

## **Customer Loyalty in the Islamic Banking Industry: Insights from a Case Study of BPRS Puduarta Insani's Marketing Strategy**

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### **ABSTRACT**

This research paper examines the role of relationship marketing, sharia compliance, and company image in influencing customer loyalty in the Islamic banking industry, moderated by customer satisfaction. The study focuses on a case study of BPRS Puduarta Insani's marketing strategy in Indonesia. The aim of the study is to provide insights into the factors that contribute to customer loyalty and to identify areas for improvement in the bank's marketing approach. The study uses a quantitative research method, collecting primary data through a Likert scale questionnaire. The data gathered from 99 participants are analyzed using SPSS 21.0, including tests of validity, reliability, classical assumptions, statistical significance, and pathway analysis. The results of the study reveal that variables related to relationship marketing and company image have a positive but insignificant effect on customer loyalty, while variables related to sharia compliance have a positive and statistically significant effect on customer loyalty. The findings suggest that Islamic banks need to prioritize sharia compliance and cultivate a positive image to enhance customer loyalty.

*Penelitian ini mengkaji peran dari relationship marketing, kepatuhan syariah, dan citra perusahaan dalam mempengaruhi loyalitas nasabah di industri perbankan syariah, yang dimoderatori oleh kepuasan nasabah. Studi ini difokuskan pada studi kasus strategi pemasaran BPRS Puduarta Insani di Indonesia. Tujuan dari penelitian ini adalah untuk memberikan wawasan mengenai faktor-faktor yang berkontribusi terhadap loyalitas nasabah dan mengidentifikasi area yang perlu diperbaiki dalam pendekatan pemasaran bank tersebut. Penelitian ini menggunakan metode penelitian kuantitatif dengan mengumpulkan data primer melalui kuesioner skala Likert. Data yang diperoleh dari 99 responden dianalisis menggunakan SPSS 21.0, termasuk uji validitas, reliabilitas, asumsi klasik, signifikansi statistik, dan analisis jalur. Hasil dari penelitian ini menunjukkan bahwa variabel yang terkait dengan pemasaran hubungan dan citra perusahaan memiliki efek positif namun tidak signifikan terhadap loyalitas nasabah, sementara variabel yang terkait dengan kepatuhan syariah memiliki efek positif dan signifikan secara statistik terhadap loyalitas nasabah. Hal ini mengindikasikan bahwa bank syariah perlu memprioritaskan kepatuhan syariah dan membangun citra positif untuk meningkatkan loyalitas nasabah.*

### **Introduction**

A bank is an institution that plays an important role in a country's economy; The more developed the banking industry, the greater the nation's economic growth.<sup>1</sup> Law No. 10 of

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<sup>1</sup> Intan Kamila, "Pengaruh Kualitas Produk Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah (Studi Kasus Pada Bank Syariah Mandiri Cabang Jakarta Simprug)," *repository.uinjkt.ac.id* (May 22, 2017), accessed June 1, 2023, <https://repository.uinjkt.ac.id/dspace/handle/123456789/36289>.

1998, the Indonesian Banking Law, divides banks into two categories: banks that operate in accordance with standard commercial practices and banks that adhere to stricter sharia law. Islamic banks are defined as financial institutions that practice profit sharing in their operations.<sup>2</sup> Sharia Bank is a commercial bank that operates in accordance with sharia principles in providing cross-payment services, as stipulated in Law No. 10 of 1998 concerning banking. Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS) are the three main categories of Islamic banks.

**Table 1. Number of Sharia Bank Offices (January 2022 period)**

Banking Industry	Number of Institutions	Number of Offices
<b>Sharia Commercial Bank</b>	499	<b>2.480</b>
<b>Sharia Business Unit</b>	177	<b>201</b>
<b>BPRS</b>	182	<b>702</b>
Total	<b>858</b>	<b>3.383</b>

Source: Sharia Banking OJK Statistics Data in 2022 (2023)

The table above shown that there are 499 Sharia Commercial Banks (BUS) with 2,480 branches as of January 31, 2022, as well as 177 Sharia Business Units (UUS) with 201 branches and 182 Sharia People's Financing Banks (BPRS) with 702 branches. With so much competition in the Islamic banking industry, it is imperative for each institution to find its own unique way to stand out from the crowd and win the trust of its consumers. Kotler<sup>3</sup> states that an organization's ability to increase client loyalty is key to competitive advantage in circumstances where there is already a lot of competition.

Loyal customers play an important role in the success of the bank due to the importance of repeat business. Having a satisfied and loyal customer base is the result of a long-term relationship between the bank and its clients, which in turn benefits the bank.<sup>4</sup> The Islamic banking sector relies heavily on customer loyalty as switching costs are significantly higher if a bank loses its clients. The organization is constantly reevaluating its tactics in an effort to remain competitive and retain its clients.

If the company has superior tactics compared to its competitors, it will be able to compete successfully. Maintaining a company's survival requires an approach that prioritizes nurturing relationships with customers.<sup>5</sup> Relationship marketing is defined as the process by which companies create long-term alliances with current customers and potential new customers, with the aim of working together to achieve predetermined goals. This goal can be achieved by gaining an understanding of customer requirements, engaging clients in

<sup>2</sup> Widi Pangestuti, "Pengaruh Relationship Marketing Terhadap Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Intervening (Studi Kasus Pada Bank Syariah Indonesia KC. Kudus)," *repository.iainkudus.ac.id* (November 29, 2022).

