

THE EFFECTS OF RELIGIOSITY, TRUST, INTIMACY TOWARD COMMITMENT AND CUSTOMER LOYALTY AT SHARIAH MICROFINANCE

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Abstract: Customer loyalty is a crucial element of the goals achieved in every business. Companies must provide excellent service to increase customer loyalty. Thus, developing a theoretical model with empirical evidence related to customer loyalty to Islamic banks in Central Java is necessary. Self-administered questionnaires were used to collect the data. The study was conducted in Central Java by involving 230 shariah microfinance customers as respondents who were taken by purposive sampling. The data were analyzed using a structural equation model with AMOS (SEM-AMOS). The results of the study indicate that all hypotheses are accepted. Religiosity, trust, and customer intimacy can increase customer commitment and loyalty to services. Religiosity is a crucial antecedent that can increase commitment, while the variable that has the most considerable influence on increasing customer loyalty in shariah microfinance is customer commitment.

Keywords: customer intimacy, loyalty, religiosity, shariah microfinance, trust

Abstrak: Loyalitas pelanggan merupakan element crucial dari tujuan yang dicapai dalam setiap bisnis. Perusahaan harus memberikan service excellent sehingga mampu meningkatkan loyalitas nasabah. Dengan demikian, perlu dikembangkan model teoritikal disertai bukti empiris terkait dengan loyalitas nasabah pada bank syariah di Jawa Tengah. Penelitian dilakukan di Jawa Tengah dengan melibatkan 230 nasabah shariah microfinance sebagai responden yang diambil dengan purposive sampling. data dianalisis dengan menggunakan structural equation model dengan AMOS (SEM-AMOS). Hasil penelitian menunjukkan bahwa semua hipotesis dinyatakan diterima. Religiosity, trust dan customer intimacy dapat meningkatkan komitmen dan loyalitas nasabah terhadap layanan. Religiosity merupakan anteseden kunci yang mampu meningkatkan komitmen, sedangkan variabel yang memiliki pengaruh terbesar untuk meningkatkan loyalitas nasabah pada shariah microfinance adalah komitmen nasabah.

Kata kunci: kedekatan konsumen, kepercayaan, loyalitas, religiusitas, shariah microfinance

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INTRODUCTION

The presence of the banking sector has become an inseparable part of our lives. To make the right financial transactions today, consumers need a suitable banking system. The presence of Islamic banks provides a special attraction for Muslims in meeting the needs of financial transactions in accordance with their religiosity, mainly in nations wherein most of the people of the population is Muslim (Riptiono et al. 2021). As a Muslim, they should choose Islamic banking services as the main alternative in fulfilling their financial needs, but in reality this is not the case (Ireland, 2018; Parsisi et al. 2021). Muslim consumers prefer Islamic banks not because of their products and services, but because they are in accordance with sharia principles and their beliefs (Al-Tamimi et al. 2009).

The previous study explained that it shows that the development and popularity of Islamic banking is still inferior to conventional banking, such as in Indonesia (Suhartanto et al. 2019; Parisi et al. 2021). Increasing competition among the banking industry encourages Islamic banks in particular to have the right strategy formulation, especially in maintaining, and developing long-term connection or relationship with their customers (Tabrani et al. 2018). Building and maintaining good relationships with customers is one strategy that is oriented towards increasing customer loyalty (Nora, 2019). Furthermore, building customer loyalty is very important for the banking sector because it has many advantages both in the short and long term (Abror et al. 2019; Campus et al. 2020).

