



BUILDING SHARIA BANK CUSTOMER LOYALTY THROUGH A RELIGIOUS VALUE-BASED APPROACH AND SERVICE SATISFACTION

Ulil Akbar Hakim¹, Jaharuddin²

^{1, 2} Universitas Muhammadiyah Jakarta

¹ ulilakbar9@gmail.com, ² jaharuddin@umj.ac.id

Abstract

This study aims to analyze the impact of service quality, customer satisfaction, and trust on customer loyalty, considering religiosity as a moderating variable. The research was conducted on Islamic bank customers in Indonesia using a quantitative approach based on the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method. Data were collected from 126 respondents, with 102 meeting the research criteria. The results indicate that customer satisfaction has the most significant influence on customer loyalty, while service quality and trust also positively contribute to loyalty, although to a lesser extent. Additionally, service quality and satisfaction significantly enhance customer religiosity, whereas trust does not show a significant effect on religiosity. Religiosity, while not directly affecting loyalty, serves as a moderating variable that strengthens the relationship between service quality and satisfaction with loyalty. The implications of this study emphasize the importance of enhancing customer experience through high-quality services aligned with Sharia principles, as well as fostering satisfaction and trust to build long-term loyalty. These findings provide practical insights for Islamic bank management to design strategies based on religious values to strengthen customer relationships. Furthermore, this study offers theoretical insights into the critical role of religiosity as a moderating factor in fostering customer loyalty in the Islamic banking sector.

Keywords: Service Quality, Satisfaction, Trust, Religiosity, Customer Loyalty, Islamic Banking

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan, kepuasan, dan kepercayaan terhadap loyalitas nasabah, dengan mempertimbangkan religiusitas sebagai variabel moderasi. Studi ini dilakukan pada nasabah bank syariah di Indonesia dengan menggunakan pendekatan kuantitatif berbasis metode Partial Least Squares-Structural Equation Modeling (PLS-SEM). Data diperoleh dari 126 responden, di mana 102 memenuhi kriteria penelitian. Hasil menunjukkan bahwa kepuasan memiliki pengaruh paling signifikan terhadap loyalitas nasabah, sedangkan kualitas layanan dan kepercayaan juga berpengaruh secara positif terhadap loyalitas, namun dengan kontribusi yang lebih rendah. Selain itu, kualitas layanan dan kepuasan secara signifikan meningkatkan religiusitas nasabah, sedangkan kepercayaan tidak menunjukkan pengaruh signifikan terhadap religiusitas. Religiusitas, meskipun tidak memengaruhi loyalitas secara langsung, berperan sebagai variabel moderasi yang memperkuat hubungan antara kualitas layanan dan kepuasan terhadap loyalitas. Implikasi penelitian ini menyoroti pentingnya meningkatkan pengalaman nasabah melalui layanan berkualitas yang sesuai dengan prinsip syariah, serta membangun kepuasan dan kepercayaan untuk menciptakan loyalitas jangka panjang. Temuan ini memberikan kontribusi praktis bagi manajemen bank syariah dalam merancang strategi berbasis nilai-nilai religius untuk memperkuat hubungan dengan nasabah. Penelitian ini juga menawarkan wawasan teoretis tentang pentingnya religiusitas sebagai faktor moderasi dalam membangun loyalitas nasabah di sektor perbankan syariah.

Kata Kunci: Kualitas Layanan, Kepuasan, Kepercayaan, Religiusitas, Loyalitas Nasabah, Bank Syariah.



© Author(s) 2025

This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

INTRODUCTION

Islamic banking has grown rapidly as an alternative financial system based on sharia principles, making it the main choice for customers who prioritize religious values in financial services.¹ In the context of increasingly tight competition, customer loyalty is the key to the success of Islamic banks. Loyalty is not only influenced by the quality of service, but also by factors of customer satisfaction, trust, and religiosity.²

Service quality is an important factor in building customer loyalty, especially in the Islamic banking system which prioritizes compliance with Islamic principles.³ In addition, customer satisfaction plays a major role as a predictor of loyalty which is directly influenced by positive experiences with the services provided.⁴ Trust, which reflects customer confidence in the integrity and reliability of the bank, is also an important element in maintaining long-term relationships with customers.⁵

However, in the context of Islamic banking, religiosity is often considered as a differentiating factor that directly or indirectly influences customer loyalty. Religiosity describes the extent to which religious values are internalized in customer behavior, including in choosing banking services that are in accordance with Islamic principles.⁶

This study aims to analyze the influence of service quality, satisfaction, and trust on customer loyalty by considering religiosity as a moderating variable. This study is important to understand the dynamics of the relationship between these variables in the context of Islamic banking in Indonesia, as well as to contribute to the development of strategies to increase customer loyalty through an approach that is in accordance with religious values and market needs.

THEORETICAL BASIS AND LITERATURE REVIEW

1. Customer Loyalty

Customer loyalty is a customer's commitment to continue using an organization's products or services consistently despite situational influences or marketing efforts from competitors.⁷ Loyalty is influenced by factors of satisfaction, trust, and perception of service quality, which together create a long-term relationship between the customer and the service provider.⁸ In the

¹ Amin, Isa, and Fontaine, "Islamic Banks."

² Parasuraman, Zeithaml, and L Berry, "SERVQUAL A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality."

³ Othman and Owen, "The Multi-Dimensionality of CARTER Model to Measure Customer Service Quality in Islamic Banking."

⁴ Kotler and Keller, Marketing Management.

⁵ Morgan and Hunt, "The Commitment-Trust Theory of Relationship Marketing."

⁶ Robbins, Glock, and Stark, "Religion and Society in Tension."

⁷ Oliver, "Whence Consumer Loyalty?"

⁸ Zeithaml, Berry, and Parasuraman, "The Behavioral Consequences of Service Quality."

context of Islamic banking, loyalty is also influenced by the religious values of customers that are in line with Islamic principles.⁹

2. Quality of Service

Service quality is the level of conformity between customer expectations and the service performance received.¹⁰ The SERVQUAL model identifies five main dimensions of service quality: tangibles, reliability, responsiveness, assurance, and empathy. In Islamic banks, service quality also includes aspects of compliance with Islamic principles as part of the unique added value offered to customers.¹¹

3. Customer Satisfaction

Satisfaction is a customer's emotional evaluation of the experience of using a product or service, which reflects the match between expectations and the results received.¹² High satisfaction encourages increased customer loyalty and creates trust in service providers.¹³ In Islamic banks, satisfaction is also influenced by customer perceptions of Islamic values implemented in services.¹⁴

4. Customer Trust

Trust is the customer's belief that the service provider will provide reliable, honest and expected service.¹⁵ In the context of Islamic banking, trust is based on the bank's ability to maintain transparency, comply with sharia principles, and provide security in financial transactions.¹⁶

5. Religiosity

Religiosity is the level of internalization of religious values in an individual's life that influences behavior, decisions, and preferences, including in choosing products and services.¹⁷ In the context of Islamic banking, religiosity influences customer loyalty and preference for services that are in accordance with Islamic principles.

