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ANALYSIS OF THE INFLUENCE OF RELIGIOSITY, SERVICE QUALITY, AND CORPORATE IMAGE ON CUSTOMER LOYALTY WITH TRUST AS AN INTERVENING VARIABLE

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ABSTRACT

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The research aims to determine the influence of religiosity, service quality, and corporate image on customer loyalty, mediated by trust, considering both direct and indirect effects. The object of this research is BSI KCP Pemalang Sudirman 1, using the accidental sampling technique and Slovin's formula, with a sample of 98 respondents. The testing in this study employed quantitative methods, including instrument testing, validity testing, reliability testing, classical assumption testing, hypothesis testing, path analysis, and the Sobel test. The validity results for each question item of the variables were valid. The reliability results for each question item of the variables were reliable. Partial research results indicate that the variables of religiosity, service quality, and corporate image have a significant effect on customer loyalty. There is a significant influence of religiosity, service quality, and corporate image on customer loyalty with trust as an intervening variable. Furthermore, trust has a significant effect on customer loyalty.

INTRODUCTION

The development of Islamic Financial Institutions (LKS) has recently experienced rapid progress, including Islamic banking, Islamic insurance, Islamic capital markets, Islamic mutual funds, Islamic bonds, Islamic pawnshops, and Baitul Mal wat Tamwil (BMT). Similarly, in the real sector, there are Islamic hotels, Islamic Multi-Level Marketing, and others. LKS was regulated by Law No. 21 of 2008, which stated that Shariah principles supersede contractual laws based on Islamic law between banks and other parties to carry out business transactions and/or other activities that comply with Shariah.

These days, a large number of Sharia-based banks provide a range of Sharia goods. A Sharia bank functions on Islamic Sharia principles, which forbid usury or interest, as done by conventional banks, in accordance with Law No. 21 of 2008. Sharia banks are vital to the halal sector ecosystem since they operate as intermediaries for all commercial transactions. Every year, there has been an upward tendency in the development of networks and the enhancement of services. Moreover, Sharia banks' various corporate initiatives also

demonstrate this eagerness for acceleration. This comprises state-owned companies' Sharia banks, like BNI Syariah, BRI Syariah, and Bank Syariah Mandiri.

Islamic banks are vital players in the halal sector ecosystem, acting as intermediaries in all commercial transactions. Indonesia's Islamic banking sector has grown and developed significantly in the last several years. Every year there has been an upward trend in product innovation, service enhancement, and network growth. Furthermore, Islamic banks' numerous corporate initiatives also demonstrate their eagerness for acceleration. This comprises state-owned companies' Islamic banks, like BNI Syariah, BRI Syariah, and Bank Syariah Mandiri.

The goal of combining these three Islamic banks into one is to establish a bank that is proudly Islamic. This new bank is anticipated to serve as a catalyst for the country's economic growth and improve the well-being of the larger community. The presence of Bank Syariah Indonesia also represents the essence of contemporary, all-encompassing Islamic banking in Indonesia, offering advantages to all (Siswadhi et al., 2022).

Table 1
Customer Data for Financing, Savings, and Assets of BSI KCP Pemalang Sudirman 1

No	Month	Type of Nasabah		Total Assets (Milyar)
		Early Savings	Early Financing	
1	December	14.980	680	98.70
2	January	15.043	697	99.80
3	February	15.164	723	100.70

Source: Secondary Data from BSI KCP Pemalang Sudirman 1

The number of clients opening new savings accounts at BSI KCP Pemalang Sudirman 1 is proof that the company has continuously grown across a number of areas, both in terms of funding and financing (BSI credit products). In addition, over the previous three months, the branch's assets have continued to grow.

This suggests that the Sharia banking products provided by BSI, especially at BSI KCP Pemalang Sudirman 1, are becoming more credible and trusted by the general population. This accomplishment presents an increasing risk to other traditional banks looking to expand their banking operations in Indonesia.

. Attaining customer pleasure and loyalty through marketing tactics is a common measure of success, especially in the banking industry. Furthermore, a company's image or reputation reflects both its qualities as a product and as a business. Image is the variety of connotations that consumers get when they hear the company name (Rangkuti, 2012). If a financial institution can make anything appealing and pleasurable for both potential and current clients, then it has succeeded in establishing a positive reputation. There are two primary components to image: emotional and functional. (Kennedy, 1997).