<sup>3</sup> Anggreany Hustia, "Pengaruh Motivasi Kerja, Lingkungan Kerja Dan Disiplin Kerja Terhadap Kinerja Karyawan Pada Perusahaan WFO Masa Pandemi," *Jurnal Ilmu Manajemen* 10, no. 1 (December 15, 2020): 81–91, accessed June 1, 2023, [https://jurnal.um-palembang.ac.id/ilmu\\_manajemen/article/view/2929](https://jurnal.um-palembang.ac.id/ilmu_manajemen/article/view/2929).

<sup>4</sup> Kamila, "Pengaruh Kualitas Produk Dan Kualitas Pelayanan Terhadap Kepuasan Nasabah (Studi Kasus Pada Bank Syariah Mandiri Cabang Jakarta Simprug)."

<sup>5</sup> Mahanani Retno Pembayun, "Pengaruh Produk Bank Syariah Dan Pelayanan Terhadap Kepuasan Nasabah Pada Bank Syariah Indonesia Kantor Cabang Pembantu Magetan 2," *etheses.iainponorogo.ac.id* (2023).

collaborative relationships, training staff to meet client expectations, and delivering high-quality services.<sup>6</sup>

The stronger the relationship marketing that is developed and maintained, the better it will be able to provide clients with the loyal attitude they already have. This shows that the implementation of optimal relationship marketing will have an effect on the level of pleasure and loyalty experienced by customers. Sharia compliance is another criterion that plays a role in determining customer loyalty. Sharia compliance is the conformity of Islamic banks with sharia principles, which means that banks in their operations comply with Islamic sharia provisions, especially handling Islamic muamalat procedures. Sharia compliance is also referred to as Shariah compliance.<sup>7</sup> Compliance is defined as values, behaviors, and actions that support compliance with Bank Indonesia regulations and applicable laws and regulations, including sharia principles for sharia commercial banks and sharia business units, in accordance with Bank Indonesia Regulation 13/2/PBI/2011 concerning the implementation of commercial bank compliance functions. This regulation was issued in 2011 and concerns the implementation of the compliance function of commercial banks. Customer confidence and loyalty to the bank's ability to conduct business consistently with Sharia law will increase in proportion to the quality of implementation of Shariah compliance procedures in daily banking procedures.<sup>8</sup>

In order for banks to compete effectively and maintain customer loyalty, there are other variables besides Sharia Compliance that need to be considered. Chief among these is the image of the organization, often known as the image of the company. According to Kotler & Keller revealed that image is the impression that a person gets of an item or goods or organization as a whole, which will then be stored in the memory of customers. This impression can be positive or negative. The company's image will play an increasingly important role in the process of retaining clients in an environment characterized by increasing levels of competition and service offerings synonymous with attracting.<sup>9</sup> If the corporate image developed in society is a positive image, it will definitely help increase sales and market share, and it will make it easier for companies to build and maintain loyal relationships with their consumers.

A company providing financial services should place significant emphasis on achieving a high level of satisfaction among its clients. Since maintaining a positive image for a company in the larger community depends largely on the satisfaction of its customers, the quality of services provided to such clients must be improved. The quantity of customer

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<sup>6</sup> Arif Afendi and Abdul Ghofur, "Spiritual Well-Being and Religious Commitment in Explaining Customer Satisfaction and Loyalty in Sharia Banking," *Economica: Jurnal Ekonomi Islam* 12, no. 1 (July 1, 2021): 97–118, accessed June 1, 2023, <https://journal.walisongo.ac.id/index.php/economica/article/view/6429>.

<sup>7</sup> Indira Balqis Khansa, "Pengaruh Marketing Mix (4p), Dan Word Of Mouth (Wom) Terhadap Keputusan Menabung Dengan Kualitas Layanan Sebagai Variabel Intervening Pada Bank Syariah Di Jabodetabek," *repository.uinjkt.ac.id* (September 28, 2021), accessed June 1, 2023, <https://repository.uinjkt.ac.id/dspace/handle/123456789/58492>.

<sup>8</sup> Ade Ayu Oktapiani and Tuti Anggraini, "Pengaruh Relationship Marketing, Corporate Image Dan Syariah Compliance Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening Pada PT BSI KCP Gunung Tua," *Jurnal Ilmiah Ekonomi Islam* 8, no. 3 (November 2, 2022): 3423–3433, accessed June 1, 2023, <https://www.jurnal.stie-aas.ac.id/index.php/jei/article/view/6803>.

<sup>9</sup> Muhammad Rahmat Lubis, "Pengaruh Kualitas Pelayanan Dan Relationship Marketing Terhadap Kepuasan Nasabah Serta Dampaknya Pada Loyalitas Nasabah (Bank Syariah Bukopin)," *repository.uinjkt.ac.id* (August 8, 2016), accessed June 1, 2023, <https://repository.uinjkt.ac.id/dspace/handle/123456789/53903>.

loyalty to the company can be used as a measure of the level of happiness that consumers have with the company.<sup>10</sup> The more customer content, the easier it is to win their loyalty. The term "customer satisfaction" refers to the degree to which clients are happy with the banking services they receive. Customer loyalty, on the other hand, is related to what clients do after they deal with the bank. This idea asserts that simply measuring whether consumers are satisfied or not is not enough.

