
The Effect of Sharia Trust and Compliance on Consumer Loyalty through Commitment and Customer Intimacy in PT Bank Aceh Sharia

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Abstract

This study aims to examine the effect of trust and sharia compliance on consumer loyalty through commitment and customer intimacy at PT Bank Aceh Syariah Operational Headquarters (BAS-KPO). The population is all BAS-KPO customers, totaling 300,078 customers. The sample was determined using a simple random sampling technique so that a total sample of 260 people was obtained. The measurement scale used is the Likert Summarated Rating Scale. The research model was analyzed using SEM-AMOS statistical equipment. The test results prove that trust and sharia compliance affect commitment, customer intimacy, and consumer loyalty; Trust, sharia compliance, commitment, and customer intimacy affect consumer loyalty; and commitment and customer intimacy partially mediate the effect of trust and sharia compliance on BAS-KPO consumer loyalty. This finding reveals that the model of increasing consumer loyalty in BAS-KPO is a function of increasing trust, sharia compliance, commitment, and customer intimacy. These findings prove that this research model can be the basis for the development of further research models, and for practical references, especially research subjects to review their strategies.

Keywords: Trust, Sharia Compliance, Commitment, Customer Intimacy, Consumer Loyalty

1. Introduction

PT. Bank Aceh Syariah (BAS), a company in the form of a Sharia Bank owned by the Aceh Provincial government, has a role such as increasing public capital and providing services like other Islamic banks. BAS continues to strive to improve the implementation quality of Good Corporate Governance (GCG), optimize the implementation of the risk management system, implement bank compliance, improve the quality of the implementation of risk-based audits in the implementation of internal controls at all levels of the organization.

These efforts are carried out in the hope that they will be able to increase overall consumer loyalty. Consumer loyalty is one of the most important factors in developing an organization and overcoming the level of competition with organizations that run the same business. Considering the high level of competition between banks, BAS has to make various efforts to increase customer loyalty to the Bank. The maximum efforts that have been made by BAS as a whole must affect the number of customers from year to year. This is known

from the BAS customer data report for its operational head office (BAS-KPO) in 2020, which is the operational head office of the BAS Company, which stated in the report that there was an increase in the number of customers from 2018 which amounted to 229,140, in December of this year. 2020 the number of customers increases to 300,078 people.

In 2020, based on qanun no 11 of 2018 concerning Islamic financial institutions, it is stated in the qanun that financial institutions that are permitted to operate in Aceh Province are financial institutions that have a sharia label. This has opened up opportunities, especially for BAS, to be able to further expand its wings, especially to increase consumer loyalty, considering that there is only 1 BUMN sharia bank operating in Aceh as a competitor. However, BAS still needs extra work considering that almost the majority of the population in Aceh still trusts their savings to Islamic banking labeled as BUMN and most of the Acehese still entrust their savings to conventional banks outside Aceh.

Apart from that, many customers stopped making savings and loans through BAS-KPO and switched to BUMN sharia banking. Based on reports obtained from BAS-KPO in 2021, it is known that the number of customers who closed savings accounts at BAS-KPO both, directly and indirectly, experienced an increase wherein 2018 the number of customers who closed accounts was 2,171 people, in 2019 there were 2,739 people increased. As many as 568 people from the previous year and in 2020 as many as 3,533 people, an increase of 794 people from the previous year. These high numbers indicate that overall loyalty from BAS-KPO customers is still very low.

Based on the above phenomenon, the researcher examines in more depth and comprehensively the factors that can increase customer loyalty in the BAS-KPO scope, because it is the operational headquarters of the BAS Company. The variables that researchers use are trust, sharia compliance, commitment, and customer intimacy.