With trust acting as an intervening variable, earlier research on the effects of religiosity, service quality, and company image on customer loyalty produced a range of findings. In a study conducted by (Jamaan, 2016), it was found that service quality has no significant effect on customer loyalty, and corporate image does not influence customer loyalty.

Based on the above discussion, the author is interested in further exploring and conducting research with the title "Analysis of the Influence of Religiosity, Service Quality, and Corporate Image on Customer Loyalty with Trust as an Intervening Variable: A Case Study at BSI KCP Pemalang Sudirman 1".

LITERATURE REVIEW AND METHOD

LITERATURE REVIEW

Religiosity

Religiosity is the code that governs human existence or things having to do with the afterlife, ethics, and social interactions (Kasmir, 2014). Internalized elements, conscience vibrations, and unique attitudes are all part of what it is to be religious (Tabrani, 2018).

Service Quality

According to Parasuraman et al (1988) as cited in (Tjiptono, 2011), When comparing the services rendered to the expectations of the customer, service quality is defined as the service users' overall perception of satisfaction based on several service experiences.

Corporate Image

A good brand image will hinder competitors' marketing activities. (Kotler & Armstrong, 2012) define brand image as "The set of belief held about a particular brand is known as corporate image," meaning a set of beliefs about a brand is referred to as corporate image. (Kotler, 2011) define image as "Consumers' perceptions and beliefs." as mirrored in the associations saved in consumers' memory "as a collection of customer impressions and attitudes about a brand mirrored in associations kept in customers' memory.

Trust

According to (Mowen & Minor, 2012), Customer trust includes all of the information that customers know and all of the judgments they make regarding the product, its features, and its advantages. Therefore, the expectation of the customer that the service provider can be depended upon or trusted is the definition of consumer trust.

Customer Loyalty

Consumers that consistently choose to buy the same brand of goods and/or services throughout time are said to be loyal. One of the key ideas in creating marketing strategy is loyalty. In order to compete in today's market, businesses need to gain devoted clients. Customers have a crucial role since they decide whether a business will survive (Kotler, 2011).

In this investigation, the investigator develops theories or first presumptions that may or may not be true. Nonetheless, it is anticipated that there is a good chance these responses are accurate.

The Influence of Religiosity on Customer Loyalty

Religion is the code that governs human existence or things having to do with the afterlife, ethics, and social interactions. (Kasmir, 2014). Internalized elements, conscience vibrations, and unique attitudes are all part of what it is to be religious. (Tabrani et al., 2018)). Previous research on the influence of religiosity on customer loyalty conducted by (Aulia & Hafasnuddin, 2021), (Nurrachmi & Hudzaefi, 2021), (Siswadi et al., 2022), and (Sahputra & Harahap, 2022) found a significant positive effect of religiosity on customer loyalty. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₁: There is a significant influence of religiosity on customer loyalty at BSI KCP Pemalang Sudirman 1.

The Influence of Service Quality on Customer Loyalty

According to Parasuraman et al (1988) as cited in (Tjiptono, 2011), When comparing the services rendered to the expectations of the customer, service quality is defined as the service users' overall perception of satisfaction based on several service experiences. Previous research on the influence of service quality on customer loyalty conducted by (Satria & Diah Astarini,

2023), (Sutanto & Keni, 2021) , (Hati & Juliati, 2019), and (Lupiyoadi, 2014) found a significant positive effect of service quality on customer loyalty. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₂: There is a significant influence of service quality on customer loyalty at BSI KCP Pemalang Sudirman 1.

The Influence of Corporate Image on Customer Loyalty

The term "image" describes how consumers perceive a company's brand overall. It has to do with how consumers view and trust a specific brand. Businesses need to establish a unique image that sets them apart from the competition and is ingrained in the minds of consumers. because before making a purchase or choosing a product, one of the first things people perceive is the corporate image. Studies on how company image affects consumer loyalty were carried out by (Senoaji, 2021), (Syarifudin, SE., 2019), and (MAHENDRA KUSUMA & Sukaatmadja, 2018) concluded the same results, that the corporate image positively influences customer loyalty. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₃: There is a significant influence of corporate image on customer loyalty at BSI KCP Pemalang Sudirman 1.