Customers will have a positive experience if their requirements are met consistently, and a high level of customer satisfaction will have an effect on the goods sold or used to attract more customers. Sharia People's Financing Bank (BPRS) is one of the Islamic banking financial organizations whose activities do not provide services in payment traffic. By "payment traffic," we mean things like taking part in clearing activities, issuing demand deposits, and collecting debt.<sup>11</sup>

Bank Financing Rakyat Syariah (BPRS) Puduarta Insani is a sharia financial institution with a vision to promote justice, assist in the pursuit of goodness, and advance the common good by financing real sector activities and transactions based on profit sharing.<sup>12</sup> One of the rural banks in Tembung that adheres to sharia principles is Bank Financing Rakyat Syariah (BPRS) Puduarta Insani which has a branch on Jalan Besar Tembung. Competition for BPRS is heating up as Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) in Indonesia increase their reach into micro markets thanks to the growth of BPRS. Over the previous four years, BPRS Paduarta Insani's customer base for financing has fluctuated greatly due to the Covid 19 virus. There are two factors that lead to the reduction in BPRS clients. Both internal and external factors are very important. This reduction is the result of reduced promotions in BPRS and a shift in internal norms and methods to identify what customers really need. During covid19, business competition between banks became an external factor.<sup>13</sup>

Although BPRS has slowed down considerably due to Covid-19, BPRS can still thrive despite the challenges it faces. This can be seen from the increasing level of credit, assets, and deposits from outside sources. Data shows that until July 2021, BPRS Indonesia will grow 3.01% yoy to a total of IDR 113.87 trillion. According to the latest report (<https://keuangan.kontan.co.id/news/di-amidst-pandemic-covid-19-business-bpr-terus-grow-positive>), BPRS Third Party Funds (DPK) increased 10.21% to Rp 111.21 trillion,

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<sup>10</sup> Anita Rahmawaty, "Asy-Syir'ah Model Syariah Relationship Marketing Dalam Meningkatkan Kepuasan Dan Loyalitas Pada Lembaga Keuangan Mikro Syari'ah," *Asy-Syir'ab: Jurnal Ilmu Syari'ah dan Hukum* 49, no. 2 (December 21, 2015): 356–385, accessed June 1, 2023, <http://asy-syirah.uin-suka.com/index.php/AS/article/view/146>.

<sup>11</sup> V. N. Anah and I. Iskandar, "The Effect of Islamic Service Quality, Banking Image and Corporate Social Responsibility Towards Customer Loyalty With Customer Satisfaction As Intervening Variables," *Imara: JURNAL RISET EKONOMI ISLAM* 5, no. 2 (December 29, 2021): 178–191, accessed June 1, 2023, <https://ojs.iainbatu.sangkar.ac.id/ojs/index.php/jurei/article/view/3255>.

<sup>12</sup> Hesti Dwi Lestari, Imanda Firmantyas, and Putri Pertiwi, "The Effect of Corporate Social Responsibility (CSR), Relationship Marketing and Shariah Compliance on Customer Loyalty with Customer Emotional Response As Intervening," *Social Science Studies* 2, no. 1 (November 1, 2022): 001–014, accessed June 1, 2023, <https://profesionalmudacendekia.com/index.php/sss/article/view/214>.

<sup>13</sup> Azidni Rofiqo, Vydika Harya Addinata, and Diyan Novita Sari, "Pengaruh Kualitas Pelayanan Terhadap Loyalitas Dengan Kepercayaan Dan Kepuasan Sebagai Variabel Mediator Bank Syariah Di Ponorogo," *Etihad: Journal of Islamic Banking and Finance* 1, no. 1 (March 26, 2021): 1–11, accessed June 1, 2023, <https://jurnal.iainponorogo.ac.id/index.php/etihad/article/view/2732>.

while assets increased 7.99% yoy to Rp 159.87 trillion. All the difficulties of the current industrial revolution must be met by BPRS Rakyat Syariah (BPRS), in this case BPRS Puduarta Insani. The following are the number of customers at BPRS Puduarta Insani from 2018 to 2022 as follows:

**Table 2. Number of BPRS Puduarta Insani Customers**

No	Year	Number of customers	Funds Distributed
1	2018	268	8.686.210.000
2	2019	207	8.370.530.000
3	2020	230	8.425.490.000
4	2021	255	8.532.091.400
5	2022	289	8.982.220.000
	Total	1249	42.996.541.400

Source : BPRS Puduarta Insani (2023)

According to the data in the table above, BPRS needs to build its own market by improving and diversifying its methods of attracting new consumers, who will then become loyal and satisfied with the services they receive. The decline that occurred in BPRS Puduarta Insani consisted of external and internal factors. Judging from internal factors, the decline in customers is due to the poor performance of BPRS employees and is careful in knowing the condition of customers who apply for financing, which has an impact on decreasing customers. Meanwhile, judging from external factors, the decline in customers at BPRS is caused by changes in the character of customers in using their capital which tends to be passive in managing their capital and less business capital, and so on from each customer.