2. Literature Study

Consumer Loyalty

(Kotler & Keller, 2018) and (Foster & Cadogan, 2000) states that consumer loyalty is the attitude of customers in determining their choice to continue to use the products or services of a company. The attitude of determining the choice is also to make a commitment and repurchase the company. (Lupiyoadi & Hamdani, 2011) mentioned that these consumer loyalty studies can be categorized into three categories; behavioral approach, attitude approach, and integrated approach.

(Lam, Lau, & Cheung, 2016) providing an important reference base for this study, it investigates the relationship between perceived satisfaction and consumer loyalty. The results achieved are an important justification that becomes a reference that the relationship between customer satisfaction and customer loyalty is positive (Farris, Bendle, Pfeifer, & Reibstein, 2015). Many factors affect loyalty, including as expressed by (Strandberg, Wahlberg, & Öhman, 2015) and (Brock & Zhou, 2012) is commitment, customer intimacy.

(Foster & Cadogan, 2000) mentions that measuring consumer loyalty can be done by using indicators in the form of 1) customers have the will to invite others to use the product. 2) the customer purchases the product offered, 3) shows the first choice as measured by the customer's

willingness, 4) the customer's willingness to talk about good things about the product to others, and 5) the consumer does not make a purchase or use other products.

Commitment

(Anderson & Narus, 1990) in his statement stated that commitment is a sense of mutual trust and confidence between the parties to the relationship, and each maintains that the promise between them is maintained. (Moorman, Zaltman, & Deshpande, 1992) defines consumer commitment as the relationship between attitudes towards physical evidence, processes, and customers with the quality of connectedness, and its role in generating repurchase intention and loyalty.

Commitment is formulated as a form of written or implied agreement to continue the relationship between two or more parties. Commitment in the relationship between service providers and customers is defined as a promise expressed either explicitly or implicitly and continuity with partners (Dwyer, Schurr, & Oh, 1987). (Garbarino & Johnson, 1999) mentions many factors that influence commitment, one of which is trust and sharia compliance.

As for the indicators (Anderson & Narus, 1990) that can be used to measure consumer commitment to a product are 1) a feeling of pride in being a consumer, 2) a sense of belonging from consumers, 3) concern for long-term success, 4) willingness to become loyal consumers, consumers feel the advantages possessed by the selected product.

Customer Intimacy

Customer Intimacy is found in a specific service or service that builds an individual (customized) relationship between the customer and the service provider (Parvatiyar & Shainesh, 2001) in (Sreejes & Roy, 2015). (Hoffman, 2001) and (Griffin, 2005) mentions that managing customer intimacy, consumer trust, consumer commitment, and customer satisfaction are the basic factors that can encourage a sense of consumer loyalty to a customer.

The importance of implementing a Customer Intimacy strategy is reinforced by the research conducted (Anggriawan, Widodo, & Kartini, 2015) by saying that the customer is a very essential as a benchmark in improving the quality of products or services provided by the company. Factors that affect customer intimacy according to (Wilderom, Berg, & Wiersma, 2012), are tailoring, mentoring, and partnering. (Anggriawan et al., 2015) also stated that customer intimacy can be measured using indicators in the form of : 1) products offered to consumers are carried out in a way that is easy to understand and full of familiarity, 2) promotions carried out on consumers touch aspects of kinship, 3) consumers' commitment to the company, 4) trust that is formed from the company's activities, 5) the closeness that is formed from each transaction.

Trust

(Moorman et al., 1992) defines trust as a desire to depend on a trusted exchange partner. Trust is assumed to be trusted by a certain person or party. (Casaló, Flavián,

Guinalú, & Ekinçi, 2015) and (Lau & Lee, 1999) defines trust as an individual's willingness to depend on other parties with certain risks. according to (Rafiq, 2009) Trust has two elements, namely credibility, and honesty. When analyzing reputation and trust in e-banking services, the focus is on the bank itself that provides these services.