The Influence of Religiosity on Customer Loyalty with Customer Trust as an Intervening Variable

A person's spiritual expression in relation to their belief systems, values, governing rules, and rituals is known as their religiosity. Internalized elements, conscience vibrations, and unique attitudes are all part of what it is to be religious(Tabrani et al., 2018). Prior studies on the relationship between religiosity and customer loyalty that included customer trust as an intervening variable were carried out by(Maftachul Ningrum, 2022), (Lupiyoadi, 2014), and (Aji et al., 2020), concluded the same results: religiosity positively influences customer loyalty through trust as an intervening variable. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₄: There is a significant influence of religiosity on customer loyalty with customer trust as an intervening variable at BSI KCP Pemalang Sudirman 1

The Influence of Service Quality on Customer Loyalty with Customer Trust as an Intervening Variable

A company's dedication to provide its clients the finest service possible throughout the service delivery process is reflected in the quality of its services. The degree of client trust in the provided goods or services is also influenced by the quality of the services. Research on how customer trust acts as an intervening element in the relationship between service quality and customer loyalty was carried out by(Sudirman et al., 2022), (Shan Abitama Prabowo, 2021), and (Hanneman, 2009), concluded the same results: service quality positively influences customer loyalty with customer trust as an intervening variable. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₅: There is a significant influence of service quality on customer loyalty with customer trust as an intervening variable at BSI KCP Pemalang Sudirman 1.

The Influence of Corporate Image on Customer Loyalty with Customer Trust as an Intervening Variable

One of the most important factors in determining customer loyalty is corporate image. When using the company's products or services, customers will feel more confident in it due to the strength of the company's image in their minds. Prior studies on the relationship between company image and customer loyalty, controlling for consumer trust, were carried out

by(Muzammil et al., 2017), (MAHENDRA KUSUMA & Sukaatmadja, 2018), and (Aji et al., 2020), concluded the same results: corporate image positively influences customer loyalty with customer trust as an intervening variable. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₆: There is a significant influence of corporate image on customer loyalty with customer trust as an intervening variable at BSI KCP Pemalang Sudirman 1.

The Influence of Customer Trust on Customer Loyalty

When a customer exhibits loyalty, they will continue to buy from the same brand of goods and/or services over time. A key idea in creating marketing strategy is loyalty. Companies today need to attract devoted clients in order to compete. Customers are essential because they decide whether a business will survive(Kotler, 2011). Research on the influence of customer loyalty on customer trust conducted by (Lutfiani & Musfiroh, 2022), (Gultom et al., 2020), (Winasih & Hakim, 2021), and (Muzammil et al., 2017) concluded the same results: customer loyalty positively influences customer trust. Thus, based on the discussion presented, the hypothesis in this study is as follows:

H₇: There is a significant influence of customer trust on customer loyalty at BSI KCP Pemalang Sudirman 1.

METHOD, DATA AND ANALYSIS

The research design is a comprehensive plan that serves as a roadmap for knowledge acquisition leading to the goals of the study. This study is categorized as explanatory research since it uses hypothesis testing to look at cause-and-effect links between variables. The study uses questionnaires as the main data collection technique and applies the Slovin method as a measurement tool to determine the sample size because the known population surpasses 100 respondents, yielding 88 samples through this calculation. Accidental Sampling is the research strategy utilized in this study. Customers who have been active for more than a year at BSI KCP Pemalang Sudirman 1 and who have more than one type of savings account and happen to meet the researcher can be used as samples. The methods employed are the coefficient of determination (R^2) analysis, t-test, path analysis, and testing indirect effects using the Sobel test.

RESULT AND DISCUSSION

Hypothesis testing

Partial Significance Test (t-test)

For the t-table value with $(100-2 = 98)$ degrees of freedom ($n-2$), the t-table value is 1.988. From the obtained result:

Table 2.
Partial Test Results(Test t)
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.431	1.039		.413	.672
	Religiusitas (X_1)	.298	.081	.193	3.434	.000
	Service Quality (X_2)	.288	.092	.183	2.993	.002

	Corporate Image (X ₃)	.359	.089	.242	3.857	.000
	Trust (Z)	.561	.081	.445	6.781	.000

a. Dependent Variable: Loyalitas Nasabah (Y)

Source: Processed primary data, 2023

From Table 2 and the results of the t-test, the following conclusions can be drawn directly from the t-test results for hypotheses 1 (H₁), 2 (H₂), 3 (H₃), and 7 (H₇).