Consumer loyalty is significant concept in the marketing literature that shows consumers' special attitudes towards organizations organisasi (Caceres & Paparoidamis, 2007; Sabir et al. 2012), such as in Islamic banking services (Asnawi et al. 2019). Customer loyalty to the service business, in this case banking services, is a vital construct in relationship marketing (Tabrani et al. 2018). Consumer loyalty to Islamic banking services refers to an individual's attitude towards services that engage consumers and encourage them to continue using or buying the service (Asnawi et al. 2019). It means that the concept of customer loyalty in shariah microfinance emphasizes the continuous relationship between the customer and the bank in accordance with sharia principles. Several previous studies have examined the antecedents of

customer loyalty to Islamic banks, such as religiosity (Suhartanto et al. 2019), customer trust (Butt & Aftab, 2013; Tabrani et al. 2018), customer intimacy (Tabrani et al. 2018; Mulia et al. 2020), and commitment (Tabrani et al. 2018; Dinh et al. 2022). The term commitment is a promise or motivation that has an emotional basis, which emphasizes a person to stay in touch with others. The definition of commitment also has several emotional factors because commitment gives hope to someone to get higher profits by maintaining the relationship (Sarwar & Amin, 2019). The term psychological condition means maintaining stable long relationships with customers and service providers, especially in Islamic banking services (Karoui & Khemakhem, 2019). In marketing studies, consumer commitment to a religion is known as religiosity which can affect people's attitudes towards services (Belwal & Al Maqbali, 2018; Nora, 2019). This appears that people with a high level of religiosity tend to have a solid commitment to Islamic banks.

There are many studies that examine consumer loyalty to Islamic banks, but research that specifically examines shariah microfinance is still rarely found. Coupled with the relationship of religiosity to loyalty, there are still research gaps and many other antecedents of loyalty. Therefore, the purpose of this study was to examine the effect of religiosity, trust, customer intimacy, and commitment toward customer loyalty in shariah microfinance.

METHODS

Religiosity is different from religion, religiosity is part of religion (Madni et al. 2016). Religiosity is the level of individual belief in God (Singhapakdi et al. 2013; Alsaad et al. 2020), while religion is a system of worship, beliefs, rituals, practices, and symbols that govern the relationship between humans and their gods and humans with humans (Souiden & Rani, 2015). This means that religiosity can shape consumer commitment. In addition, religiosity has a personal dimension that is able to make consumers loyal to the services provided by the provider (Dinh et al. 2022). Thus, the hypotheses proposed in this study are:

- H1: Religiosity will have a significant effect on customer commitment.
- H2: Religiosity will have a significant effect on customer loyalty.

Another factor that has the potential to influence consumer loyalty to sharia banking is trust. Consumer trust in a service will be able to make continuous interactions so as to create mutually beneficial relationship marketing (Usman et al. 2017; Campus et al. 2020). Trust is defined in many ways that provide direction to discuss the features that influence it to build relationships in business (Amin et al. 2013). In the perspective of shariah microfinance, trust in providers is defined as the moral obligation of each individual in carrying out his responsibilities in humanity (Arshad et al. 2016). Referring to Shariah banking, trust contains several attributes, to establish long-term relationships with customers. Shariah microfinance follow these attributes to keep their promises (Khan et al. 2018) they have to be mechanically air-conditioned to achieve the required thermal comfort for worshippers especially in harsh climatic regions. This paper describes the physical and operating characteristics typical for the intermittently occupied mosques as well as the results of the thermal optimization of a medium size mosque in the two hot-dry and hot-humid Saudi Arabian cities of Riyadh and Jeddah. The analysis utilizes a direct search optimization technique that is coupled to an hourly energy simulation program. Based on that, design guidelines are presented for the optimum thermal performance of mosques in these two cities in addition to other design and operating factors that need to be considered for mosques in general. © 2009 The Author(s). Sumaedi et al. (2015) said that trust in service providers refers to customer confidence in banking, shariah microfinance works based on Islamic values. The previous study explained that trust in shariah banking is the basis for the development of Islamic banking which only follows sharia principles so as to be able to create customer commitment to Islamic banking services (Kayed & Hassan, 2011) as well as customer loyalty (Amin et al. 2013; Tabrani et al. 2018) Emerald Publishing Limited. Purpose: The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Design/methodology/approach: A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate. Therefore, the hypothesis developed are:

H3: Trust will have a significant effect on customer commitment.

H4: Trust will have a significant effect on customer loyalty.