As for (Casaló et al., 2015) there are four indicators in the trust variable, namely:

1. High company consistency
2. Honesty in providing any transparent information
3. Concern for every consumer's expectations
4. The credibility of the company in the eyes of consumers

Shariah Compliance

Islamic banks are financial institutions that operate following sharia principles, meaning that banks operate according to the provisions of Islamic sharia, especially regarding the procedures for converting in Islam. The main principles of Islamic banks are reflected in the products they produce that are interest-free using the profit-sharing principle (Antonio, 2015); (Ilhami, 2009). To ensure that Islamic bank operations comply with sharia principles, Islamic banks must have an independent internal institution that specializes in sharia compliance supervision, namely the Sharia Supervisory Board.

As for (Nurhisam, 2016), several provisions can be used as a qualitative measure to assess sharia compliance in Islamic financial institutions. These things are indicators of sharia compliance, which are as follows:

1. The contract used in the collection and distribution of funds is following Sharia principles
2. Zakat funds are calculated and paid managed according to sharia principles
3. All transactions and economic activities are reported fairly following applicable sharia accounting
4. Work environment and corporate culture following sharia
5. The business that is financed does not conflict with sharia
6. There is a Sharia Supervisory Board as sharia director for all operational activities
7. Sources of funds come from legal and lawful sources according to Sharia

Research Paradigm

From the discussion above, the authors formulates the research framework and hypotheses as follows.

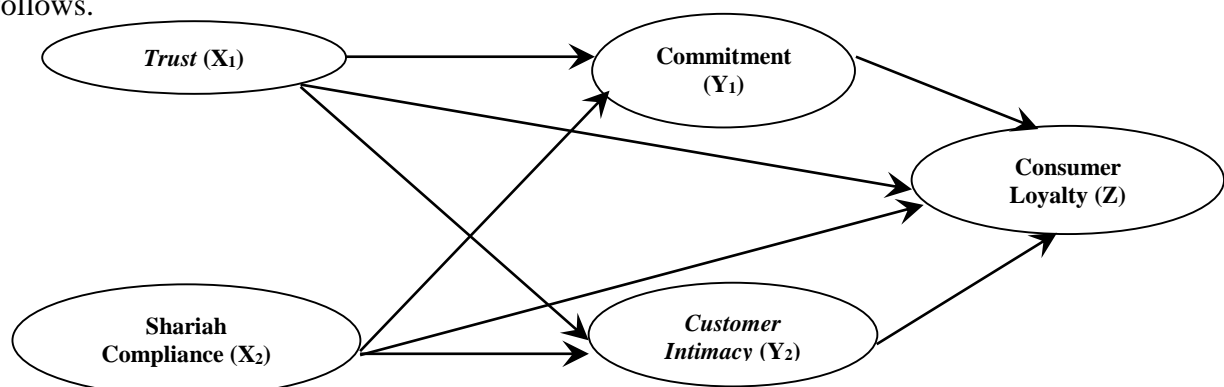


Figure 1. Research Model

- H1: There is an effect of Trust on Commitment in BAS-KPO
- H2: There is an effect of Trust on Customer Intimacy in BAS-KPO
- H3: There is an effect of Sharia Compliance on Commitment in BAS-KPO
- H4: There is an effect of sharia compliance on customer intimacy in BAS-KPO
- H5: There is an effect of Trust on consumer loyalty in BAS-KPO
- H6: There is an effect of sharia compliance on consumer loyalty in BAS-KPO
- H7: There is an effect of Commitment on Consumer Loyalty in BAS-KPO
- H8: There is an influence of Customer Intimacy on Consumer Loyalty in BAS-KPO
- H9: There is an effect of Trust on Consumer Loyalty in BAS-KPO through Commitment
- H10: There is an effect of Trust on consumer loyalty in BAS-KPO through Customer Intimacy
- H11: There is an effect of Sharia Compliance on Consumer Loyalty in BAS-KPO through Commitment
- H12: There is an effect of Sharia Compliance on Consumer Loyalty in BAS-KPO through Customer Intimacy

3. Research Method

This research was conducted at BAS-KPO which is the operational head office of the BAS company (BAS-KPO) located in the city of Banda Aceh, Indonesia. The object was the independent variable in the form of Trust (X1) and sharia compliance (X2); Consumer loyalty acts as the dependent variable (Z) and commitment (Y1) and customer intimacy (Y2) as mediating variables. This study will present the role of commitment and customer intimacy in mediating the effect of trust and sharia compliance on consumer loyalty.

