



## Customer Loyalty Through Satisfaction, Engagement, and Trust: A Study in Islamic Banking in South Sulawesi, Indonesia

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### ABSTRACT

Islamic banking emphasizes religiosity and psychological aspects to enhance customer loyalty and satisfaction. Engagement and trust are variables that encompass both aspects, yet they have not been extensively studied in the context of Islamic bank customers. This research aims to examine the Effect of customer satisfaction on loyalty through customer engagement and trust in Islamic banks in South Sulawesi. This explanatory quantitative study utilizes primary data from 384 respondents who are Islamic bank customers, analyzed using SmartPLS 3. The results show that customer satisfaction has a positive and significant effect on customer loyalty, engagement, and trust. Customer engagement and trust also positively and significantly influence loyalty. Trust positively affects customer engagement. Another notable finding is that customer satisfaction positively influences loyalty through customer engagement and trust. The implications of this research provide valuable insights for Islamic banks in building customer loyalty by addressing the aspects of satisfaction, engagement, and trust.

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## 1. Introduction

Islamic banking is a description of a financial institution that modernly interprets the implementation of the Islamic financial system in the Islamic financial industry. The development of the Islamic finance industry in the world has experienced a significant increase. According to the Global Islamic Economy Report 2018/19 (Thomson Reuters, 2018)

it states that the Islamic finance industry is a force to be reckoned with by the world, especially the countries that are members of the OIC. In 2017, the Islamic finance industry sector had assets of US\$ 2.4 trillion and is expected to increase to US\$ 3.8 trillion in 2023, with a breakdown of the total Islamic banking market of US\$ 1.7 trillion in 2017 and is expected to increase by 6% in 2022 to US\$ 2.4 trillion. The development of Islamic banking globally does not necessarily make the Islamic finance industry in Indonesia develop significantly, when compared to other countries. The Global Islamic Economy Report data on the Islamic finance industry around the world states that Indonesia is in 10th (tenth) place with a Global Islamic Economy score of 46, while Malaysia is in first place with a score of 173 (Thomson Reuters, 2018). This data proves that the development of the Sharia financial industry, in this case, Islamic banks in Indonesia, is still low in the international context, even though Indonesia's opportunities compared to other countries are greater because Indonesia has the largest Muslim population in the world. Indonesia's population to date, based on the 2021 census (Kusnandar, 2021), is 272,230,000 million people, with a Muslim population of 236.53 million people or 86.88 of the entire population of Indonesia. Based on World Population Review data, Indonesia is the country with the largest Muslim population in 2021, namely 231 million people. This phenomenon shows that the study of Islamic banking in Indonesia is interesting to research because there is a gap between the number of Muslims and the profitability of Islamic banking, which should both be in line and line. According to Rosenberg & Czepiel (2017), the decline in a company's profitability is caused by a decline in customer satisfaction and loyalty. This decline caused by customer satisfaction and loyalty are very important aspects of the development of modern business (Rosenberg & Czepiel, 2017).

According to Awan & Rehman (2014) there are many studies which state the relationship between satisfaction and loyalty. Some even think that the positions of the two are interchangeable. However, lately it has become the same direction, from satisfaction to loyalty only, because fasting customers will become loyal customers. The results of the research by Awan & Rehman (2014) explain that the satisfaction variable has a significant effect on the customer loyalty variable. This theory is also supported by several studies which reveal that there is a positive relationship between customer satisfaction and customer loyalty in the banking aspect, such as research by Amin et al., 2013; Kashif et al., 2015; Sayani, 2015. Brodie et al. (2011) explained that customer satisfaction is a potential driver of consumer engagement. Based on the results of his research, customer satisfaction has a significant effect on customer engagement. This finding is also supported by So et al. (2012) which states that

satisfaction creates customer engagement. In line with that, according to Hapsari et al. (2017), customer satisfaction is more likely to be a consequence of consumer engagement.