## Theoretical Foundation

### 1. Customer Loyalty

Banks rely on repeat business from satisfied customers, and client loyalty can be defined as enthusiastic devotion to a particular financial product demonstrated by repeat purchases. Based on this information, we can conclude that customer loyalty refers to consumer trust and continued business patronage. According to Rashad<sup>14</sup> customer loyalty refers to the consumer's dedication to a particular brand as well as vendors or retailers offering favorable terms for repeat transactions. It is possible to give a concise explanation for the phenomenon of brand loyalty by stating that it can result from a mixture of satisfaction and opposition. Long-term payments made by consumers will be generated as a result of the creation of consumer happiness brought about by the company's ability to alleviate the concerns currently present in the minds of consumers.<sup>15</sup>

<sup>14</sup> Khoiril Chomis, "Pengaruh Relationship Marketing Terhadap Loyalitas Nasabah Pada PT. Bank Sumut Syariah KCP H.M. Yamin Medan," *repository.uinsu.ac.id* (2020).

<sup>15</sup> Mery Wulandari, "Pengaruh Citra Perusahaan Dan Kualitas Pelayanan Islami Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah KSUS BMT Trans Mekar Sari Mandiri," *repository.radenfatah.ac.id* (2021).

Based on the results of observations made by the author at BPRS Puduarta Insani, the existence of customer loyalty should be important for the Islamic banking industry. In fact, the author found that the level of customer loyalty at BPRS Puduarta Insani is still not good. This can be seen from the lack of willingness of customers to make repeated transactions, or routinely at the place of BPRS Puduarta Insani, as well as the lack of customers who recommend BPRS to others. This is important to be considered by BPRS Paduarta Insani to increase customer elasticity because if BPRS can create its competitive advantage against other competitors so that it can attract many customers and customers are satisfied with the service, customers are expected to be loyal to the company and will not move to other companies.<sup>16</sup>

## 2. Relationship Marketing

According to Kotler and Armstrong<sup>17</sup> Relationship marketing is the process of establishing, maintaining, and cultivating long-term, mutually beneficial relationships with clients and other parties who may be interested in business offerings. It is important for a company to cultivate positive relationships with its clients in order for the business to continue to exist. A healthy relationship will lead to the growth of a positive impression among customers. The foundation of relationship marketing is the long-term and trusting relationship between the business and its customers, as well as the existence of continuous two-way communication between the parties involved, as well as the expectation that they will depend on each other. It is very important for a company to cultivate a solid relationship with its consumers because the future value of the company in question is directly correlated with the quality of its relationship with its customers.<sup>18</sup>

Relationship marketing is a very important marketing tactic due to the fact that it has the potential to foster positive relationships between businesses and their target audience, thereby increasing their future value creation potential. However, in fact, in BPRS puduarta Insani based on the results of the author's observations there are still many factors that hinder the creation of Relationship Marketing as a whole.<sup>19</sup> This is due to the lack of customer trust in services at BPRS Puduarta Insani, where the movement of services at BPRS Paduarta Insani is arguably relatively long in service and communication to customers so that many customers feel dissatisfied with this

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<sup>16</sup> Syania Nurullita, "Pengaruh Service Quality, Customer Relationship Management, Dan Brand Image Terhadap Loyalitas Nasabah (Studi Kasus Pada Bank Bni Syariah Cabang Fatmawati)" (April 26, 2018), accessed June 1, 2023, <https://repository.uinjkt.ac.id/dspace/handle/123456789/39725>.

<sup>17</sup> Dedy Ansari Harahap and Dita Amanah, "Kajian Kualitas Pelayanan Dan Loyalitas Nasabah Perbankan Di Indonesia," *Jurnal Bisnis dan Ekonomi* 26, no. 1 (October 4, 2019), accessed June 1, 2023, <https://www.unisbank.ac.id/ojs/index.php/fe3/article/view/7493>.

<sup>18</sup> Rita Zahara, "Pengaruh Kualitas Layanan Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Intervening," *Jurnal Manajemen Strategi dan Aplikasi Bisnis* 3, no. 1 (January 22, 2020): 31–38, accessed June 1, 2023, <http://ejournal.imperiuminstitute.org/index.php/JMSAB/article/view/121>.

<sup>19</sup> Muhammad Amirul Mukminin and Fitri Nur Latifah, "Pengaruh Citra Merek Dan Kepercayaan Terhadap Loyalitas Nasabah Bank Syariah Di Sidoarjo (The Influence of Brand Image and Trust on Sharia Bank Customer Loyalty in Sidoarjo)," *Perisai: Islamic Banking and Finance Journal* 4, no. 1 (May 27, 2020): 54–54, accessed June 1, 2023, <https://perisai.umsida.ac.id/index.php/perisai/article/view/525>.

### 3. Syariah Compliance

Indonesian sharia banks, which include banks that fully comply with sharia and conventional banks with sharia-compliant Sharia Business Units (UUS), are prohibited from conducting business activities that are contrary to sharia principles, as outlined in Law Number 21 of 2008 concerning sharia banking. This includes adhering to the principles of Islamic law with regard to governance. The Islamic way to Muamalat. Ansori<sup>20</sup> The extent to which Islamic banks comply with sharia norms is one of the signs of Islamic disclosure. This means that the bank has some sort of accountability to state whether it complies with Islamic standards or not. Sharia compliance refers to Islamic banks' compliance with sharia law in all aspects of their business. Islamic banks, as financial entities governed by Islamic sharia principles, are obliged to abide by religious rules for muamalat transactions. Islamic banking services and products using contracts must comply with this premise.