(Sekaran & Bougie, 2016) and (Sugiyono, 2017) explained that the population and sample are part of the study. The population of this research is BAS-KPO customers, totaling 300,078 customers. The sample collection technique is simple random sampling. The number of representative samples was determined depending on the number of indicators multiplied by 5 to 10 (Ferdinand, 2014). The minimum sample formula was : Minimum sample = number of indicators x 10. In this study, there were 26 indicators so a sample of 260 people was obtained. The scale of the answers to research questions used was the Likert Summarated Rating Scale. The analytical equipment used was SEM AMOS.

4. Results

The analysis of the structural model that forms the test of the influence between variables can be seen below.

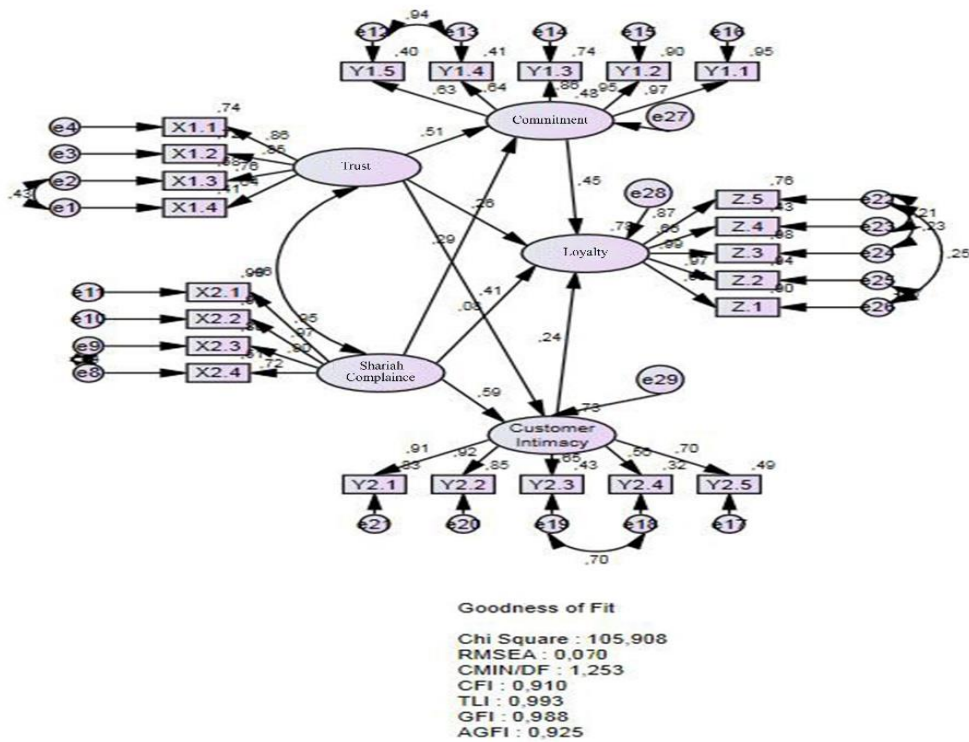


Figure 2. Test Results through SEM

The result of testing the full model is contained in the following table:

Table 1. Hypothesis Test Results

			Estimate	S.E.	C.R.	P
Customer_Intimacy	<---	Trust	0.405	.064	6.676	***
Commitment	<---	Shariah Compliance	0.287	.065	4.655	***
Commitment	<---	Trust	0.514	.089	6.490	***
Customer_Intimacy	<---	Shariah Compliance	0.589	.065	8.699	***
Loyalty	<---	Commitment	0.453	.064	7.498	***
Loyalty	<---	Customer_Intimacy	0.237	.085	3.431	***
Loyalty	<---	Shariah Compliance	0.280	.063	4.189	.034
Loyalty	<---	Trust	0.259	.073	4.105	***

Source: Primary Data, 2022 (processed)

Based on the SEM results in table 1, a statistical equation can be formed which is formulated as follows:

$$Customer\ intimacy = 0.405\ Trust + 0.589\ Shariah\ Compliance$$

$$Commitment = 0.287\ Shariah\ Compliance + 0.514\ Trust$$

$$\text{Loyalty} = 0.453 \text{ Commitment} + 0.237 \text{ Customer Intimacy} + 0.280 \text{ Shariah Compliance} + 0.259 \text{ Trust}$$

The results of the direct influence test in the table above explains as follows:

1. H1 : Trust Effect on Commitment

The results show that Trust affects Consumer Commitment. The effect test of Trust on Consumer Commitment provides CR (Critical Ratio Value) 6.490 with a significance (p-value) of 0.000. The coefficient of the effect of Trust on Consumer Commitment is 0.514 or 51.4%. This result proves that the better the Trust, the higher the Consumer Commitment. These results are in line with the research results by (Lapasiang, Moniharapon, & Loindong, 2017) and (Adinugroho, 2015).

2. H2 : Trust Effect on Customer Intimacy

The results show that Trust affects Customer Intimacy. The effect test of Trust on Customer Intimacy provides CR 6.676 with a significance of 0.000. The magnitude of the influence of sharia compliance on customer intimacy is 0.405 or 40.5%. These results prove that the better the trust, the more customer intimacy will be. These results are in line with the research results by (Faizah, 2021), (Balaji, Roy, & Wei, 2016).

3. H3 : Sharia Compliance Effect on Consumer Commitment

The results show that Sharia Compliance affects Consumer Commitment. The influence test of Sharia Compliance on Consumer Commitment provides CR 4.655 with a significance of 0.000. The coefficient of the influence of sharia compliance on consumer commitment is 0.287 or 28.7%. This result proves that the better Sharia Compliance, the more Consumer Commitment will increase. These results are in line with research results by (Dlizabeth, 2019)

4. H4 : Shariah Compliance Effect on Customer Intimacy

The results show that Sharia Compliance affects Customer Intimacy. The effect test of Sharia Compliance on Customer Intimacy provides a CR 8.699 with a significance of 0.000. The magnitude of the influence of Sharia Compliance on Customer Intimacy is 0.589 or 58.9%. These results prove that the better Sharia Compliance, the more Customer Intimacy will increase. The results of this test are in line with the research results by (Akhadiyah, 2020) and (Nulviki, 2021) which proves that the variables of Sharia compliance, service quality, and corporate image affect Customer Intimacy; Sharia Compliance, service quality, and Corporate Image affect Customer Loyalty; Customer Intimacy affects Customer Loyalty, Customer Intimacy mediates the influence of Sharia Compliance, service quality, and Company Image partially affects Customer Loyalty.

5. H5 : Trust Effect on Consumer Loyalty

The results show that Trust affects Consumer Loyalty. The influence test of Trust on Consumer Loyalty provides CR 4.105 with a significance of 0.000. The coefficient of the influence of Trust on Consumer Loyalty is 0.259 or 25.9%. These results prove that the better the Trust, the higher the Consumer Loyalty will be. The results shown are following those carried out by (Kabadayi, 2016) which revealed that when customers

have a high level of trust in the bank, customers tend to use the banking services offered even though they feel a little less satisfied with the services provided.