- Hypothesis 1 (H₁): There is a significant influence of Religiosity on customer loyalty at BSI KCP Pemalang Sudirman 1. From the above t-test calculation, it is obtained that the Religiosity variable (X₁) to customer loyalty (Y) with a t-value = 3.434 > than t-table = 1.988. Thus, there is a significant influence of Religiosity on customer loyalty at BSI KCP Pemalang Sudirman 1.
- Hypothesis 2 (H₂) has a significant influence between Service Quality and customer loyalty at BSI KCP Pemalang Sudirman 1. Based on the calculation of the t-test results above, if the variable is Service Quality (X₂) to customer loyalty (Y) with a t-value = 2.993, it is greater than t-table = 1.988 (2.064 > 1.998), so it can be concluded that there is a significant influence between service quality and customer loyalty at BSI KCP Pemalang Sudirman 1.
- Hypothesis 3 (H₃) there is a significant influence between company image and customer loyalty at BSI KCP Pemalang Sudirman 1. From the t-test calculation above, the company image variable (X₃) to customer loyalty (Y) with a t-value = 3.857 is known to be greater than t-table = 1.988 (3.857 > 1.988). Therefore, it can be concluded that there is a significant relationship between company image and customer loyalty at BSI KCP Pemalang Sudirman 1.
- Hypothesis 7 (H₇) there is a significant influence between trust (Z) and customer loyalty at BSI KCP Pemalang Sudirman 1. Based on the t-test calculation above, the trust variable (Z) to customer loyalty (Y) with a t-value = 6.781 can be greater than t-table = 1.988 (6.781 > 1.988), thus the conclusion is that there is a significant relationship between trust and customer loyalty at BSI KCP Pemalang Sudirman 1.

4.2. Path Analysis

The influence of X₁, X₂ and X₃ on Z equation 1

Table 3
Double Linear Regression Analysis
Regression I
Coefficients^a

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	2.961	1.289
	Religiusitas (X ₁)	.250	.101
	Service Quality (X ₂)	.343	.115
	Corporate Image (X ₃)	.431	.108

a. Dependent Variable: Kepercayaan (Z)

Source: Processed primary data, 2023

Table 4
Coefficient of Determination (R^2)
Regression I
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.742 ^a	.521	.508	1.556

a. Predictors: (Constant), Corporate Image (X3), Religiusitas (X1), Service Quality (X2)

Source: Processed primary data, 2023

From Tables 3 and 4, the error value for Equation 1 is obtained as:

$$e1 = \sqrt{1 - R^2} = \sqrt{1 - 0,508} = \sqrt{0,492} = 0,701$$

Thus, Equation 1 is obtained as:

$$Z = a + b_1X_1 + b_2X_2 + b_3X_3 + e1$$

$$Z = 2,961 + 0,250X_1 + 0,343X_2 + 0,431X_3 + 0,701$$

The influence of X_1 , X_2 , X_3 , and Z on Y Equation 2

Table 5
Analisis Regresi Linier Berganda
Regresi II
Coefficients^a

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	.431	1.039
	Religiusitas (X1)	.298	.081
	Service Quality (X2)	.288	.092
	Corporate Image (X3)	.359	.089
	Trust (Z)	.561	.081

a. Dependent Variable: Loyalitas Nasabah (Y)

Source: Processed primary data, 2023

Table 6
Coefficient of Determination (R^2)
Regresi II
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895 ^a	.801	.798	1.213

a. Predictors: (Constant), Trust (Z), Religiusitas (X1), Service Quality(X2), Corporate Image (X3)