Sharia compliance is a form of compliance and compliance of Islamic banks in fulfilling sharia principles in their operations, so researchers concluded that it is very important for Islamic banks to comply with sharia. Due to the fact that sharia institutions are financial institutions that adhere to the principles of Islamic sharia, they are bound by the rules governing the muamalat process outlined in Islamic law.<sup>21</sup> The author's observations at BPRS Puduarta Insani led him to conclude that the Sharia Supervisory Board (DPS) rarely takes the form of action required from it, namely supervision of sharia BPRS compliance, and as a result many transactions at BPRS Paduarta Insani are categorized as not optimal in carrying out the mandate given by customers. For example, the lack of clarity of the contract used between customers and BPRS employees who seem rushed in service can make transactions gharar (there is uncertainty).

### 4. Image Company

Company image is defined as a person's first impression of a hotel, restaurant, or other business establishment after hearing its name. Thus, it can be concluded that the reputation of the company is the final result of customers comparing the various assets that the organization has. According to Indrasar,<sup>22</sup> There are four factors that contribute to a company's reputation: morality (corporate ethics in relation to society); management (leadership qualities); performance (the efficiency with which the company achieves its goals); and service (customer satisfaction). According to the author's visual analysis, BPRS Puduarta Insani has a positive public image in the fields of "Identity", "Atmosphere", and "Every Activity/Event"; This assessment is supported by the

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<sup>20</sup> Syarifah Rahmi, "Pengaruh Implementasi Corporate Social Responsibility Dan Citra Perbankan Terhadap Loyalitas Nasabah Dengan Sikap Nasabah Sebagai Variabel Intervening," *repository.uinjkt.ac.id* (September 26, 2017), accessed June 1, 2023, <https://repository.uinjkt.ac.id/dspace/handle/123456789/41224>.

<sup>21</sup> Heri Setiawan, Maria Magdalena Minarsih, and Azis Fathoni, "Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Nasabah Dan Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Intervening (Studi Kasus Pada Nasabah Koperasi Rejo Agung Sukses Cabang Ngaliyan)," *Journal of Management* 2, no. 2 (March 12, 2016), accessed June 1, 2023, <http://jurnal.unpand.ac.id/index.php/MS/article/view/492>.

<sup>22</sup> Nurlaili Adkhi and Rizfa Faiza, "Religiusitas, Kepuasan Pelayanan, Dan Pengaruhnya Terhadap Loyalitas Nasabah Bank Syariah Di Kota Surabaya (Analisis Regresi Purposed Mediator Dengan Bootstrap Matrix)," *JES (Jurnal Ekonomi Syariah)* 7, no. 2 (August 5, 2022): 117–135, accessed June 1, 2023, <http://jes.unisla.ac.id/index.php/jes/article/view/248>.

institution's tendency for continuous gradual improvement. However, this situation must be maintained and improved for the better in order to be the company's advantage so that it can attract deeper customer satisfaction.

## Research Methods

This research study uses a quantitative method and a survey questionnaire based on the Likert scale to collect primary data. The sampling technique used was non-probability sampling. More specifically, the study employed convenience sampling of 99 participants from the population of BPRS Puduarta Insani business customers.

The Likert scale questionnaire aimed to measure the attitudes and opinions of respondents regarding the variables of relationship marketing, sharia compliance, company image, customer loyalty, and customer satisfaction. The questionnaire was designed to gather data points based on a 5-point scale ranging from strongly disagree to strongly agree. The questionnaire was pretested with ten respondents to identify potential design flaws.

The data were analyzed using SPSS 21.0, which included validity tests, reliability tests, classical assumptions testing, statistical significance testing and pathway analysis. Several measures were taken, namely construct reliability, convergent validity and discriminant validity.

## Results And Discussion

### 1. Classical Assumption Test Normality Test

The purpose of the normality test is to determine whether the residue from the regression model follows the normal distribution. The residual values of the regression model should be distributed regularly. If the p-value is less than 0.05, then the residual distribution of the research data is normally distributed, the threshold for drawing such a judgment. Conversely, a residual distribution that deviates from the research data can be inferred if the significance value is less than 0.05.

**Table 3. Normality Test Results**

		Unstandardized Residual
N		99
		.0000000
Normal Parameters <sup>a,b</sup>	Mean	1.76710996
Most Extreme Differences	Std. Deviation	.124
Kolmogorov-Smirnov ZAsymp. Sig. (2-tailed)	Absolute Positive	.051
	Negative	-.124
		1.337
		.056

a. Test distribution is Normal.

b. Calculated from data.



Source : SPSS 2023 processing results

The normality test using the Kolmogorov-Smirnov technique yields an Asymp value. Sig (2-tailed) of 0.056, which is greater than  $= 0.05$ , as shown in the table above. That the data used follows the normal distribution is shown here.

**2. Multicollinearity Test**

The purpose of the multicollinearity test is to find out if there is a correlation between the independent variables in the regression model. Multicollinearity does not appear if the tolerance value is greater than 0.1 and the VIF value is less than 10. However, multicollinearity is present if the tolerance value is less than 0.1 and the VIF value is greater than 10.