6. H6: Sharia Compliance Effect on Consumer Loyalty

The results show that Sharia Compliance affects Consumer Loyalty. The effect test of Sharia Compliance on Consumer Loyalty provides CR 4.189 with a significance of 0.034. The magnitude of the effect of Sharia Compliance on Consumer Loyalty is 0.280 or 28.0%. This result proves that the better Sharia Compliance, the more Consumer Loyalty will increase. These results are in line with the research results by (Andini, 2016) and (Arminanti, 2020).

7. H7: Commitment Effect on Consumer Loyalty

The results show that commitment affects consumer loyalty. The Effect of Commitment to Consumer Loyalty obtained a CR value of 7.498 with a significance level of 0.000. The magnitude of the influence of Commitment to Consumer Loyalty is 0.453 or 45.3%. These results prove that the better the commitment, the more customer loyalty will increase. These results are in line with the research results by (Strandberg et al., 2015).

8. H8: Customer Intimacy Effect on Consumer Loyalty

The results show that Customer Intimacy affects Consumer Loyalty. The influence test of Customer Intimacy on Consumer Loyalty provides CR 3,431 with a significance of 0.000. The coefficient of the influence of Customer Intimacy on Consumer Loyalty is 0.237 or 23.7%. These results prove that the better the Customer Intimacy, the higher the Consumer Loyalty. The results of this test are in line with the research results by (Brock & Zhou, 2012).

9. H9: Consumer Commitment Mediates the Trust Effect on Consumer Loyalty

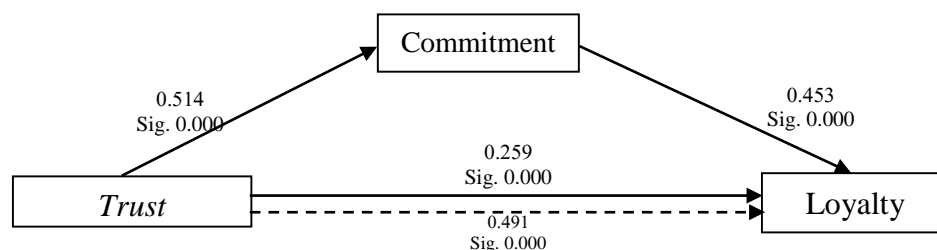


Figure 3 Testing the Mediation Effect of Trust on Consumer Loyalty through Consumer Commitment

Based on the figure above, the path coefficient between Trust and consumer commitment is obtained, the path coefficient value is 0.514; while the path coefficient of consumer commitment to consumer loyalty is 0.453. The path coefficient between Trust and Consumer Loyalty is 0.259. Because the direct influence between Trust and Consumer Loyalty is significant, the effect of Trust on Consumer Commitment is significant, and the effect of Consumer Commitment on Consumer Loyalty is also significant, it can be concluded that Consumer Commitment acts as a variable that mediates the relationship between Trust and Consumer Loyalty. The mediating role played by Consumer Commitment is partially mediating. Partially mediating contains the definition that the Trust variable can directly influence the Consumer Loyalty variable without first going through the consumer commitment variable.

The influence of Trust on Consumer Loyalty can occur directly (directly) or indirectly (indirectly) through consumer commitment. The rationale that states the relationship between Trust and Consumer Loyalty is supported by empirical literature based on the results of previous research such as Dembe et al., (2017) which states that Trust is a form of customer service that causes each customer to have a sense of responsibility, a sense of belonging and in the survival of the company.

10. H10: Customer Intimacy Mediates the Trust Effect on Consumer Loyalty

From the Figure 4, the path coefficient value of Trust on Customer Intimacy is 0.405; while the coefficient of Customer Intimacy to Consumer Loyalty is 0.237; and the path coefficient of Trust on Consumer Loyalty is 0.259. Because the direct effect of Trust and Consumer Loyalty is significant, the effect of Trust on Customer Intimacy is significant, and the effect of Customer Intimacy on Consumer Loyalty is also significant, it reveals that Customer Intimacy acts as a variable that mediates the relationship between Trust and Consumer Loyalty. The mediating role played by Customer Intimacy is partially mediating. Partially mediating contains the definition that the Trust variable can directly influence the Consumer Loyalty variable without going through the Customer Intimacy variable first.