6. SERVQUAL Framework in Sharia Banking

The SERVQUAL model is a framework that is often used to measure service quality in various sectors. In Islamic banking, SERVQUAL is modified to include Sharia compliance as an

⁹ Amin, Isa, and Fontaine, "Islamic Banks."

¹⁰ Parasuraman, Zeithaml, and L Berry, "SERVQUAL A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality."

¹¹ Othman and Owen, "The Multi-Dimensionality of CARTER Model to Measure Customer Service Quality in Islamic Banking."

¹² Kotler and Keller, Marketing Management.

¹³ Anderson and Srinivasan, "E-satisfaction and E-loyalty."

¹⁴ Amin, Isa, and Fontaine, "Islamic Banks."

¹⁵ Morgan and Hunt, "The Commitment-Trust Theory of Relationship Marketing."

¹⁶ Amin, Isa, and Fontaine, "Islamic Banks."

¹⁷ Robbins, Glock, and Stark, "Religion and Society in Tension."

additional dimension, creating a stronger relationship between service quality, customer satisfaction, and loyalty.¹⁸

Previous research, Service Quality and Religiosity conducted by Shahzad et al. (2019) showed that service quality has a significant effect on religiosity in the context of Islamic banks.¹⁹ Satisfaction and Loyalty: Ramadhan et al. (2024) explained that customer satisfaction directly increases loyalty to Islamic banks through positive experiences with Islamic services.²⁰ Trust and Religiosity: Amanda & Sari (2021) identified that trust plays an important role in building customer religiosity, although its influence may vary based on cultural context.²¹

FRAMEWORK OF THINKING

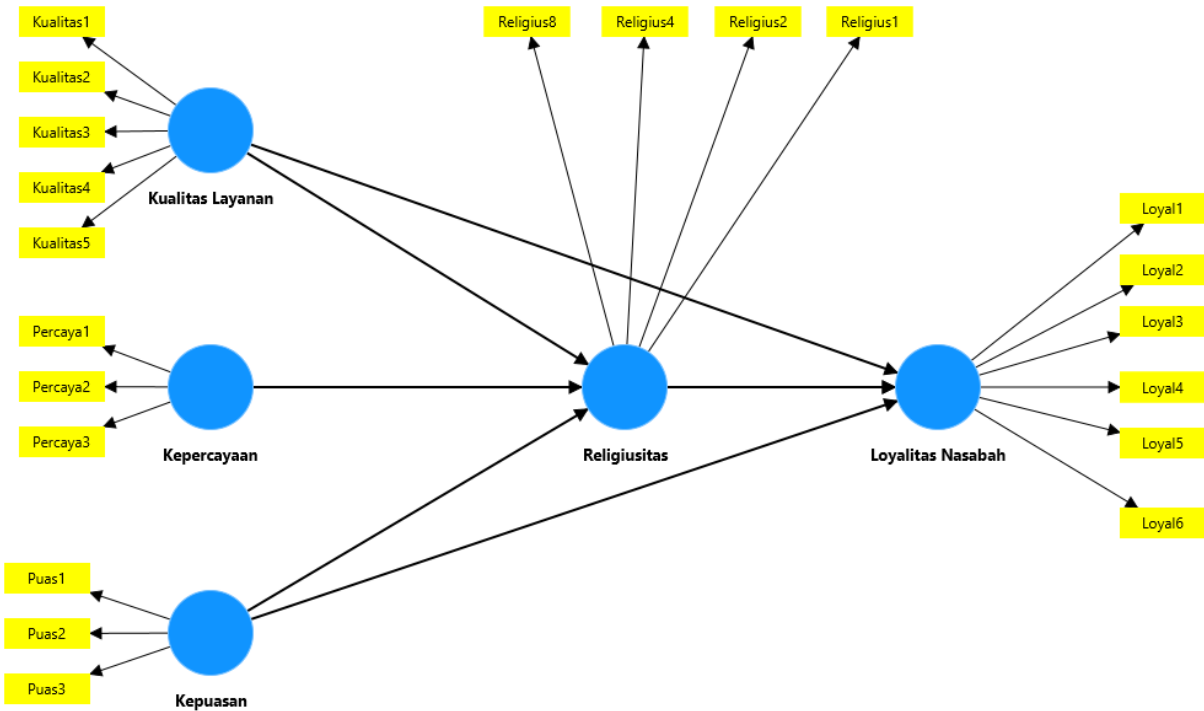


Figure 1. Thinking Framework

¹⁸ Othman and Owen, "The Multi-Dimensionality of CARTER Model to Measure Customer Service Quality in Islamic Banking."

¹⁹ Shahzad, Malik, and Irfan, "Quality and Customer Loyalty in Islamic Banks," December 31, 2019.

²⁰ Ramadhan et al., "Pengaruh Wisata Halal Terhadap Kepuasan Wisatawan Dan Dampak Moderasi Religiusitas Di Sumatera Barat."

²¹ Amanda and Sari, "Platform Layanan Ekonomi Berbagi."

Research Hypothesis

H1: The Influence of Service Quality on Religiosity
Previous research by Nabila & Nurdin²², Nurhayati & Sukesti²³, and Shahzad et al.²⁴ shows that service quality has a positive and significant influence on religiosity. H1: Service quality has a positive and significant influence on religiosity.

H2: Effect of Satisfaction on Religiosity
Study conducted by Ramadhan et al.²⁵, Khan et al.²⁶, and Rahayu et al.²⁷ states that satisfaction has a positive and significant influence on religiosity. H2: Satisfaction has a positive and significant influence on religiosity.

H3: The Influence of Belief on Religiosity
Research conducted by Amanda & Sari²⁸, Abror, Patrisia, Engriani, Idris, et al.²⁹ and Abror, Patrisia, Engriani, Omar, et al.³⁰ shows that trust has a positive and significant influence on religiosity. H3: Trust has a positive and significant influence on religiosity.

H4: The Influence of Religiosity on Customer Loyalty
Research by Aulia & Hafasnuddin³¹, Sari³², and Sahputra & Harahap³³ shows that religiosity has a positive and significant influence on customer loyalty. H4: Religiosity has a positive and significant influence on customer loyalty.