Meanwhile, according to Ridha et al. (2017) and Leninkumar (2017) testing the Effect of satisfaction on trust, the results found that satisfaction has a significant effect on trust. This finding is also supported by research conducted by Boonlertvanich (2019) which states that satisfaction has a significant effect on trust directly or indirectly. Meanwhile, according to Amin et al. (2013), examining the Effect of satisfaction on the trust of two types of customers in Islamic Banks, namely Muslims and non-Muslims, the results of their research state that satisfaction has a significant effect on trust for Muslim customers while for non-Muslims it has no effect. Based on the explanation above, the following hypothesis can be formulated:

*H1: Customer Satisfaction has a significant effect on Customer Loyalty*

*H2: Customer Satisfaction has a significant effect on Customer Engagement*

*H3: Customer Satisfaction has a significant effect on Customer trust*

Brodie et al. (2011) and So et al. (2012) stated that customer satisfaction can increase customer engagement, even satisfaction can be a potential driver of customer engagement, or satisfaction is more likely to be a consequence of consumer engagement and can lead to customer loyalty (Hapsari et al., 2017). Meanwhile, Hapsari et al. (2017) explain that customer engagement has a significant effect on customer loyalty; this finding is also in line with van Doorn et al. (2010). In addition, based on the findings of Hapsari et al., (2017) and van Doorn et al. (2010) stated that customer engagement is also able to mediate between customer satisfaction and customer loyalty with significant results. Based on the explanation above, the following hypothesis can be formulated:

*H4: Customer Engagement has a significant effect on Customer Loyalty*

*H5: Customer Satisfaction has a significant effect on Customer Loyalty through Customer Engagement*

Customer trust is also another important aspect besides customer engagement, in forming customer loyalty for Islamic banks. El Naggar & Bendary (2017) explain that trust is the main factor affecting customer loyalty. Adam et al. (2018) said that trust is an important predictor of customer loyalty and also has a positive and significant relationship. Meanwhile, Afif et al. (2015) stated that trust is the key to creating customer loyalty, so trust has a significant effect on customer loyalty. In addition, trust is also able to create a person's engagement, according to Agyei et al. (2020), customer engagement can be realized from the trust of customers significantly. According to Daud et al. (2018), there is also an indirect relationship between customer satisfaction and loyalty through customer trust. Based on the explanation above, the following hypothesis can be formulated:

*H6: Customer Trust has a significant effect on Customer Loyalty*

*H7: Customer Trust has a significant effect on Customer Engagement*

*H8: Customer Satisfaction has a significant effect on Customer Loyalty through Customer Trust*

The decline in Sharia banking profitability is not only felt internationally but also at the national level, especially in several large provinces such as South Sulawesi. South Sulawesi is in the ninth position of the total ten provinces distribution of Islamic banking assets by province; South Sulawesi is only 0.01% ahead of the province of East Kalimantan, which is in the tenth position (OJK, 2018). The number of Islamic banking in South Sulawesi province based on OJK data (2018) only consists of 59 units, consisting of 12 units of Operational Headquarters / Branch Offices (KPO / KC), 38 units of Sub-Branch Offices / Sharia Service Units (KCP / UPS), and nine cash offices, this number is still less than in other provinces, especially Java and Sumatra islands. This issue is interesting to research because, according to Kusnandar (2021), South Sulawesi is called the "Mecca of Indonesia" because of the large amount of Islamic history in South Sulawesi, in addition to the majority of the population being Muslim, namely 89.87%. Apart from that, research in eastern Indonesia regarding Sharia banking is still lacking compared to Java and Sumatra. Hence, researching customers at Sharia banks in South Sulawesi is interesting, especially if it is able to answer the research gap between customer satisfaction and customer loyalty in Islamic banking.

Several studies have shown that satisfaction is very influential on customer loyalty. Chiguvu & Gurowo (2017) revealed that there is a positive relationship between customer loyalty and customer satisfaction. Therefore, according to his research, banks are recommended to increase customer satisfaction positively to achieve customer loyalty. In addition, the relationship between decision and loyalty cannot be separated from the research gap. Pereira et al. (2016) and Kanthi et al. (2014) have proven that there is no significant relationship between satisfaction and loyalty. Strauss & Neuhaus (1997) and Tuu & Olsen (2010) explain that satisfaction and loyalty are nonlinear relationships. D, Kandampully & Suhartanto (2003) stated that increased satisfaction does not result in the same increase in loyalty for all customers. Even Palilati's research (2007) states that satisfaction consisting of an adequate level of satisfaction and a level of satisfaction is negatively correlated with loyalty, therefore, even though increased satisfaction, on the other hand, does not increase customer loyalty. So, in the context of the Effect of satisfaction on loyalty, it does not always have a significant effect, and it is often found that there is no effect, so that it often creates research gaps about it.