**Table 4. Multicollinearity Test Results**

	Model	Collinearity Statistics	
		Tolerance	VIF
	(Constant)		
	Relationship Marketing	.126	<b>7.960</b>
<b>1</b>	Image Company	.121	<b>8.270</b>
	Syariah Compliance	.186	<b>5.381</b>
	<b>Kepuasan Nasabah</b>	<b>.144</b>	<b>6.955</b>

a. Dependent Variable: Customer Loyalty

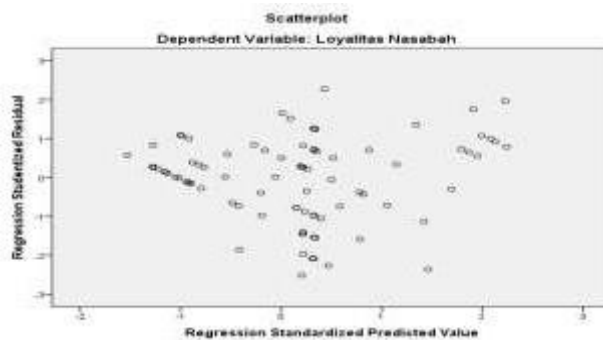
Source : SPSS 2023 processing results

The tolerance value for the relationship marketing variable is 0.126, the Tolerance value for the sharia compliance variable is 0.186, the Tolerance value for the company image variable is 0.121, and the Tolerance value for customer satisfaction is 0.144, then all variables have a Tolerance value  $> 0.10$ . The VIF of relationship marketing is 7,960, sharia compliance is 5,382, corporate image is 8,270, and customer happiness is at 6,955; These four values are less than 10.00. Each individual VIF value is less than 10. Therefore, no evidence of multicollinearity was found in this investigation.

**3. Heteroscedasticity Test**

The purpose of the heteroscedasticity test is to determine whether the regression model contains inequalities in the amount of variance inherited from the residue of one observation to another.

**Figure 1. Heteroscedasticity Test Results**



According to the scatterplot graph shown above, it is possible to conclude that the points are scattered haphazardly, since they are located above and below the number 0 on the Y-axis, and

do not adhere to a certain pattern. It is possible to draw the conclusion that heteroscedasticity does not occur.

#### 4. Statistical Tests

##### a. Coefficient of Determination ( $R^2$ )

The extent to which the model is able to explain the observed variability in the dependent variable is quantified by the coefficient of determination ( $R^2$ ) in statistical terms. There are various possibilities for the value of the determination coefficient, from zero to one.

**Table 5. Coefficient of Determination Test Results ( $R^2$ )**

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.753a	.567	.549	1.80393

a. Predictors: (Constant), Customer Satisfaction, Sharia Compliance, Relationship Marketing, company image

b. Dependent Variable: Customer Loyalty

Source : SPSS 2023 processing results

The  $R^2$  value is 0.567, which is equivalent to 56.7%, as seen in the table just presented to you. Based on the findings of this experiment, it was determined that the independent variable was responsible for a 56.7% increase in customer loyalty. 43.3% of the results were influenced by other variables that were not part of the study.

##### b. Simultaneous Significance Test (Statistical Test F)

The F Statistical Test is a simple way to determine whether the independent variable that is part of the model has a combined effect on the variable being studied.

**Table 6. Statistical Test Results F**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	405.045	4	101.261	31.1	.000b
1 Residual	309.145	95	3.254	17	
<b>Total</b>	<b>714.190</b>	<b>99</b>			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Customer Satisfaction, Sharia Compliance, Relationship Marketing, Image Company

According to the data presented in the table, the significance value for F is 0.000, while the probability is less than 0.05. Therefore, it is possible to draw conclusions that the sum of all independent factors has a great and beneficial impact on the level of consumer loyalty.

**Table 7. T Test Results**

<b>Model</b>	<b>T</b>	<b>Sig.</b>
<b>(Constant)</b>	.921	<b>.359</b>
<b>Relationship Marketing</b>	3.212	<b>.002</b>
<b>Image Company</b>	3.704	<b>.000</b>
<b>Syariah Compliance</b>	<b>2.792</b>	<b>.006</b>

a. Dependent Variable: Customer Satisfaction

Source : SPSS 2023 processing results

The following is an explanation that can be made using the information shown above, with a constant value of 5%, or 0.05:

- 1) It can be said that connection marketing has a positive and significant effect on customer satisfaction because the value of t computed variable relationship marketing (X1) is 3.212, which is greater than t table 1.984 with a significance value of 0.002 smaller than 0.05.
- 2) It can be stated that the company's image has a positive and significant effect on customer satisfaction because the calculated t value for the corporate image variable (X2) is 3.704, which is greater than the table t of 1.984 with a significance value of 0.000 lower than 0.05.
- 3) The positive and statistically significant relationship between sharia compliance and customer satisfaction is inferred from the fact that the estimated variable sharia compliance (X3) has a t value of 2.792, which is more than table t 1.984 and smaller than 0.05.

