega Syariah, and BCA Syariah.

Variable Description

Religiosity (X1)

Religiosity (X1). This causes the average score for these items to reach a range of values of 3.50-4.50 which belongs to the good category. The following image shows the order of items based on the average magnitude of the score. Based on the analysis, it can be known that the item with the highest average value is Muslims choosing Islamic Bank. However, other items have good average values as well. Overall, the average score for the Religiosity variable which also falls into the good category.

Islamic Customer Engagement (X2)

Based on the test results it is known that most respondents responded in agreement and strongly agreed on all items of Islamic Customer Engagement. No more than 5% of respondents who responded strongly disagreed or disagreed with each item. This causes the average score for these items to reach a range of values of 3.50-4.50 which belongs to the good category. The following image shows the order of items based on the average magnitude of the score. Based on the analysis, it can be known that the item with the highest average value is the level of pleasure transacting in Islamic Bank. However, other items have good average values as well. Overall, the average score for the Islamic Customer Engagement variable was 4.10 which also falls into the good category.

Customer Loyalty (Y)

Based on the analysis it can be known that most respondents respond agreed and strongly agreed on all Customer Loyalty items. Only a small percentage of respondents responded strongly to disagree or disagree. In addition, less than 20% of respondents gave a neutral statement on each item. This causes the average score for these items to reach a range of values of 3.50- 4.50 which belongs to the good category. The following image shows the order of items based on the average magnitude of the score. Based on the image, it can be known that the item with the highest average value is saying a good thing about Islamic Bank to others However, other items have good average values as well. Overall, the average score for the Customer Loyalty variable is 4.08 which also falls into the good category.

Smart PLS Analysis Results for instrument tests

Table 1. Outer Model Religiosity (X1)

No.	Indicators	Factor Charge	P-Values	Decision
1	Belief (X11)	0.873	0.000	Significant
2	Knowledge (X12)	0.860	0.000	Significant
3	Imagination (X13)	0.876	0.000	Significant
4	Practice (X14)	0.851	0.000	Significant
5	Consequences (X15)	0.813	0.000	Significant

Based on the Table 1, it can be known that the five indicators on the religiosity variable have significant factor charge values. This suggests that religiosity (X1) is significantly mirrored by indicators of confidence (X11), knowledge (X12), imagination (X13), practice (X14), and consequences (X15).

Table 2. Outer Model Islamic Customer Engagement (X2)

No.	Indicators	Factor Charge	P-Values	Decision
1	Customer Attention (X21)	0.615	0.000	Significant
2	Taste of belonging (X22)	0.891	0.000	Significant
3	Excitement (X23)	0.890	0.000	Significant
4	*Hablum minannas*/Good relations with humans (X24)	0.705	0.000	Significant
5	Da'wah (X25)	0.830	0.000	Significant

Based on the Table 2, it can be known that the five indicators on the Islamic Customer Engagement (X2) variable have a significant factor load value. This shows that Islamic Customer Engagement (X2) is significantly mirrored by the Indicators of Customer Attention (X21), Sense of Belonging (X22), Joy (X23), Hablum minannas / Good relations with humans (X24), and Da'wah (X25).

Table 3. Outer Model Customer Loyalty (Y)

No.	Indicators	Factor Charge	P-Values	Decision
1	*Intention to say positive things* (Y1)	0.858	0.000	Significant
2	*Willingness to recommend* (Y2)	0.889	0.000	Significant
3	*Recommend to someone who seeks advice* (Y3)	0.902	0.000	Significant
4	*Continue to do more business* (Y4)	0.661	0.000	Significant
5	*Choosing as the first choice* (Y5)	0.844	0.000	Significant

Based on the Table 3, it can be known that the five indicators on the Customer Loyalty (Y) variable have significant factor load values. This shows that Customer Loyalty (Y) is significantly mirrored by the Indicators Intention to say positive things (Y1), Willingness to recommend (Y2), Recommend to someone who seeks advice (Y3), Continue to do more business (Y4), and Choosing as the first choice (Y5).

Results of Smart PLS Analysis for hypothesis tests

The calculations showed that the effect of religiosity and Islamic engagement on customer loyalty had a positive value of 0.272 with a level of significance (P-value) of 0.012, it was declared significant, so it can be interpreted that religiosity and Islamic engagement affect customer loyalty. Islamic bank customers in Malang City. This concluded that religiosity and Islamic engagement affect the customer loyalty of Islamic bank customers in Malang City can be proven (accepted). The effect of these two variables is positive and strong with a value of 0.703 with the related strength of religiosity variables of 49.5% and

Islamic engagement with customer royalty of 50.5% is the influence of other variables not studied in this dissertation.