This paper tries to fill the research gap between customer satisfaction and loyalty in Islamic banks, which is novel in this paper. This decision is because the context of the influence of satisfaction on loyalty does not always have a significant influence; in fact, it is often found to have no influence, which often creates research gaps regarding this matter. Besides that, this research offers a new perspective by using involvement and trust as a bridge between satisfaction and loyalty as a solution to answer this research gap. Customer engagement and trust in this research are used as intervening variables with the hope that the model in this research can be of concern to Islamic banking in its development in Indonesia.

## **2. Methodology**

This study uses an explanatory pattern, which has the purpose of explaining the position and causality of the variables under study. At the explanatory research stages, emphasizing data collection on quantitative data analysis. This research was conducted at the Islamic Bank in the South Sulawesi region. The districts/cities that were research locations were four districts/cities, namely Makassar, Pare-pare, Palopo and Bone, with the number of samples in this study of 384 respondents based on Kritjje and Morgan tables from a total population of 445,793 customers (OJK Regional VI, 2019).

The type of data in this study is quantitative, namely data in the form of numbers that can represent variable values and measure the characteristics of participants, respondents, or other cases (Neuman, 2014). In this case the numbers that come from the indicator scale are asked in the questionnaire about the observed variables. The data source used in this study is the primary data source. Sekaran & Bougle (2017) state that primary data is a type of data that focuses on information taken from primary (first-hand) sources through surveys, interviews, or observations. Primary data, in this case, are customers of Islamic banking in the South Sulawesi region. The data analysis technique in this research uses SmartPLS 3 (Partial Least Square) starting from the measurement model (outer model), structural model (inner model) and hypothesis testing.

## **3. Result**

The results of this study were analyzed using the Smart-PLS 3 software through two methods of testing, namely testing the outer model and testing the inner model. Testing the outer model consists of 3 parts, namely convergent validity, discriminant validity and composite reliability (Ghozali, 2014). At the same time, the inner model testing consists of testing the hypothesis and determining the coefficient.

### Outer Model Testing

In testing the outer model, according to Ghazali (2014), several criteria need to be considered so that a model can be accepted. First, convergent validity is said to be valid if the loading factor value is  $> 0.7$  for confirmatory research as an indicator that measures the construct. However, the rule of thumb interpretation of the factor loading value  $> 0.55$  can also be valid and accepted (Kock, 2015).



Figure 1. Model Test (Loading Factor)

Second discriminant validity. The discriminant validity test is to compare the correlation of the indicator with the main measurement of each indicator, where the indicator is larger than the other indicator measures, the latent construct predicts the indicator better than other constructs. The results of data processing obtained from discriminant validity testing show that each cross-loading indicator value for the observed variable is greater than the cross-loading value of other indicators. The six indicators of the customer satisfaction variable were used to show that the cross-loading indicator value is higher than the other three variables, with details of the highest cross-loading value being 0.894 and the lowest being 0.821, while of the other three variables, the highest cross loading value is 0.789. Meanwhile, the nine indicators of the Customer Engagement variable used also show a higher cross-loading value than the other three variables, with an average cross-loading value of 0.8, while the average cross-loading value of the other variables is 0.6. Likewise, the indicators of the customer trust and loyalty variables have an average cross-loading value of 0.9, while the other

average cross-loading values are 0.7. This finding shows that the indicators used in this research are valid and suitable for use in this research.

Third, composite reliability. At this stage, the variable is said to be reliable if the composite reliability value is  $>0.7$  and or also the Cronbach's alpha value is  $>0.7$ . The results of this test show that the Composite Reliability and Cronbach's alpha values for the customer engagement variable are 0.950 and 0.958. Meanwhile, Customer Loyalty is 0.951 and 0.964, the customer satisfaction variable shows values of 0.926 and 0.942. As for the customer loyalty variable, the composite reliability value is 0.963, and Cronbach's Alpha value is 0.952.

#### *Inner Model Testing*



Figure 2 Output from the structural model

In testing the inner model using Smart-PLS with bootstrapping techniques, the conditions for acceptance of variable relationships are paying attention to the T statistical value must be greater than 1.96 ( $>1.96$ ), and the p-value is less than 0.05 ( $<0.05$ ). The results of the inner model testing can be seen in Table 1 regarding the direct influence of each variable tested and Table 2 regarding the indirect influence of the variables tested.