Source: Processed primary data, 2023

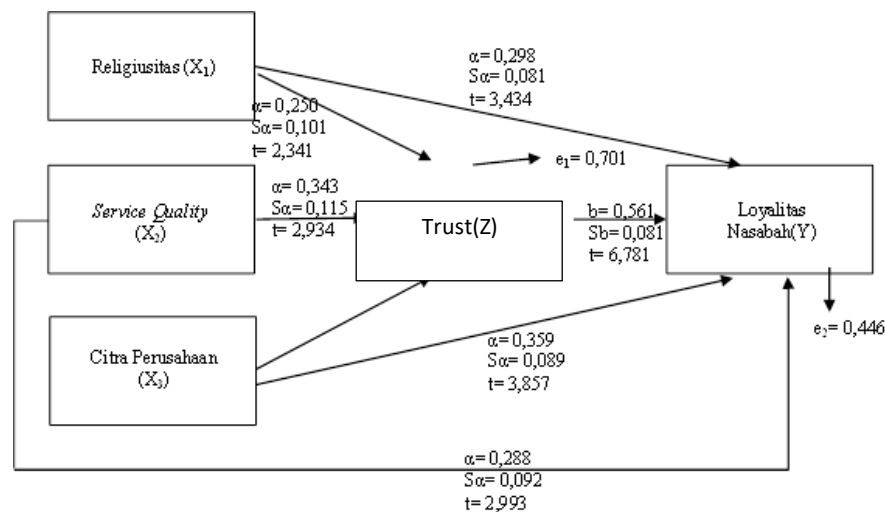
From Tables 5 and 6, the error values for Equation 2 are obtained as:

$$e_2 = \sqrt{1 - R^2} = \sqrt{1 - 0,798} = \sqrt{0,202} = 0,449$$

Thus, Equation 2 is obtained as:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4Z + e_2$$

$$Y = 0,431 + 0,298X_1 + 0,288X_2 + 0,359X_3 + 0,561Z + 0,449$$



Source: Processed primary data, 2023

Figure 2
Path Diagram Result

Sobel Test

This test is used to answer hypotheses four (H₄), five (H₅), and six (H₆). Use the Sobel test to determine the mediating effect of the belief variable, namely:

- Hypothesis 4 (H₄) The influence of religiosity (X₁) on customer loyalty (Y) with trust (Z) as the mediating variable, the calculation is as follows:

$$t = \frac{0,14025}{0,06524408379} = 2,150$$

From the Sobel test, it is known that the calculated t-value is greater than the critical t-value ($2.150 > 1.988$), thus rejecting the null hypothesis (H₀). This indicates that there is an influence of the Religiosity variable (X₁) on Customer Loyalty (Y) with the use of Trust (Z) as the mediating variable. Therefore, the fourth hypothesis (H₄) is accepted.

- For hypothesis 5 (H₅), the influence of Service Quality (X₂) on Customer Loyalty (Y) with Trust (Z) as the mediating variable is calculated as follows:

$$t = \frac{0,192423}{0,03074790286} = 6,258$$

From the Sobel test results, it's evident that the calculated t-value is greater than the tabulated t-value ($6.258 > 1.988$), leading to the rejection of the null hypothesis (H₀).

This indicates an influence of the Service Quality (X_2) variable on Customer Loyalty (Y), with Trust (Z) as the mediating variable. Therefore, hypothesis 5 (H_5) is accepted.

- c. Hypothesis 6 (H_6) The Influence of Corporate Image (X_3) on Customer Loyalty (Y) with Trust (Z) as the Mediating Variable, the calculations are as follows:

$$t = \frac{0,241791}{0,07047134992} = 3,431$$

From the Sobel test results, it is found that the calculated t-value is greater than the critical t-value ($3.431 > 1.988$), thus rejecting the null hypothesis (H_0). This indicates that there is an influence of the Corporate Image variable (X_3) on Customer Loyalty (Y) with Trust (Z) as the mediating variable. Therefore, hypothesis 6 (H_6) is accepted.

Discussion

1. The Influence of Religiosity on Customer Loyalty at BSI KCP Pemalang Sudirman 1

The first hypothesis (H_1) indicates that the Religiosity variable (X_1) has a significant impact on customer loyalty (Y) at BSI KCP Pemalang Sudirman 1 and is proven to be true. This is evidenced by the t-test where t-value > t-table ($3.434 > 1.988$). Additionally, the significance value (Sig.) is ($0.000 < 0.05$). This means that the religiosity variable (X_1) has a greater influence on customer loyalty (Y), thus supporting previous research.