DISCUSSION

The Influence of Religiosity on Customer Loyalty on Islamic Bank customers

Positive and significant hypothesis test results mean that good religiosity makes customers more loyal to Sharia Bank. This research is supported by Abou-Youssef et al. (2015), stated that in the marketing sector, there is a relationship between religion and religiosity which influences customer loyalty towards Sharia Banks. Afendi and Ghofur (2021) stated that there is an influence of spiritual well-being and religious commitment on customer loyalty. This can be interpreted that the higher the religiosity of Sharia customers in Malang City, the more Sharia customers in Malang City will have a higher loyalty customer to Islamic banks. Customer loyalty in this study was measured using several indicators, namely saying positive things about Islamic banks, recommending Islamic banks, introducing Islamic banks to people who are looking for bank options, using more than one Islamic bank service product, and customers. Choose Islamic Bank as the first choice in banking transaction services.

This can be interpreted that the higher the religious beliefs, religious practices, knowledge, experience and consequences of Islamic Bank customers in Malang City, the higher the level of customers in the city of Malang. Say positive things about Islamic banks, recommend Islamic banks, introduce Islamic banks to people who are looking for bank options, use more than one Islamic bank service product, and customers choose Islamic Bank as the first choice in banking transaction services.

This is reinforced by the research of Kasuma et al. (2016), which shows that religiosity has a positive effect on micro business owner customer loyalty on banks. The results of this study were also supported by Wahyuni & Fitriani (2017), which stated that the brand religiosity aura affects and significants to brand loyalty in Islamic bank customers in five major cities in Indonesia. Another supportive study is the study of Ayuni et al. (2015), found that the role of religion motives has an effect on the loyalty of Islamic banking customers in Malang City. Wahyoedi (2017), the result is that the religiosity aspect affects customer loyalty. Islamic bank customers in Bogor.

The effect of religiosity on Islamic customer engagement.

Setiadi (2005), stated that customers that have a high engage will process information more deeply, devalue various brands and take the decision to buy, but vice versa, customers. Those who have low engagement then do not think too much about what brand products to buy, only as soon as the needs are met. There are several factors that can affect customer engagement, one of which is the personal factor where the needs and encouragement from within the costumer are the most powerful factors affecting customer engagement especially if the product is considered to have a high self-image. Products that have quality and consistency that is far above other brands will make customers have confidence in the brand. Positive and significant hypothesis test results

mean that with good religiosity possessed by Islamic Bank customers, customers will be more Islamic customer engagement in the Islamic Bank of their choice.

The research results are supported by Shah et al. (2020) which states that religiosity has a moderating influence on halal social media and Muslim customer brand satisfaction and influences customer engagement and Muslim customer brand satisfaction. Wijaya and Sholeh (2020) found that customer engagement has an influence on customer satisfaction and religiosity has an influence on customer involvement and halal tourism.

Influence of Islamic Customer Engagement on Customer Loyalty

The results of hypothesis testing show that Islamic customer engagement has an effect on customer loyalty. This means that the better Islamic customer engagement, the more loyal customers tend to be to the Islamic Bank they choose. This research is supported by Cheung et al. (2014) found that customer engagement influences customer loyalty on the Taobao e-marketplace. Fernandes and Esteves (2016) show that customer engagement influences customer loyalty for the two existing segments.

Hapsari et al. (2017) show that customer engagement has an influence on passenger loyalty, followed by customer satisfaction. Customer satisfaction has an influence on customer engagement. Service quality and customer satisfaction have a significant effect on customer loyalty. Setiawan et al. (2019) found that customers have an influence on customer loyalty. Solem (2016) shows that there is an influence on customer engagement on brand loyalty, mediated by satisfaction. Customers who use social media have an influence mediated by brand engagement and brand satisfaction. Customer engagement and brand involvement influence satisfaction and loyalty.

The effect of religiosity on customer loyalty is mediated by Islamic customer engagement

The results of hypothesis testing show that the Islamic customer engagement variable is able to mediate the relationship between religiosity and customer loyalty. The research results are supported by Abror et al. (2019), which states that there is an influence of service quality, customer engagement and satisfaction on loyalty with the religiosity variable as a moderator.

CONCLUSIONS

Based on the results of the above analysis it can be concluded that based on the results of hypothesis tests conducted it is known that religiosity and Islamic engagement affect customer loyalty and it is known that the variable religiosity is significantly reflected by indicators of confidence, knowledge, perception, practice, and consequences. Likewise, the Islamic Customer Engagement variable has a significant factor load value. This shows that Islamic Customer Engagement is mirrored by the Attention Indicators of Customer Sense of Belonging, Joy, Hablumminannas/ Good relationship with humans, and Da'wah. Then also influenced by Customer Loyalty is significantly mirrored by the indicator

Intention to say positive things, Willingness to recommend, Recommend to someone who seeks advice, Continue to do more business, and Choosing as the first choice.

Limitation and Recommandations

The first limitation of this research is that the indicators for the Islamic customer engagement variable are still being developed, so they need to be used as study material in future research. The second limitation in this research is using a non-probability sampling technique due to the unavailability of a sample frame that contains complete customer data, and also the small number of samples used in this research.

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