**Table 8. T Test Results**

<b>Model</b>	<b>T</b>	<b>Sig.</b>
(Constant)	4.857	<b>.000</b>
Relationship Marketing	.213	<b>.832</b>
<b>1</b> Image Company	<b>1.295</b>	<b>.199</b>
Syariah Compliance	1.998	<b>.049</b>
<b>Customer Satisfaction</b>	<b>1.014</b>	<b>.313</b>

a. Dependent Variable: Customer Loyalty

Source : SPSS 2023 processing results

The following is an explanation that can be made using the information shown above. With a constant value of 5%, or 0.05. Since the calculated t-value for the variable relationship marketing (X1) is 0.213, which is smaller than the table t-value of 1.985 and the significance value of 0.832 which is greater than 0.05, one can draw the conclusion that relationship marketing has a statistically insignificant positive effect on customer loyalty.

With a calculated t value of 1.295, which is less than the table t value of 1.985 and a significance level of 0.199 more than 0.05, we can conclude that the company's image

has a positive and insignificant influence on customer loyalty. It can be stated that sharia compliance has a positive and significant effect on customer loyalty because the value of t computed variable sharia compliance (X3) is 1.998, which is greater than t table 1.985 with a significance value of 0.049 smaller than 0.05. It can be concluded that customer satisfaction has a positive and insignificant effect on customer loyalty, because the calculated t value for the customer satisfaction variable (Y) is 1.014, which is smaller than the table t of 1.985 with a significance value of 0.313 greater than 0.05.

### 5. Path Analysis

Pathway analysis aims to examine the influence of intervening variables and is used to assess the relationship between three or more variables:

#### a. First Regression Equation

This test is done to determine the effect of Relationship Marketing, Sharia Compliance and Company Image variables on Customer Satisfaction.

**Table 9. Model Summary I test results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.925a	.856	.852	1.30413

a. Predictors: (Constant), Syariah Compliance, Relationship Marketing, Image Company

b. Dependent Variable: Customer Satisfaction

Source: SPSS 2023 processing results

**Table 10. Coefficients I Test Results**

Model	Unstd. C.		Std. C	T	Sig.
	B	Std. Error	Beta		
<b>(Constant)</b>	1.141	1.239		.921	<b>.359</b>
<b>Relationship Marketing</b>	.314	.098	.333	3.212	<b>.002</b>
<b>Image Company</b>	.410	.111	.386	3.704	<b>.000</b>
<b>Syariah Compliance</b>	<b>.253</b>	<b>.091</b>	<b>.241</b>	<b>2.792</b>	<b>.006</b>

a. Dependent Variable: Customer Satisfaction

Source : SPSS 2023 processing results

As can be seen in the table above, the R2 (R Squared) value of 0.856, shows that relationship marketing, sharia compliance, and company image contribute or influence customer satisfaction by 85.6%, while other variables contribute by 14.4%. The following linear equation can be derived using regression results:

$$Z = 1,141 + 0,314 X_1 + 0,410 X_2 + 0,253 X_3$$

A constant ( $\alpha$ ) of 1,141 means that customers will be more satisfied by 1,141 percent if relationship marketing, sharia compliance, and company image are consistently of high quality. Since the regression coefficient for relationship marketing, X1, is 0.314, we can conclude that a one-unit increase in relationship marketing will result in a

0.314-unit increase in customer satisfaction. Customer pleasure will increase as a result of a positive value coefficient that can reflect any additional advantages in relationship marketing.

The regression coefficient of customer satisfaction, X3, is 0.410, which indicates that an increase of one unit in the company's image will result in a 0.410 unit increase in overall customer satisfaction. An increase in the positive value coefficient that can indicate any improvement in the company's image will lead to an increase in the level of customer satisfaction. Since the regression coefficient for sharia compliance (X3) is 0.253, we can conclude that a one-unit increase in customer satisfaction will result in an increase of 0.253 units if sharia compliance is improved. A positive value coefficient that can indicate any increase in sharia compliance will result in an increase in customer satisfaction.

**b. Second Regression Equation**

This test is done to determine the effect of Relationship Marketing, Sharia Compliance, Company Image and Customer Satisfaction variables on Customer Loyalty:

**Table 11. Model Summary II Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753a	.567	.549	1.80393

- a. Predictors: (Constant), Customer Satisfaction, Syariah Compliance, Relationship Marketing, Image Company
  - b. Dependent Variable: Customer Loyalty
- Source : SPSS 2023 processing results

**Table 12. Coefficients II Test Results**

Model	Unstandard C.		Std. C	T	Sig.
	B	Std. Error	Beta		
<b>(Constant)</b>	8.361	1.721		4.857	<b>.000</b>
<b>Relationship Marketing</b>	.030	.142	.041	.213	<b>.832</b>
<b>Image Company</b>	.212	.164	.251	1.295	<b>.199</b>
<b>Syariah Compliance</b>	.261	.130	.313	1.998	<b>.049</b>
<b>Customer Satisfaction</b>	<b>.143</b>	<b>.141</b>	<b>.181</b>	<b>1.014</b>	<b>.313</b>

- a. Dependent Variable: Customer Loyalty
- Source : SPSS 2023 processing results

The value of R<sup>2</sup> (R Square), which can be seen in the table located above this one, can be seen to be 0.567. This shows that the influence or contribution of relationship marketing, sharia compliance, corporate image, and customer satisfaction on customer loyalty is 56.7%, while the remaining 43.3% is the contribution of other variables that were not included in the study. The following are examples of linear equations that can be derived from the findings of regression analysis:

$$Y = 8,361 + 0,030 X1 + 0,212 X2 + 0,261 X3 + 0,143 Y$$

Constant ( $\alpha$ ) of 8,361 means that customer loyalty will increase by 8,361 if relationship marketing, sharia compliance, corporate image, and customer happiness are all maintained in stable conditions. Since the regression coefficient for relationship marketing (X1) is 0.030, we can conclude that an increase of one unit in customer loyalty will result in an increase of 0.030 units if relationship marketing increases by the same amount. The value coefficient is positive and can imply that improved relationship marketing will result in increased customer loyalty.