In addition to religiosity and customer trust, another factor that can increase customer loyalty is a close relationship or what is known as customer intimacy. Customer intimacy is a way to comprehend what customers need and want by extracting information from the customers. This will be useful for fostering mutual understanding, minimizing the risk of misunderstanding and providing reciprocity between the company and its customers (Mulia et al. 2020). A high level of customer intimacy with service providers will have an impact on increasing customer commitment and loyalty (Campus et al. 2020). Previous studies put the consumer intimacy variable as an antecedent of customer commitment and loyalty (Suhartanto et al. 2019; Campus et al. 2020; Mulia et al. 2020). Thus, the hypotheses in this study are:

H5: Customer intimacy will have a significant effect on customer commitment.

H6: Customer intimacy will have a significant effect on customer loyalty.

Commitment is an important construct that has been extensively studied in the relationship marketing literature (Sumaedi et al. 2015). The concept of commitment plays a vital role in establishing relationships between companies and customers in service marketing (Campus et al. 2020). Borzooei, Mahdi, Asgari (2014) highlights that religious commitment is important because it influences consumer behavior in relation to intentions and loyalty to certain brands in the market. Commitment is a very difficult theoretical concept to understand (Campus et al. 2020). However, previous research shows that commitment is the most important factor by which one can build long term relationships with others while to analyze the success and failure of the company by maintaining relationships with customers (Nora, 2019). According to research conducted by (Tabrani et al. 2018; Emerald Publishing Limited. Purpose: The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Design/methodology/approach: A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate Dinh et al. 2022), religious commitment is one of the important factors influencing consumer loyalty to a service. Therefore, the hypotheses tested are:

H7: Customer commitment would have a significant effect on consumer loyalty.

For Islamic financial institutions, especially sharia microfinance, developing customer loyalty is very necessary because it can have a positive effect on business results (Suhartanto et al. 2019), with customer loyalty leading to higher profitability (Campus et al. 2020). This research framework model is presented in Figure 1.

The approach in this study uses a quantitative methods where the data obtained comes from respondents directly or commonly referred to as primary data. The method used to acquire this primary data is by using a questionnaire. Self-administered questionnaires were used to collect the data. The questionnaire contains closed questions using a 5 points Likert scale, with 1 point to describe the answer Strongly Disagree and 5 points to describe Strongly Agree. The sample in this study were customers of 26 BPRS in Central Java who were taken using purposive sampling technique. The criteria of respondents are becoming the customer in BPRS more than 1 years, minimum transaction at least 1-2 times a month. Customer loyalty construct was measured using 3 indicators adopted from (Suhartanto et al. 2019), customer commitment was measured using 4 indicators adopted from (Tabrani et al. 2018), religiosity was measured using 7 indicators adopted from (Suhartanto et al. 2018), trust was measured using 4 indicators adopted from (Tabrani et al. 2018), while customer intimacy was measured using 5 indicators adopted from (Tabrani et al. 2018), and total of parameters are 23 items.

Regarding the sample size, because the analytical tool used in this study uses Structural Equation Modeling (SEM), the determination of the number of samples used in this study refers to Hair, et al (1998). Hair, et al. (1998) recommend that the sample size at the desired level is between 5-10 of the variables studied or observed. So, this research model is measured by a total of 23 items or indicators. From this description, the ideal sample size used in this study is $10 \times 23 = 230$ respondents.

RESULTS

Validity and Reliability Testing

Reliability and validity tests were carried out to confirm the suitability of the measurement model. Reliability test using compositive reliability (CR) and Cronbach's Alpha (CA). referring to (Hair et al. 1998), the data is said to be reliable when the threshold value is 0.70 and each factor loading must reach at least 0.5. The results show that the CA value is above 0.70 and the loading factors value is above 0.5. This means that all variables in this study are declared reliable. Next, we evaluated the convergent validity of each scale by measuring the mean extracted variance (AVE) of at least 0.5 (Fornell & Larcker, 1981). The results show that all numbers are above the threshold (more than 0.5). It can be concluded that all the question items in this study were declared valid. Table 1 captured that all the numbers accepted for test reliability and validity tests are convergent.