H5: The Effect of Service Quality on Customer Loyalty Moderated by Religiosity
Research by Nurhayati & Sukesti³⁴, Tegambwage & Kasoga³⁵, and Khan et al.³⁶, shows that service quality has a positive and significant effect on customer loyalty, with religiosity as a moderating

²² Nabila and Nurdin, "Pengaruh Literasi Keuangan Dan Kualitas Pelayanan Terhadap Pengambilan Keputusan Menggunakan Jasa Layanan Bank Syariah Yang Dimediasi Oleh Religiusitas."

²³ Nurhayati and Sukesti, "Peningkatan Loyalitas Nasabah Bank Syariah Melalui Peningkatan Kualitas Layanan dan Kepuasan Nasabah dengan Variabel Religiusitas sebagai Variabel Moderating (Studi Pada Bank Syariah Di Kota Semarang)."

²⁴ Shahzad, Malik, and Irfan, "Quality and Customer Loyalty in Islamic Banks," December 31, 2019.

²⁵ Ramadhan et al., "Pengaruh Wisata Halal Terhadap Kepuasan Wisatawan Dan Dampak Moderasi Religiusitas Di Sumatera Barat."

²⁶ Khan, Patras, and Saeed, "Impact of Service Quality, Customer Engagement, and Customer Satisfaction on Customer Loyalty with the Moderating Role of Religiosity."

²⁷ Rahayu et al., "Muslim Customer Perceived Value on Customer Satisfaction and Loyalty."

²⁸ Amanda and Sari, "Sharing Economy Service Platform."

²⁹ Abror et al., "Islamic Bank Trust."

³⁰ Abror et al., "Perceived Risk and Tourist's Trust."

³¹ Aulia and Hafasnuddin, "Pengaruh Kualitas Layanan, Kepuasan Dan Religiusitas Terhadap Loyalitas Nasabah Bank Syariah MANDIRI Cabang Banda Aceh."

³² Sari, "Pengaruh Religiusitas, Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Nasabah Di Bank Muamalat Indonesia KCP Madiun."

³³ Sahputra and Harahap, "Pengaruh Religiusitas Terhadap Loyalitas Nasabah."

³⁴ Nurhayati and Sukesti, "Peningkatan Loyalitas Nasabah Bank Syariah Melalui Peningkatan Kualitas Layanan dan Kepuasan Nasabah dengan Variabel Religiusitas sebagai Variabel Moderating (Studi Pada Bank Syariah Di Kota Semarang)."

³⁵ Tegambwage and Kasoga, "Determinants of Customer Loyalty in Islamic Banking."

³⁶ Khan, Patras, and Saeed, "Impact of Service Quality, Customer Engagement, and Customer Satisfaction on Customer Loyalty with the Moderating Role of Religiosity."

variable. H5: Service quality has a positive and significant effect on customer loyalty which is moderated by religiosity.

H6: The Effect of Satisfaction on Customer Loyalty Moderated by Religiosity The results of the study by Purnama et al.³⁷, Hidayat et al.³⁸, and Aminatur Rofian & Titis Miranti³⁹, shows that customer satisfaction has a positive and significant effect on customer loyalty, with religiosity as a moderating variable. H6: Satisfaction has a positive and significant effect on customer loyalty which is moderated by religiosity.

H7: The Effect of Trust on Customer Loyalty Moderated by Religiosity. A study conducted by Wahyoedi et al.⁴⁰, Yusfiarto et al.⁴¹, and Usman et al.⁴², found that customer trust has a positive and significant influence on customer loyalty, with religiosity as a moderating variable. H7: Trust has a positive and significant influence on customer loyalty which is moderated by religiosity.

RESEARCH METHODS

This research is a type of quantitative descriptive research that utilizes numerical data and statistical techniques to analyze the phenomena studied by Karmayani et al.⁴³ Descriptive methods are used to provide a structured, factual, and accurate representation of the phenomena that occur.⁴⁴ The data used consisted of primary data in the form of questionnaires distributed online with a Likert scale of 1-5, ranging from "strongly disagree" to "strongly agree," as well as secondary data obtained from journals, books, and relevant websites. This study involved 126 respondents, but after the selection process, only 102 respondents met the criteria and their data were further processed. Respondents were selected using a non-probability sampling technique with a purposive sampling method, based on certain criteria, namely residents who have Indonesian ID cards, are domiciled in Tangerang City, and use one of the Sharia Banks.⁴⁵ Data analysis was conducted using the Structural Equation Modeling method based on Partial Least Squares (SEM-PLS), which is able to handle data with small samples, missing data, or multicollinearity.⁴⁶ The validity of the

³⁷ Purnama, Sukmasari, and Bhandari, "The Role of Religiosity as a Mediating Variable in the Relationship between Online Transactions and Customer Satisfaction and Loyalty in Islamic Banking."

³⁸ Hidayat, Akhmad, and Machmud, "Effects of Service Quality, Customer Trust and Customer Religious Commitment on Customers Satisfaction and Loyalty of Islamic Banks in East Java."

³⁹ Aminatur Rofiah and Titis Miranti, "The Influence of Customer Loyalty through Customer Satisfaction with Islamic Religiosity as a Moderating Variable."

⁴⁰ Wahyoedi et al., "The Effect of Religiosity and Service Quality on Customer Loyalty of Islamic Banks Mediated by Customer Trust and Satisfaction."

⁴¹ Yusfiarto et al., "Islamic Banking and Loyalty."

⁴² Usman et al., "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank."

⁴³ Karmayani, Nurzianti, and Husni, "Tingkat Literasi Perbankan Syariah Di Kalangan Mahasiswa."

⁴⁴ Ramdhan, *Metode Penelitian*.

⁴⁵ Sekaran and Bougie, *Research Methods for Business*.

⁴⁶ Anjelisa, Fatmawati, and Nuryakin, "Measuring the Effect of Islamic Service Quality, Customer Relationship Management, Customer Satisfaction, and Loyalty in Indonesian Islamic Banking."

measurement was tested using the convergent test (Outer Loading > 0.60 and AVE > 0.50) and discriminant, while the reliability of the data was tested through Composite Reliability and Cronbach Alpha to ensure consistency. The measurement model used includes the validity and reliability of reflective indicators on latent constructs.

DISCUSSION AND ANALYSIS

Respondent Demographics

This study involved 126 respondents, of which 102 met the research criteria. The majority of respondents were female (53.92%) and aged 17–30 years (67.65%). In terms of profession, most worked as private employees (39.22%), followed by self-employed (25.40%), and civil servants (18.60%). The monthly income of respondents was dominated by the income group below IDR 3 million (39.21%), followed by IDR 3 million–IDR 5 million (31.30%), and more than IDR 5 million (29.49%). Respondents' domiciles were spread across various sub-districts, with the largest concentrations in Tangerang (38.20%), Karawaci (10.70%), and Cipondoh (9.80%) sub-districts. A small portion of respondents came from Benda (1.90%) and Pinang (0.90%). In terms of bank usage, the majority of respondents used Bank Syariah Indonesia (42.15%) and Bank BCA Syariah (34.31%), while other banks such as Bank Muamalat and Bank Mega Syariah were used by a small portion of respondents (6.80% each). Banks such as Bank Victoria Syariah, Bank Panin Dubai Syariah, and Bank Aladin Syariah were not used by respondents.