Since the regression coefficient for the image company is calculated to be 0.212, we can conclude that an increase of one unit in the image company will result in an increase of 0.212 units in customer loyalty. The loyalty of the company's customers will increase if there is a positive coefficient that can indicate any improvement in the company's image. Since the regression coefficient for sharia compliance (X3) is 0.261, we can conclude that an increase of one unit in sharia compliance will result in a 0.261 unit increase in customer loyalty. The existence of a positive value coefficient that can indicate an increase in sharia compliance will result in increased customer loyalty. As a result of the fact that the regression coefficient for customer satisfaction (Y) is 0.143, we can conclude that a one-unit increase in customer satisfaction will result in a 0.143 unit increase in customer loyalty. A positive value coefficient that can prove that any increase in customer satisfaction will increase customer loyalty will be beneficial.

Based on the path diagram, it is possible to show how these direct and indirect influences work, and from the analysis, a comprehensive analysis can be built. Relationship marketing has a positive and insignificant effect directly on loyalty with a relationship marketing coefficient value of 0.030 with a significance of 0.832 which means  $> 0.05$ . Image Company has a positive and insignificant effect directly on customer loyalty with an image company coefficient value of 0.212 with a significance of 0.199 which means  $> 0.05$ .

Sharia compliance has a positive and significant effect directly on customer loyalty with a sharia compliance coefficient value of 0.261 with a significance of 0.049 which means  $< 0.05$ . Relationship marketing has a positive and significant effect directly on customer satisfaction with a relationship marketing coefficient value of 0.314 with a significance of 0.002 which means  $< 0.05$ . Image company has a positive and significant effect directly on customer satisfaction with the value of the image company coefficient of 0.410 with a significance of 0.000 which means  $< 0.05$ . Sharia compliance has a positive and significant effect directly on customer satisfaction with a sharia compliance coefficient value of 0.253 with a significance of 0.006 which means  $< 0.05$ . Customer satisfaction has a positive and insignificant effect directly on customer loyalty with Value The customer satisfaction coefficient is 0.143 with a significance of 0.313 which means  $> 0.05$ .

## 6. Discussion

The results above suggest that relationship marketing, which involves building and maintaining strong relationships with customers, should be a key focus for banking institutions to increase customer loyalty. This can be achieved by providing personalized services, listening to customer feedback, and offering incentives for loyal customers. Furthermore, the study found that sharia compliance, or adhering to the Islamic

principles and regulations, can enhance customer loyalty in Islamic banking. This implies that Islamic banks should not only comply with the regulations but also communicate their compliance to customers to increase transparency and trust.

This study also found that there was a significant positive effect of company image on customer loyalty. This implies that banks need to present a positive and trustworthy image to customers, which can be achieved through branding, advertising, and corporate social responsibility activities. A good image can lead to increased customer satisfaction and brand loyalty, which in turn can enhance the bank's reputation and profitability.

The results of this study are consistent with previous research conducted in the banking industry by Afendi et al., Lestari et al., and Anah and Iskandar, which has shown that customer satisfaction, trust, and perceived value are important factors that affect customer loyalty. The present study has added to this body of knowledge by showing that relationship marketing, sharia compliance, and company image are also significant predictors of customer loyalty in Islamic banking.

However, some limitations of this study need to be acknowledged. Firstly, the study was conducted in one bank, which may limit its generalizability to other banks in Indonesia. Secondly, the study relied on self-reported data from customers, which may be subject to biases and errors. In future research, it would be beneficial to replicate the study in a larger sample size and to use different data collection methods to enhance the validity and reliability of the findings.

## **Conclusion**

Based on the tests that have been done above, the conclusions in this study. Relationship Marketing has a positive and significant effect on customer satisfaction at BPRS Puduarta Insani. The image company has a positive and significant influence on customer satisfaction at BPRS Puduarta Insani. Sharia Compliance has a positive and significant effect on customer satisfaction at BPRS Puduarta Insani. Relationship Marketing has a positive and insignificant effect on customer loyalty at BPRS Puduarta Insani. The image of the company has a positive and insignificant effect on customer loyalty at BPRS Puduarta Insani. Sharia Compliance has a positive and significant effect on customer loyalty at BPRS Puduarta Insani. At BPRS Puduarta Insani, the level of customer satisfaction has a positive and insignificant effect on the level of customer loyalty. The results showed that customer satisfaction can operate as a mediator between relationship marketing, corporate image, and sharia compliance in the context of customer loyalty at BPRS Puduarta Insani. This is shown by the influence of customer satisfaction as an intervening variable.

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