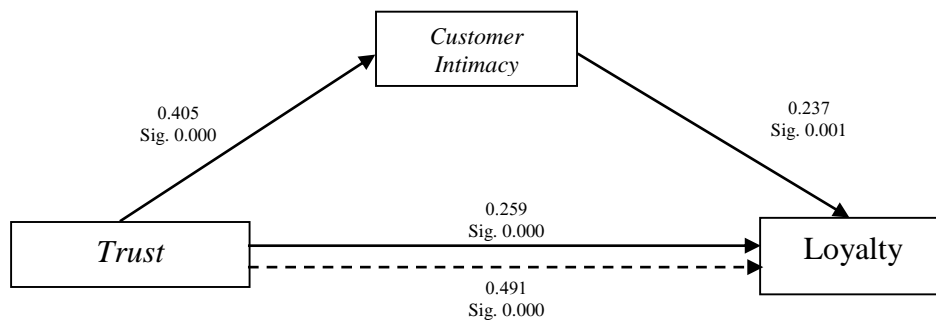


Figure 4. Testing the Mediation Effect of Trust on Consumer Loyalty through Customer Intimacy

The influence of Trust on Consumer Loyalty can occur directly (directly) or indirectly (indirectly) through Customer Intimacy. This rationale is supported by empirical literature based on the results of previous research such as (Balaji et al., 2016) which proves that Trust can affect Customer Intimacy.

11. H11: Consumer Commitment Mediates the Shariah Compliance Effect on Consumer Loyalty

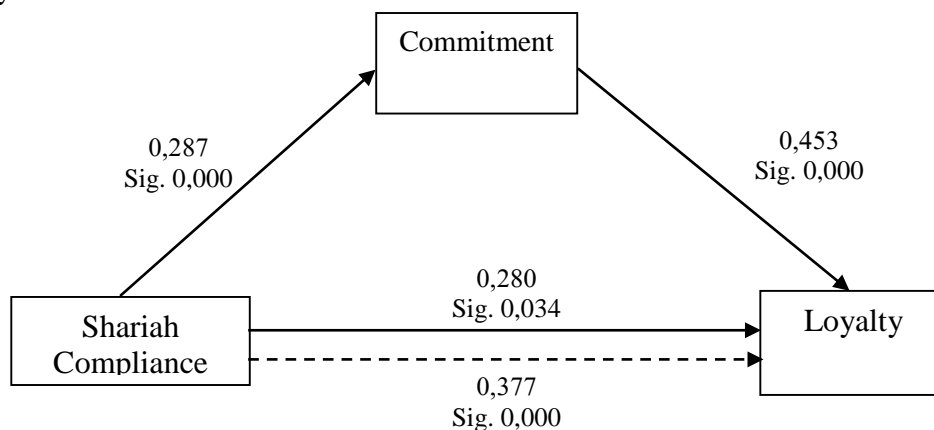


Figure 5. Testing the Mediation Effect of Sharia Compliance on Consumer Loyalty through Consumer Commitment

From the Figure 5, the path coefficient value between Sharia Compliance and Consumer Commitment is 0.287; while the path coefficient of Consumer Commitment to Consumer Loyalty is 0.453; and The path coefficient between Sharia Compliance and Consumer Loyalty is 0.280. Because the direct influence between Sharia Compliance and Loyalty is significant, the effect of Sharia Compliance on Consumer Commitment is significant, and the effect of Consumer Commitment on Consumer Loyalty is also significant, it concludes that Consumer Commitment acts as a variable that mediates the relationship between Compliance Sharia against Consumer Loyalty. The mediating role played by Consumer Commitment is partially mediating. Partially mediating contains the definition that the Sharia Compliance variable can directly influence the Consumer Loyalty variable without first going through the Consumer Commitment variable.