Table 1. Respondent Demographics

Criteria	Category	Percentage (%)
Gender	Man	46.08
	Woman	53.92
Age	17–30 years	67.65
	31–40 years	27.00
	41–50 years	4.90
	>50 years	0.00
Profession	Private employees	39.22
	Self-employed	25.40
	Government employees	18.60
	Other	16.78
Monthly Income	< Rp. 3 million	39.21
	Rp 3 million–Rp 5 million	31.30
	> Rp. 5 million	29.49
Use of Islamic Banks	Indonesian Islamic Bank	42.15

	BCA Syariah Bank	34.31
	Others (<10%)	-

Measurement Model Results

Validity and Reliability Test

Validity testing was conducted to ensure that the indicators used were able to describe the construct accurately. All indicators had an outer loading value > 0.7 after the screening stage, which indicated their validity.⁴⁷ The Average Variance Extracted (AVE) test also shows that all variables have an AVE value ≥ 0.5 , with the highest values in Trust (0.720) and Religiosity (0.712), which indicates that these indicators are effective in representing the variables. Reliability tests through Composite Reliability (CR) and Cronbach's Alpha show that all variables have good internal consistency with Cronbach's Alpha values > 0.7 and $CR > 0.8$, even some approaching or exceeding 0.9, such as Service Quality, Customer Loyalty, and Religiosity.

Table 2. Construct Validity and Reliability

Variables	Indicator	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability (CR)
Quality of Service	Quality1	0.830	0.665	0.874	0.908
	Quality2	0.854			
	Quality3	0.837			
	Quality4	0.822			
	Quality5	0.727			
Customer Loyalty	Loyal1	0.794	0.605	0.869	0.902
	Loyal2	0.743			
	Loyal3	0.720			
	Loyal4	0.814			
	Loyal5	0.773			
	Loyal6	0.818			
Trust	Trust1	0.886	0.720	0.806	0.885
	Believe2	0.824			
	Trust3	0.834			
Satisfaction	Satisfied1	0.838	0.684	0.768	0.866
	Satisfied2	0.853			
	Satisfied3	0.789			

⁴⁷ Hair, Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R.

Religiosity	Religious1	0.753	0.712	0.864	0.908
	Religious2	0.863			
	Religious4	0.864			
	Religious8	0.887			

All outer loading values ≥ 0.7 , AVE ≥ 0.5 , Cronbach's Alpha > 0.7 , and CR > 0.8 indicate that the constructs in this study are valid and reliable.

Validity Discriminant Test

Discriminant validity testing was conducted using the Fornell-Larcker Criterion and Heterotrait-Monotrait Ratio (HTMT). The AVE root value of each construct is greater than the correlation between other constructs, indicating that discriminant validity is met. In addition, all HTMT values < 0.90 , ensuring that each latent variable is conceptually different.⁴⁸

Table 3. Discriminant Validity (Fornell-Larcker Criterion and HTMT)

Construct	Trust	Satisfaction	Quality of Service	Customer Loyalty	Religiosity
Trust	0.848				
Satisfaction	0.601	0.827			
Quality of Service	0.691	0.743	0.815		
Customer Loyalty	0.672	0.752	0.715	0.778	
Religiosity	0.635	0.703	0.713	0.609	0.844
HTMT (≤ 0.90)	0.764	0.860	0.907	0.918	0.806

The results show that discriminant validity is met, with HTMT values below 0.90 for all pairs of latent variables.

The results of the validity and reliability tests indicate that the research constructs are valid and reliable. Outer loading > 0.7 , AVE ≥ 0.5 , and CR ≥ 0.8 ensure convergent validity. The Fornell-Larcker and HTMT tests confirm discriminant validity, where each latent variable is conceptually different. This study also confirms that the constructs of Religiosity and Trust have a significant influence on Customer Loyalty, which supports the SERVQUAL theory and previous findings.^{49,50}

⁴⁸ Henseler, Ringle, and Sarstedt, "A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling."

⁴⁹ Anggraini and Aziza, "Dapatkah Religiusitas Islami Memoderasi Pengaruh Sifat Machiavellian Dan Pengetahuan Akuntansi Terhadap Persepsi Praktik Creative Accounting?"

⁵⁰ Bloemer, De Ruyter, and Peeters, "Investigating Drivers of Bank Loyalty."

Inner Model (Structural Model)

The next testing process is testing the inner model or structural model which aims to determine the relationship between constructs or the influence between research variables as hypothesized. The following is the structural model of the test results using SmartPLS.