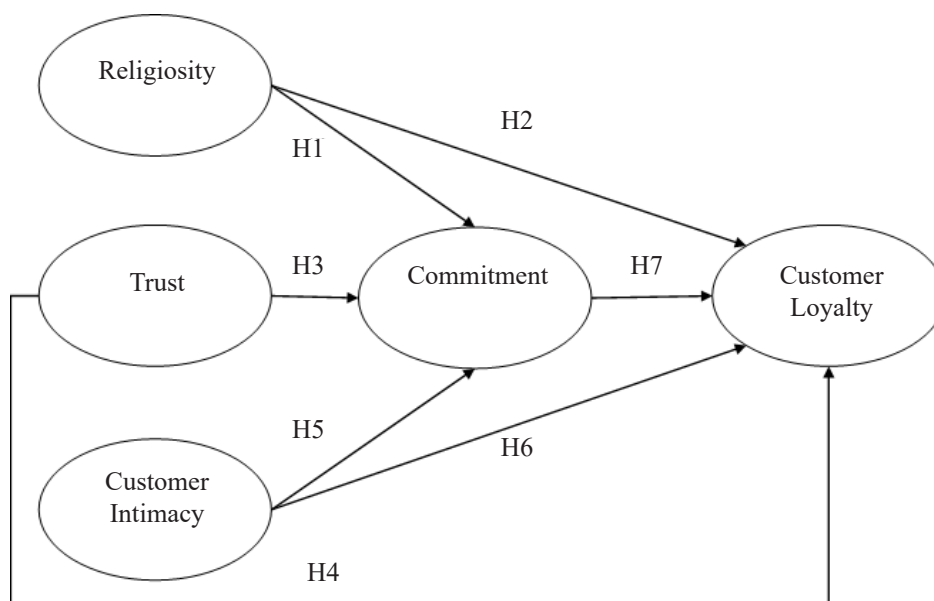


Figure 1. Research Framework

Table 1. Reliability and convergent validity

Constructs/items	Factor Loading	Cronbach's Alpha (≥ 0.70)	CR (≥ 0.70)	AVE (≥ 0.50)
Customer Loyalty				
Prefer the bank over the others	0.870	0.788	0.896	0.861
Intent to recommend the bank to other	0.722			
Intent to continue to be the client of the bank	0.761			
Customer Commitment				
I committed to stay in a relationship with Islamic banks	0.757	0.801	0.903	0.838
I feel strong attachment with Islamic banks	0.619			
I feel strong sense of belonging with Islamic banks	0.808			
I remain with Islamic banks because it costs to switch to another banks	0.724			
Religiosity				
Regularly offer compulsory prayer	0.817	0.836	0.972	0.840
Fasting during the month of Ramadan	0.773			
Pay Zakat as prescribed criteria	0.729			
Always avoid sin	0.717			
Follow Islamic commands in all life affairs	0.682			
Keep away from haram earnings	0.609			
Recite the Qur'an regularly	0.851			
Customer Trust				
Islamic banks are truly concerned with Islamic principles	0.677	0.769	0.890	0.820
I believe that deposits in Islamic banks are safe	0.843			
I believe the products and services offered are based on Islamic Shariah	0.711			
I believe that Islamic banks keeps its promises	0.709			
Customer Intimacy				
I have a confidential relationship with Islamic banks	0.765	0.812	0.919	0.834
I attach much value to Islamic banks	0.741			
I have a good understanding with Islamic banks	0.889			
I am fascinated by the things Islamic banks does	0.657			
I am very enthusiastic about Islamic banks	0.701			

Hypothesis Results

The first step in this research is to test the fit of the model, because in SEM the model fit test must meet the criteria. The results of the structural model fit index test in this study are as follows: CMIN/DF = 2.329, GFI = 0.913, AGFI = 0.909, IFI = 0.947, CFI = 0.928, PNFI = 0.717, PCFI = 0.789, and RMSEA = 0.059. Based on these results, it is concluded that this research model fulfills the assumption of good of fit. After testing the suitability of the model, hypothesis testing is carried out and the results of hypothesis testing can be seen in Table 2.