12. H12: Customer Intimacy Mediates the Sharia Compliance Effect on Consumer Loyalty

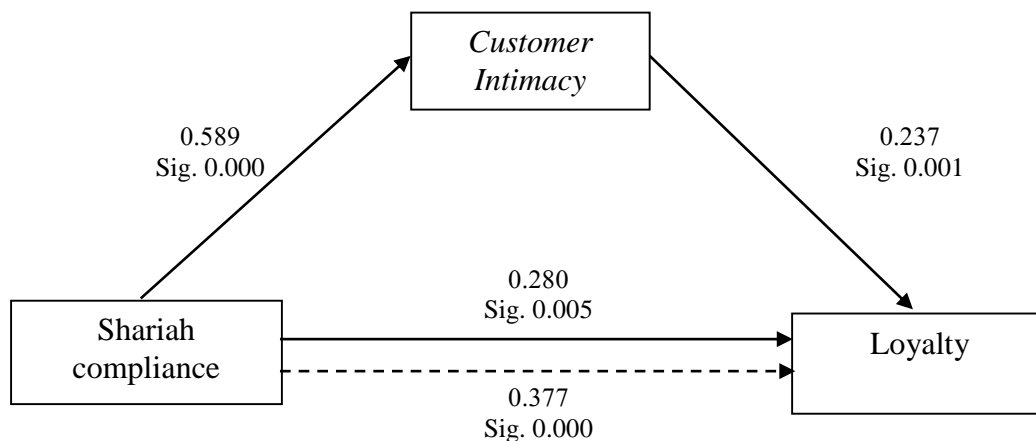


Figure 6. Testing the Mediation Effect of Sharia Compliance on Consumer Loyalty through Customer Intimacy

From the figure 6, the path coefficient value of Sharia Compliance effect on Customer Intimacy is 0.589; while the coefficient of Customer Intimacy to Consumer Loyalty is 0.237. The path coefficient between Sharia Compliance and Consumer Loyalty is 0.280. Because the direct influence between Sharia Compliance and Consumer Loyalty is significant, the effect of Sharia Compliance on Customer Intimacy is significant, and the influence of Customer Intimacy on Consumer Loyalty is also significant, it reveals that Customer Intimacy acts as a variable that mediates the relationship between Sharia Compliance with Consumer Loyalty. The mediating role played by Customer Intimacy is partially mediating. Partially mediating contains the definition that the Sharia Compliance variable can directly influence the Consumer Loyalty variable without going through the Customer Intimacy variable first.

5. Conclusion

The test results prove that there is an influence of Trust on Commitment in BAS-KPO, There is an influence of Trust on Customer Intimacy in BAS-KPO, There is an influence of Sharia Compliance on Commitment in BAS-KPO, There is an influence of Sharia Compliance on Customer Intimacy in BAS-KPO, There is an influence Trust on Consumer Loyalty in BAS-KPO, There is an effect of Sharia Compliance on Consumer Loyalty in BAS-KPO, There is an influence on Commitment to Consumer Loyalty in BAS-KPO, There is an influence of Customer Intimacy on Consumer Loyalty in BAS-KPO, There is an influence of Trust on Consumer Loyalty in BAS-KPO through Commitment, There is an influence of Trust on consumer Loyalty in BAS-KPO through Customer Intimacy, There is an influence of Sharia Compliance on consumer Loyalty in BAS-KPO through Commitment, and There is an influence of Sharia Compliance on consumer Loyalty in BAS-KPO through Customer Intimacy. These findings prove that this research model can be the basis for developing further research models by adding other variables such as brand image and brand equity. This finding can also be a practical reference, especially the research subject, namely BAS-KPO to review its strategy to increase customer loyalty.

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