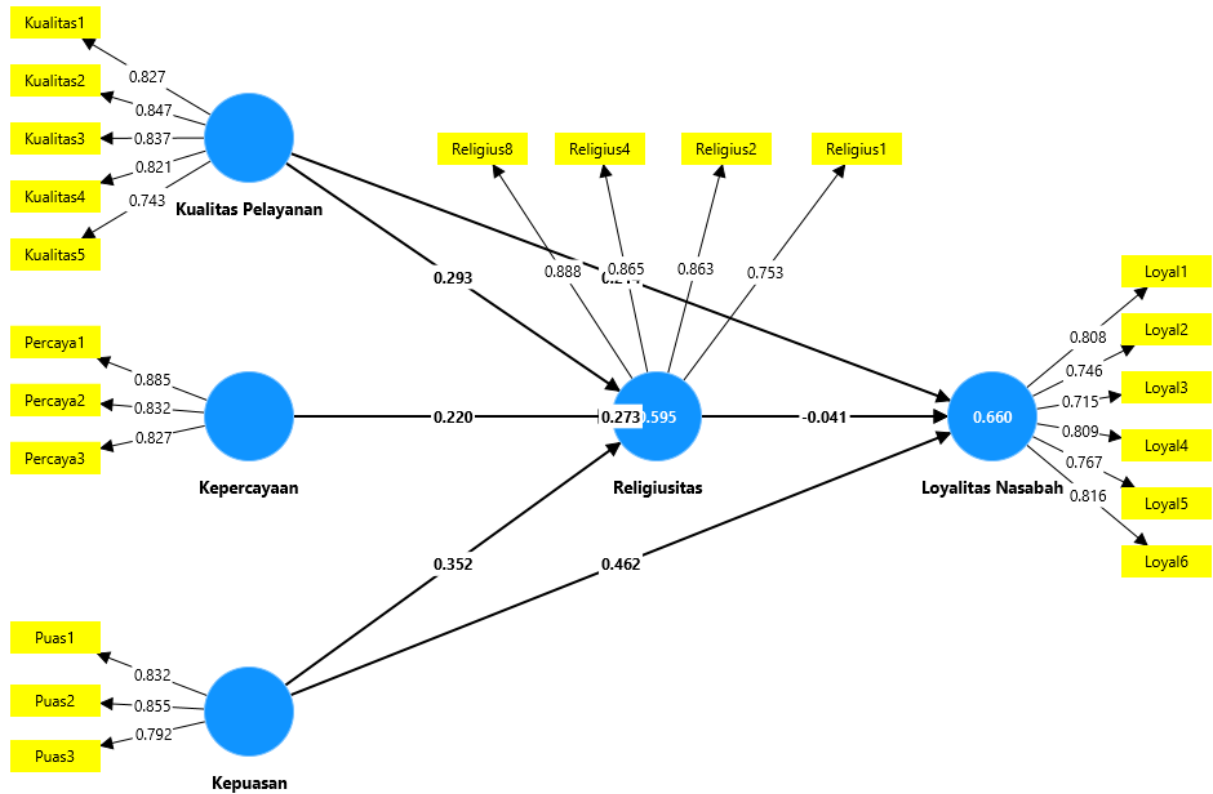


Figure 2. Structural Model with Path Coefficients and Significance

Based on the structural model above, Service Quality has a positive effect on Religiosity ($\beta = 0.293$), as well as Trust ($\beta = 0.220$) and Satisfaction ($\beta = 0.352$), with Satisfaction showing the strongest effect. The value of this path coefficient indicates the direction and strength of the influence between latent variables. In addition, for a significance level of 5% ($p < 0.05$), the t-statistic value must be ≥ 1.96 . If this value is met, the effect is considered significant. On the direct path to Customer Loyalty, Satisfaction has the most significant effect ($\beta = 0.462$), with a t-statistic that meets the significance limit. Conversely, the effect of Religiosity on Customer Loyalty ($\beta = -0.041$) is not significant, because the t-statistic value is smaller than 1.96. This shows that Satisfaction is the main factor that drives customer loyalty, while Religiosity does not make a significant contribution.

The inner model test aims to evaluate the relationship between constructs and the influence between research variables as hypothesized. The test was conducted using SmartPLS with the following results. Service Quality, Trust, and Satisfaction each have a positive effect on Religiosity

with the highest influence value coming from Satisfaction ($\beta = 0.352$). In Customer Loyalty, Satisfaction shows the most significant influence ($\beta = 0.462$, $t\text{-statistic} > 1.96$, $p < 0.05$), while the influence of Religiosity on Customer Loyalty is not significant ($\beta = -0.041$). This indicates that Satisfaction is the main factor driving Loyalty, while Religiosity plays a moderating role.

R-square shows the predictive power of the model, where Customer Loyalty is explained by 37.1% by Service Quality, Trust, and Satisfaction moderated by Religiosity, while Religiosity is explained by 59.8% by the three variables. F-square shows the largest influence comes from Religiosity on Customer Loyalty ($F = 0.590$), indicating a significant effect, while the influence of Trust on Religiosity is relatively small ($F = 0.059$). Multicollinearity testing ensures that there is no high correlation between indicators or between latent variables. All VIF values of indicators (1.428–2.955) and latent variables (1.000–2.827) are below the threshold of 5, indicating no multicollinearity problem.

Table 4. Inner Model Test Results

Relationship Between Variables	Path Coefficient (β)	t-Statistic	Significance	F-Square	R-Square	R-Square Adjusted
Service Quality → Religiosity	0.293	2,317	Significant	0.083		
Belief → Religiosity	0.220	1,854	Not Significant	0.059		
Satisfaction → Religiosity	0.352	2,728	Significant	0.128	0.598	0.586
Religiosity → Customer Loyalty	-0.041	0.674	Not Significant	0.590		
Satisfaction → Customer Loyalty	0.462	3,412	Significant		0.371	0.365

The validity and reliability test of the structure shows that indicators such as tangibles and assurance are able to represent Service Quality independently without overlapping. This result supports the finding that Satisfaction is the strongest predictor of Customer Loyalty, as explained in previous literature.

Table 5. Multicollinearity Test (VIF) and Significance of Variables

Indicators/Variables	VIF	Significance (t-Statistic)	Information
Quality of Service (Quality1-5)	1,635–2,197	Significant	There is no multicollinearity problem
Customer Loyalty (Loyal1-6)	1,698–2,214	Significant	There is no multicollinearity problem
Trust (Trust1-3)	1,681–1,948	Significant	There is no multicollinearity problem
Satisfaction (Satisfaction1-3)	1,428–1,780	Significant	There is no multicollinearity problem
Religiosity (Religious1-8)	1,724–2,955	Significant	There is no multicollinearity problem
Service Quality → Religiosity	2,827	Significant	The latent variable VIF meets the criteria < 5
Religiosity → Customer Loyalty	1,000	Not Significant	There is no multicollinearity problem

The results of the inner model test show that Satisfaction is the main factor that drives Customer Loyalty with a significant influence ($\beta = 0.462$). Meanwhile, Religiosity is not significant as a direct predictor of Loyalty ($\beta = -0.041$), but plays a major role in moderating the relationship between other variables. Multicollinearity testing ensures that there is no high correlation between indicators or between latent variables, so this model is valid and reliable.

Hypothesis Test Results

Hypothesis testing using path analysis shows significant relationships between variables on several paths, as summarized in the following table.

Table 6. Hypothesis Test Results with Path Analysis

<i>Relationship Between Variables</i>	<i>Path Coefficient (O)</i>	<i>T-Statistic</i>	<i>P-Value</i>	<i>Conclusion</i>
<i>Trust → Customer Loyalty</i>	<i>0.273</i>	<i>3.139</i>	<i>0.002</i>	<i>Significant</i>
<i>Belief → Religiosity</i>	<i>0.220</i>	<i>1,677</i>	<i>0.094</i>	<i>Not Significant</i>
<i>Satisfaction → Customer Loyalty</i>	<i>0.462</i>	<i>4.223</i>	<i>0.000</i>	<i>Significant</i>
<i>Satisfaction → Religiosity</i>	<i>0.352</i>	<i>2,962</i>	<i>0.003</i>	<i>Significant</i>
<i>Service Quality → Loyalty</i>	<i>0.214</i>	<i>1,882</i>	<i>0.060</i>	<i>Not Significant</i>
<i>Service Quality → Religiosity</i>	<i>0.293</i>	<i>2.496</i>	<i>0.013</i>	<i>Significant</i>
<i>Religiosity → Customer Loyalty</i>	<i>-0.041</i>	<i>0.425</i>	<i>0.671</i>	<i>Not Significant</i>

Summary of Findings, (1). Trust has a significant positive effect on Customer Loyalty, but does not have a significant effect on Religiosity. (2). Satisfaction is the most dominant variable, having a significant positive effect on Customer Loyalty and Religiosity. (3). Service Quality is not significant on Customer Loyalty, but has a significant positive effect on Religiosity. (4). Religiosity does not have a significant effect on Customer Loyalty.