2. The Influence of Service Quality on Customer Loyalty at BSI KCP Pemalang Sudirman 1

The second hypothesis (H_2) indicates that the service quality variable (X_2) has a significant impact on customer loyalty (Y) at BSI KCP Pemalang Sudirman 1 and has been proven true. This is evidenced by the t-test where t-value > t-table ($2.993 > 1.988$). Additionally, the significance value (Sig.) is ($0.002 < 0.05$). This means that service quality (X_2) has a greater influence on customer loyalty (Y), thereby supporting previous research.

3. The Influence of Corporate Image on Customer Loyalty at BSI KCP Pemalang Sudirman 1

The third hypothesis (H_3) indicates that the corporate image variable (X_3) has a significant impact on customer loyalty (Y) at BSI KCP Pemalang Sudirman 1 and has been proven true. This is evidenced by the t-test results where t-value > t-table ($3.857 > 1.988$). Additionally, the significance value (Sig.) is ($0.000 < 0.05$). This means that the corporate image variable (X_3) has a significant impact on customer loyalty (Y), thus supporting previous research.

4. The Influence of Religiosity on Customer Loyalty with Trust as an Intervening Variable at BSI KCP Pemalang Sudirman 1

The fourth hypothesis (H_4) indicates that the religiosity variable (X_1) has a significant impact on customer loyalty (Y), and trust (Z) acts as an intervening variable at BSI KCP Pemalang Sudirman 1, and this has been proven true. This is evidenced by the Sobel test results where t-value > t-table ($2.150 > 1.988$). This means that the religiosity variable (X_1) affects customer loyalty (Y) with trust (Z) as an intervening variable, thereby supporting previous research.

5. The Influence of Service Quality on Customer Loyalty with Trust as an Intervening Variable at BSI KCP Pemalang Sudirman 1

The fifth hypothesis (H_5) states that the Service Quality variable (X_2) significantly influences customer loyalty (Y), with trust (Z) as an intervening variable at BSI KCP Pemalang Sudirman 1, and this has been proven true. This is reinforced by the Sobel test results where the t-value > t-table ($6.258 > 1.988$). This means that the service quality variable (X_2) affects customer loyalty (Y), while the trust variable (Z) is significant as an intervening variable. With this, the study supports previous research.

6. The Influence of Corporate Image on Customer Loyalty with Trust as an Intervening Variable at BSI KCP Pemalang Sudirman 1

The sixth hypothesis (H_6) indicates that the corporate image variable (X_3) significantly influences customer loyalty (Y), with trust (Z) as an intervening variable at BSI KCP Pemalang Sudirman 1, and this has been proven true. This is strengthened by the Sobel test results where the t -value $>$ t -table ($3.431 > 1.988$). This means that the corporate image variable (X_3) affects customer loyalty (Y), while trust (Z) is significant as an intervening variable. With this, the study supports previous research.

7. The Influence of Trust as an Intervening Variable on Customer Loyalty at BSI KCP Pemalang Sudirman 1

The seventh hypothesis (H_7) indicates that the trust variable (Z) significantly influences customer loyalty (Y) at BSI KCP Pemalang Sudirman 1, and this has been proven true. The t -test result with t -value $>$ t -table ($6.781 > 1.988$) confirms this. Additionally, the significance value (Sig.) is ($0.000 < 0.05$). This means that the trust variable (Z) significantly affects customer loyalty (Y), thereby supporting previous research.

CONCLUSION AND SUGGESTION

Based on the research, it can be concluded that there is a significant influence of the Religiosity variable (X_1) on Customer Loyalty (Y), a significant influence of the Service Quality variable (X_2) on Customer Loyalty (Y), a significant influence of the Corporate Image variable (X_3) on Customer Loyalty (Y), a significant influence of the Religiosity variable (X_1) on Customer Loyalty (Y) with Trust (Z) as a mediating variable, a significant influence of the Service Quality variable (X_2) on Customer Loyalty (Y) with Trust (Z) as a mediating variable, a significant influence of the Corporate Image variable (X_3) on Customer Loyalty (Y) with Trust (Z) as a mediating variable. There is a significant influence of the Trust variable (Z) on Customer Loyalty (Y) at BSI KCP Pemalang Sudirman 1.

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