Based on Table 2, all of the seven proposed hypotheses are accepted. In testing the first hypothesis, religiosity plays a very important role in increasing consumer commitment with an estimate value of 0.397 and

a significance value of 0.000. Therefore, the first hypothesis is declared accepted. Testing the second hypothesis obtained a significance value of 0.01 with an estimate value of 0.246, which accepts the second hypothesis. In the third hypothesis, a significant value of 0.02 is obtained with an estimate value of 0.221, meaning that the third hypothesis is accepted. Testing the fourth hypothesis obtained a significance value of 0.00 with an estimate value of 0.270, therefore the fourth hypothesis is declared accepted. Testing the fifth hypothesis obtained a significance value of 0.283 and an estimate value of 0.283, this result accepts the fifth hypothesis. In testing the sixth hypothesis, the results obtained a significance value of 0.00 and an estimate value of 0.366, this means that the sixth hypothesis is accepted. Furthermore, the seventh hypothesis testing results were declared accepted, with a significance value of 0.01 and an estimate value of 0.389.

Tabel 2. Hypothesis testing

Hypothesis	Path	Estimate	P-value	Result
H1	Religiosity → Commitment	0.397	0.00	Accepted
H2	Religiosity → Customer_loyalty	0.246	0.01	Accepted
H3	Trust → Commitment	0,221	0.02	Accepted
H4	Trust → Customer_loyalty	0.270	0.00	Accepted
H5	Customer_intimacy → Commitment	0.283	0.00	Accepted
H6	Customer_intimacy → Customer_loyalty	0.366	0.00	Accepted
H7	Commitment → Customer_loyalty	0.389	0.01	Accepted

This study aims to investigate the antecedents that can increase customer loyalty to Islamic Microfinance Institutions in a research framework model. Furthermore, we examine the effect of religiosity, trust, customer intimacy on customer commitment and loyalty. The results of the study revealed that all hypotheses were accepted, where the results of the analysis and discussion were stated as follows. First, the hypothesis H1 supports the argument that religiosity significantly increases customer commitment. This means that customers with a higher level of religiosity will be more committed to using Sharia BPR services. The results of hypothesis testing H2 significantly proves the argument that religiosity has a strong influence on customer loyalty. This shows that the stronger the customer's religiosity, the more loyal they will be to the sharia BPR service.

Obedient Muslims who practice worship in accordance with the teachings of the Islamic religion will prefer the right product or service. This can be seen based on religiosity measurements such as, always carrying out obligatory prayers, diligently reading the Qur'an, paying zakat, fasting during Ramadan, avoiding sinful acts, carrying out orders according to Islamic teachings, and avoiding haram things. This study shows that consumers with a high level of religiosity will be able to increase their commitment to choosing banking services in accordance with sharia principles. Of course, the impact of consumer commitment to Islamic banking services will increase their loyalty to Islamic banking, in this case is sharia microfinance. The results of this study are in line with previous research which states that customer commitment will be strongly influenced by their religiosity to obtain services in accordance with sharia principles (Muhamad and Mizerski, 2010; Souiden & Rani, (2015), and increasing customer loyalty at shariah microfinance (Nora, 2019).

Second, trust is a crucial element in customer relationship marketing (Usman et al. 2017). This study shows trust can increase customer commitment to the perceived service. Proof of the acceptance of the second hypothesis (H3) which states that trust has a significant relationship with customer commitment. The results of this study are in line with previous research conducted by (Amin et al. 2013; Tabrani et al. 2018)Emerald Publishing Limited. Purpose: The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Design/methodology/approach: A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate. In addition, the fourth hypothesis (H4) which is formulated as trust has a significant effect on customer loyalty. This means that the loyalty of Islamic bank customers is determined based on their trust in the services received. The higher the customer's trust, the higher their loyalty. This result is supported by previous research conducted by (Amin et al. 2013; Tabrani et al. 2018)Emerald Publishing Limited. Purpose: The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Design/methodology/approach: A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate.