The results show that Satisfaction is the most influential factor on Customer Loyalty and Religiosity, while Religiosity is not proven to directly affect Customer Loyalty. Meanwhile, Service Quality contributes to increasing Religiosity, but does not directly affect Loyalty.

Analysis and Discussion.

1. The Influence of Service Quality on Religiosity

Test Results, Service Quality has a positive and significant influence on Religiosity. The hypothesis is accepted. The results support previous research,^{51,52} which shows that Service Quality has a significant influence on Religiosity.

2. The Influence of Satisfaction on Religiosity

Test Results, Satisfaction has a positive and significant influence on Religiosity. The hypothesis is accepted. These results are consistent with previous studies,^{53,54} which states that Satisfaction increases Religiosity.

⁵¹ Nabila and Nurdin, "Pengaruh Literasi Keuangan Dan Kualitas Pelayanan Terhadap Pengambilan Keputusan Menggunakan Jasa Layanan Bank Syariah Yang Dimediasi Oleh Religiusitas."

⁵² Shahzad, Malik, and Irfan, "Quality and Customer Loyalty in Islamic Banks," December 31, 2019.

⁵³ Ramadhan et al., "Pengaruh Wisata Halal Terhadap Kepuasan Wisatawan Dan Dampak Moderasi Religiusitas Di Sumatera Barat."

⁵⁴ Khan, Patras, and Saeed, "Impact of Service Quality, Customer Engagement, and Customer Satisfaction on Customer Loyalty with the Moderating Role of Religiosity."

3. The Influence of Belief on Religiosity

Test Results, Trust does not have a significant influence on Religiosity. The hypothesis is rejected. Although previous research,^{55,56} shows a positive influence, the results of this study did not find a significant relationship between Trust and Religiosity.

4. The Influence of Religiosity on Customer Loyalty

Test Results, Religiosity does not have a significant influence on Customer Loyalty. The hypothesis is rejected, Different from previous research,^{57,58} these results indicate that Religiosity does not have a direct impact on Customer Loyalty.

5. The Influence of Service Quality on Customer Loyalty Moderated by Religiosity

Test Results, Service Quality does not have a significant direct influence on Customer Loyalty, but has a significant influence on Religiosity. The hypothesis is partially accepted. Religiosity as a moderating variable likely plays an indirect role, although the direct influence of Service Quality on Loyalty is not significant.

6. The Effect of Satisfaction on Customer Loyalty Moderated by Religiosity

Test Results, Satisfaction has a significant influence on Customer Loyalty and Religiosity. The hypothesis is accepted, these results support previous research,^{59,60} shows that Satisfaction is the main predictor of Loyalty, with Religiosity as a supporting variable.

7. The Influence of Trust on Customer Loyalty Moderated by Religiosity

The test results, Trust has a significant influence on Customer Loyalty, but its influence on Religiosity is not significant. The hypothesis is partially accepted. Trust affects Loyalty directly, but the moderating role of Religiosity has not been proven significant.

The results of the study showed a positive and significant relationship on certain paths. However, some results were inconsistent, such as the relationship between Religiosity and Customer Loyalty and Trust in Religiosity, which were not significant even though they were hypothesized to have a positive relationship.

The results of the hypothesis test mostly support the framework, with Satisfaction as the dominant variable in influencing Customer Loyalty. However, the moderating role of Religiosity

⁵⁵ Amanda and Sari, "Sharing Economy Service Platform."

⁵⁶ Abror et al., "Islamic Bank Trust."

⁵⁷ Aulia and Hafasnuddin, "Pengaruh Kualitas Layanan, Kepuasan Dan Religiusitas Terhadap Loyalitas Nasabah Bank Syariah MANDIRI Cabang Banda Aceh."

⁵⁸ Sari, "Pengaruh Religiusitas, Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Nasabah Di Bank Muamalat Indonesia KCP Madiun."

⁵⁹ Purnama, Sukmasari, and Bhandari, "The Role of Religiosity as a Mediating Variable in the Relationship between Online Transactions and Customer Satisfaction and Loyalty in Islamic Banking."

⁶⁰ Aminatur Rofiah and Titis Miranti, "The Influence of Customer Loyalty through Customer Satisfaction with Islamic Religiosity as a Moderating Variable."

needs to be reconsidered because the results show insignificant relationships on several paths involving this variable. The framework remains relevant to the research results, but requires adjustments, especially for the direct influence of Religiosity on Loyalty in further research.

CONCLUSION

This study aims to analyze the effect of service quality, trust, and satisfaction on customer loyalty with religiosity as a moderating variable on Islamic bank customers in Tangerang City. Based on the results of the analysis, this study found that Satisfaction is the main factor that influences Customer Loyalty and Religiosity, indicating the importance of providing a satisfying experience to customers. Service Quality also contributes positively to Religiosity, although it does not have a significant direct effect on Customer Loyalty. Trust has a direct effect on Loyalty, but does not have a significant effect on Religiosity.

Religiosity, although acting as a moderating variable, has not been proven to have a direct influence on Customer Loyalty. This suggests that the influence of Religiosity is more indirect and contextual, depending on its interaction with other variables.

The measurement model in this study is valid and reliable, supporting the reliability of the research results. However, the insignificant results in several paths indicate the need for further exploration of the role of Religiosity, especially as a factor that moderates the relationship between other variables and Customer Loyalty. This study confirms the relevance of Satisfaction as the main predictor of Loyalty, while Religiosity can be more focused on the moderation aspect in future research.

IMPLICATIONS

This study confirms that Satisfaction is the main key in increasing customer loyalty, so Islamic banks need to focus on improving the quality of service that meets customer expectations. Religiosity, although not directly influential, can be utilized as a supporting element through a strategy based on Islamic values. In addition, Trust must be strengthened through transparency and service assurance. Islamic banks can integrate functional and emotional approaches to build long-term relationships with customers.

BIBLIOGRAPHY

- Abror, Abror, Dina Patrisia, Yunita Engriani, Idris Idris, and Shabbir Dastgir. "Islamic Bank Trust: The Roles of Religiosity, Perceived Value and Satisfaction." *Asia Pacific Journal of Marketing and Logistics* 34, no. 2 (February 4, 2022): 368–84. <https://doi.org/10.1108/APJML-10-2020-0715>.
- Abror, Abror, Dina Patrisia, Yunita Engriani, Maznah Wan Omar, Yunia Wardi, Nazirul Mubin Bin Mohd Noor, Sarah Sabir Ahmad, and Mukhamad Najib. "Perceived Risk and Tourist's Trust: The Roles of Perceived Value and Religiosity." *Journal of Islamic Marketing* 13, no. 12 (December 1, 2022): 2742–58. <https://doi.org/10.1108/JIMA-03-2021-0094>.
- Amanda, Syafira, and Nurma Sari. "Platform Layanan Ekonomi Berbagi: Studi Kualitas Layanan Dan Kepercayaan Terhadap Keberlanjutan Penggunaan Dengan Religiusitas Sebagai Moderasi." *JESI (Jurnal Ekonomi Syariah Indonesia)* 11, no. 2 (December 31, 2021): 115. [https://doi.org/10.21927/jesi.2021.11\(2\).115-123](https://doi.org/10.21927/jesi.2021.11(2).115-123).
- Amin, Muslim, Zaidi Isa, and Rodrigue Fontaine. "Islamic Banks: Contrasting the Drivers of Customer Satisfaction on Image, Trust, and Loyalty of Muslim and non-Muslim Customers in Malaysia." *International Journal of Bank Marketing* 31, no. 2 (February 22, 2013): 79–97. <https://doi.org/10.1108/02652321311298627>.
- Aminatur Rofiah and Titis Miranti. "The Influence of Customer Loyalty through Customer Satisfaction with Islamic Religiosity as a Moderating Variable." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 5 (April 1, 2024). <https://doi.org/10.47467/alkharaj.v6i5.1990>.
- Anderson, Rolph E., and Srin S. Srinivasan. "E-satisfaction and E-loyalty: A Contingency Framework." *Psychology & Marketing* 20, no. 2 (February 2003): 123–38. <https://doi.org/10.1002/mar.10063>.
- Anggraini, Dahlia Tri, and Nur Amalia Aziza. "Dapatkah Religiusitas Islami Memoderasi Pengaruh Sifat Machiavellian Dan Pengetahuan Akuntansi Terhadap Persepsi Praktik Creative Accounting?" *Jurnal Akuntansi Dan Governance* 2, no. 2 (January 27, 2022): 76. <https://doi.org/10.24853/jago.2.2.76-93>.
- Anjelisa, Anjelisa, Indah Fatmawati, and Nuryakin Nuryakin. "Measuring the Effect of Islamic Service Quality, Customer Relationship Management, Customer Satisfaction, and Loyalty in Indonesian Islamic Banking." *Al Qalam: Jurnal Ilmiah Keagamaan Dan Kemasyarakatan* 17, no. 5 (September 7, 2023): 3001. <https://doi.org/10.35931/aq.v17i5.2615>.
- Aulia, Raziq, and Hafasnuddin. "Pengaruh Kualitas Layanan, Kepuasan Dan Religiusitas Terhadap Loyalitas Nasabah Bank Syariah MANDIRI Cabang Banda Aceh." *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen* 4, no. 1 (2021): 108–21.
- Bloemer, Josée, Ko De Ruyter, and Pascal Peeters. "Investigating Drivers of Bank Loyalty: The Complex Relationship between Image, Service Quality and Satisfaction." *International Journal of Bank Marketing* 16, no. 7 (December 1, 1998): 276–86. <https://doi.org/10.1108/02652329810245984>.
- Giovanis, Apostolos, Pinelopi Athanasopoulou, and Evangelos Tsoukatos. "The Role of Service Fairness in the Service Quality – Relationship Quality – Customer Loyalty Chain: An Empirical Study." *Journal of Service Theory and Practice* 25, no. 6 (November 9, 2015): 744–76. <https://doi.org/10.1108/JSTP-11-2013-0263>.

- Hair, Joseph F. *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook*. Classroom Companion: Business Ser. Cham: Springer International Publishing AG, 2021.
- Henseler, Jörg, Christian M. Ringle, and Marko Sarstedt. "A New Criterion for Assessing Discriminant Validity in Variance-Based Structural Equation Modeling." *Journal of the Academy of Marketing Science* 43, no. 1 (January 2015): 115–35. <https://doi.org/10.1007/s11747-014-0403-8>.
- Hidayat, Rachmad, Sabarudin Akhmad, and Machmud Machmud. "Effects of Service Quality, Customer Trust and Customer Religious Commitment on Customers Satisfaction and Loyalty of Islamic Banks in East Java." *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 7, no. 2 (July 2, 2015): 151–64. <https://doi.org/10.15408/aiq.v7i2.1681>.
- Karmayani, Karmayani, Rahma Nurzianti, and Pasarela Husni. "Tingkat Literasi Perbankan Syariah Di Kalangan Mahasiswa." *Inovasi Penelitian* 3, no. 9 (2023).
- Kartika, Tika, Achmad Firdaus, and Mukhamad Najib. "Contrasting the Drivers of Customer Loyalty; Financing and Depositor Customer, Single and Dual Customer, in Indonesian Islamic Bank." *Journal of Islamic Marketing* 11, no. 4 (July 25, 2019): 933–59. <https://doi.org/10.1108/JIMA-04-2017-0040>.
- Khan, Nazakat, Waqas Patras, and Ahmed Saeed. "Impact of Service Quality, Customer Engagement, and Customer Satisfaction on Customer Loyalty with the Moderating Role of Religiosity." *Journal of Social Research Development* 4, no. 01 (March 31, 2023): 100–107. <https://doi.org/10.53664/JSRD/04-01-2023-08-100-107>.
- Kotler, Philip, and Kevin Lane Keller. *Marketing Management*. 15. ed. Always Learning. Boston Munich: Pearson, 2015.
- Mandhachitara, Rujirutana, and Yaowalak Poolthong. "A Model of Customer Loyalty and Corporate Social Responsibility." *Journal of Services Marketing* 25, no. 2 (April 26, 2011): 122–33. <https://doi.org/10.1108/08876041111119840>.
- Morgan, Robert M., and Shelby D. Hunt. "The Commitment-Trust Theory of Relationship Marketing." *Journal of Marketing* 58, no. 3 (July 1994): 20–38. <https://doi.org/10.1177/002224299405800302>.
- Nabila, Puteri, and Ridwan Nurdin. "Pengaruh Literasi Keuangan Dan Kualitas Pelayanan Terhadap Pengambilan Keputusan Menggunakan Jasa Layanan Bank Syariah Yang Dimediasi Oleh Religiusitas." *Jurnal Ilmiah Mahasiswa Ekonomi Islam* 5, no. 3 (2023).
- Nurhayati, Nurhayati, and Fatmasaris Sukesti. "Peningkatan Loyalitas Nasabah Bank Syariah Melalui Peningkatan Kualitas Layanan dan Kepuasan Nasabah dengan Variabel Religiusitas sebagai Variabel Moderating (Studi Pada Bank Syariah Di Kota Semarang)." *Economica: Jurnal Ekonomi Islam* 7, no. 2 (October 31, 2016): 141–53. <https://doi.org/10.21580/economica.2016.7.2.1158>.
- Oliver, Richard L. "Whence Consumer Loyalty?" *Journal of Marketing* 63, no. 4_suppl1 (October 1999): 33–44. <https://doi.org/10.1177/00222429990634s105>.
- Othman, Abdul Qawi, and Lynn Owen. "The Multi-Dimensionality of CARTER Model to Measure Customer Service Quality in Islamic Banking." *International Journal of Islamic Financial Services* 3, no. 4 (2001).
- Parasuraman, A Parsu, Valarie A Zeithaml, and Leonard L Berry. "SERVQUAL A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality." *Journal of Retailing* 64, no. 1 (January 1, 1988): 12–40.