The results of this study indicate that consumers believe that shariah microfinance is running a business in accordance with Islamic principles. Consumers also feel confident in security when they save at this Islamic bank. In addition, consumers believe that the products and services they receive from sharia microfinance are based on Islamic sharia and always keep their promises to customers. The findings of this study prove that consumer trust in services, especially in Islamic microfinance institutions, is a very important

point in increasing customer commitment to continue using their services. Furthermore, the commitment that is formed based on trust will certainly make consumers loyal to these banking products and services.

Third, testing the fifth hypothesis (H5) which is stated in the statement that customer intimacy influences commitment, the results are also stated to be significant. Furthermore, customer intimacy is also proven to contribute to increasing customer loyalty, in this study it is proven by the acceptance of the sixth hypothesis (H6). This shows that customer intimacy has a role that can increase customer commitment and loyalty in using micro sharia banking services. The results of this study are also supported by previous research (Tabrani et al. 2018; Emerald Publishing Limited. Purpose: The purpose of this paper is to investigate the role of trust in enhancing customer loyalty, and to test the mediation role of commitment and customer intimacy in the relationship between trust and customer loyalty. Design/methodology/approach: A total of 500 questionnaires were distributed and 200 were returned (40 percent response rate Mulia et al. 2020) which stated customer intimacy as a good antecedent in influencing customer commitment and loyalty. The results of this study prove that the confidentiality of customer data is something privacy that should not be consumed by others, the bank must be able to maintain the confidentiality of the privacy of its customers. Good relations between banks and customers, especially in maintaining confidentiality, will greatly affect their commitment to the bank's products and services. Consumers value Microfinance sharia products and services as a form of their commitment. In addition, customer commitment is also formed by a good understanding of Islamic banks and consumer enthusiasm is also an important factor.

Testing the seventh hypothesis (H7) proves that a strong customer commitment to sharia microfinance products and services is significant for customer loyalty. The strong commitment of sharia bank customers is shown by maintaining a relationship with shariah microfinance, customers also have a strong attachment to the bank, besides that they also show a sense of belonging as a form of their commitment. This is what can increase the loyalty of this microfinance sharia customer. Loyal customers will prefer this bank compared to other banks and have the intention not to switch to another bank, besides that they will provide recommendations to others to use or join as customers of that bank.

Managerial Implication

Customer relationship marketing sees that customer loyalty is a construct that must be managed properly by the service provider in this study, namely shariah microfinance. Basically, the main reason consumers choose Islamic banks as service providers for their financial transaction needs is religiosity. This study proves that religiosity is an important factor that must always be managed by Islamic banks, because of that value of bank must be reflect on Islamic religiosity. However, in this study it is not only religiosity that affects customer loyalty. Other variables that must be considered by sharia microfinance to improve their services are trust, customer intimacy, and commitment. Commitment plays an important role in improving research, therefore shariah microfinance must be able to make their customers have a strong commitment to increase loyalty. Furthermore, to increase commitment, of course, one must understand how to make their customers believe in the products and services provided. In addition, a good relationship represented by the customer intimacy variable is also an important concern in increasing customer commitment.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

This study succeeded in revealing a positive and significant relationship between antecedent and consequent. Customer loyalty to banks Islamic microfinance institutions are influenced by the level of customer commitment to use these banking services. In addition, customer loyalty is also influenced by the level of customer religiosity, trust in the financial institution, and customer intimacy. This study also reveals that religiosity is the variable that has the greatest influence compared to the other two antecedents. Meanwhile, the biggest influence on loyalty is the customer's commitment to continue to use the services of Islamic microfinance institutions. However, this study still has limitations because the respondents used are considered relatively few and the area is limited. Therefore, suggestions for further research can enlarge and expand the sample size so that the results can be generalized.

Recommendations

Future research agenda can use the findings of this study as a reference because there are still some suggestions for further research. This study uses shariah microbanking with the object of research, of course it will be different if the researched is Islamic banks. Consumer trust, customer intimacy and consumer commitment to microfinance and Islamic banks are certainly different when it comes to customer loyalty. This is due to the different types of customers between shariah microbanking and Islamic banks. For future research can use comparative studies to find out the difference.

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