- Purnama, Suryari, Andayani Sukmasari, and Rahul Bhandari. "The Role of Religiosity as a Mediating Variable in the Relationship between Online Transactions and Customer Satisfaction and Loyalty in Islamic Banking." *Aptisi Transactions on Management (ATM)* 5, no. 2 (March 23, 2021): 143–51. <https://doi.org/10.33050/atm.v5i2.1532>.
- Rahayu, Yayuk Sri, Margono Setiawan, Dodi Wirawan Irawanto, and Mintarti Rahayu. "Muslim Customer Perceived Value on Customer Satisfaction and Loyalty: Religiosity as a Moderation." *Management Science Letters*, 2020, 1011–16. <https://doi.org/10.5267/j.msl.2019.11.009>.
- Ramadhan, Sri, Rangga Wisanggara, Alfi Syukri Rama, and Tata Asriandara Putri. "Pengaruh Wisata Halal Terhadap Kepuasan Wisatawan Dan Dampak Moderasi Religiusitas Di Sumatera Barat." *Jurnal Ilmiah Ekonomi Islam* 10, no. 1 (March 9, 2024): 511. <https://doi.org/10.29040/jiei.v10i1.12261>.
- Ramadhan, Muhammad. *Metode Penelitian*. Surabaya: Cipta Media Nusantara (CMN), 2021.
- Rashid, Md. Harun Ur, Mohammad Nurunnabi, Mahfuzur Rahman, and Md. Abdul Kaium Masud. "Exploring the Relationship between Customer Loyalty and Financial Performance of Banks: Customer Open Innovation Perspective." *Journal of Open Innovation: Technology, Market, and Complexity* 6, no. 4 (December 2020): 108. <https://doi.org/10.3390/joitmc6040108>.
- Robbins, Richard, Charles Y. Glock, and Rodney Stark. "Religion and Society in Tension." *Sociological Analysis* 27, no. 3 (1966): 173. <https://doi.org/10.2307/3710391>.
- Sahputra, Julfan, and Rijal Allamah Harahap. "Pengaruh Religiusitas Terhadap Loyalitas Nasabah." *Jurnal Ekonomi Dan Keuangan Syariah* 1, no. 1 (2022): 1–10.
- Sari, Erna Kartika. "Pengaruh Religiusitas, Kualitas Pelayanan Dan Kepuasan Pelanggan Terhadap Loyalitas Nasabah Di Bank Muamalat Indonesia KCP Madiun." *Seminar Inovasi Manajemen Bisnis Dan Akuntansi* 5 5 (2023).
- Sekaran, Uma, and Roger Bougie. *Research Methods for Business: A Skill-Building Approach*. Seventh edition. Chichester, West Sussex, United Kingdom: John Wiley & Sons, 2016.
- Shahzad, Mohsin, Muhammad Shaukat Malik, and Muhammad Irfan. "Quality and Customer Loyalty in Islamic Banks: Religiosity as a Moderator by Using Andrew Hayes Model." *Pakistan Journal of Humanities and Social Sciences* 7, no. 4 (December 31, 2019): 379–96. <https://doi.org/10.52131/pjhss.2019.0704.0094>.
- . "Quality and Customer Loyalty in Islamic Banks: Religiosity as a Moderator by Using Andrew Hayes Model." *Pakistan Journal of Humanities and Social Sciences* 7, no. 4 (December 31, 2019): 379–96. <https://doi.org/10.52131/pjhss.2019.0704.0094>.
- Tegambwage, Amani Gratian, and Pendo Shukrani Kasoga. "Determinants of Customer Loyalty in Islamic Banking: The Role of Religiosity." *Journal of Islamic Marketing* 14, no. 12 (November 24, 2023): 3150–67. <https://doi.org/10.1108/JIMA-12-2021-0396>.
- Usman, Hardius, Prijono Tjiptoherijanto, Tengku Ezni Balqiah, and I. Gusti Ngurah Agung. "The Role of Religious Norms, Trust, Importance of Attributes and Information Sources in the Relationship between Religiosity and Selection of the Islamic Bank." *Journal of Islamic Marketing* 8, no. 2 (June 12, 2017): 158–86. <https://doi.org/10.1108/JIMA-01-2015-0004>.
- Wahyoedi, Soegeng, Achmad Sudiro, S. Sunaryo, and S. Sudjatno. "The Effect of Religiosity and Service Quality on Customer Loyalty of Islamic Banks Mediated by Customer Trust and Satisfaction." *Management Science Letters*, 2021, 187–94. <https://doi.org/10.5267/j.msl.2020.8.016>.

Ulil Akbar Hakim, Jaharuddin: Building Sharia Bank Customer Loyalty Through a Religious Value-Based Approach and Service Satisfaction

Yusfiarto, Rizaldi, Septy Setia Nugraha, Dwi Santosa Pambudi, and Galuh Tri Pambekti. "Islamic Banking and Loyalty: Service Quality, Intimacy or Religious Driven?" *Studies in Business and Economics* 17, no. 2 (August 1, 2022): 300–318. <https://doi.org/10.2478/sbe-2022-0040>.

Zeithaml, Valarie A., Leonard L. Berry, and A. Parasuraman. "The Behavioral Consequences of Service Quality." *Journal of Marketing* 60, no. 2 (April 1996): 31–46. <https://doi.org/10.1177/002224299606000203>.