**Table 1 Path Coefficient (direct Effect)**

S. No	Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Test result
H1	Customer Satisfaction -> Customer Loyalty	0,318	0,314	0,080	3,974	0,000	Accepted
H2	Customer Satisfaction -> Customer Engagement	0,546	0,547	0,075	7,247	0,000	Accepted
H3	Customer Satisfaction -> Customer Trust	0,854	0,853	0,021	40,193	0,000	Accepted
H4	Customer Engagement -> Customer Loyalty	0,435	0,437	0,064	6,782	0,000	Accepted
H6	Customer Trust -> Customer Loyalty	0,155	0,155	0,078	2,000	0,046	Accepted
H7	Customer Trust -> Customer Engagement	0,294	0,292	0,086	3,412	0,001	Accepted

**Table 2 Path Coefficient (Indirect Effect)**

S. No	Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values	Test result
H5	Customer Satisfaction -> Customer Engagement -> Customer Loyalty	0,237	0,239	0,047	5,059	0,000	Accepted
H8	Customer Satisfaction -> Customer Trust -> Customer Loyalty	0,132	0,133	0,067	1,979	0,048	Accepted

#### 4. Discussion

The results of statistical testing using Smart PLS show that the variables used in this research are valid and reliable based on the outer model test, which consists of three types of tests. First, testing with convergent validity shows that, based on Figure 1 it can be seen that all factor loadings in this study show values above 0.7, so it can be said that the indicators used in this study are valid based on the concurrent validity test. Second, testing with discriminant validity shows that all indicators of the four variables used in this research have higher cross-loading values than the others, meaning that all indicators of the variables tested are very suitable for use in this research. Third, testing with composite reliability shows that



all composite reliability and Cronbach's alpha values show values  $>0.7$ , meaning that the variables used in this research are all reliable and can be used for the next testing stage, namely inner model testing or hypothesis testing.

The inner model testing or hypothesis testing, as shown in Table 3, explains that the direct variable relationships in this study are all accepted at the 5% level. In hypothesis 1, customer satisfaction has a significant effect on customer loyalty in Islamic banks with a path coefficient value t-statistic of 3.974 and p-value of 0.000, with a direct effect of 0.318 or 31.8%; this means that the higher customer satisfaction, the higher the customer loyalty of Islamic banking. This result is supported by research by Asiati et al. (2019), which also examined the Effect of customer satisfaction on customer loyalty in Islamic banking in Palembang. According to Asiati et al. (2019), customer satisfaction has been shown to have a significant effect on customer loyalty by 51%. In line with that, according to Ariani et al. (2019), the customer satisfaction variable has a significant effect on the customer loyalty variable. Hypothesis 2: customer satisfaction has a significant effect on customer engagement in Islamic banking with the path coefficient value t-statistic 7,247 and p-value 0,000, with a direct effect of 0.546 or 54.6%. This result is supported by So et al. (2012), which states that satisfaction is a potential driver of customer engagement; according to Hapsari et al. (2017) satisfaction is more likely to be a consequence of consumer engagement. Hypothesis 3: customer satisfaction has a significant effect on customer trust in Islamic banking with a path coefficient value of t-statistic 40.193 and p-value of 0.000, with a direct effect of 0.854 or 85.4%. The results of this study are in accordance with the research of Khan et al. (2015), which states that satisfaction is an important aspect of customer trust in the banking industry. Leninkumar (2017) stated that the more satisfied the customer is, the more trust he will have. In hypothesis 4, customer engagement has a significant effect on customer loyalty of Islamic banking with a path coefficient value: t-statistic of 6.782 and p-value of 0.000, with a direct effect of 0.435 or 43.5%. The results of this study are consistent with the research of van Doorn et al. (2010) and Hapsari et al. (2017), which state that the higher a person's engagement, the higher his loyalty to a product. As in the previous hypothesis, in hypothesis 6, the results found also have a significant effect between customer trust and customer loyalty with a t-statistic of 2,000 and a p-value of 0.046. El Naggat & Bendary (2017) state that trust is the main factor affecting customer loyalty, in line with according to Adam et al. (2018) saying that trust is an important predictor of customer loyalty.

Meanwhile, according to Afif et al. (2015), trust is the key to creating customer loyalty, so trust has a significant effect on customer loyalty. As for hypothesis 7, customer trust has a

significant effect on customer engagement in Islamic banking, with 3,412 and a p-value of 0.001. This result is supported by research by Agyei et al. (2020), which states that the higher a person's trust, the more engaged he is with the product or institution.

Hypotheses 5 and 8 on the indirect relationship, as in Table 4, indicate that both are accepted. Hypothesis 5 explains that customer satisfaction has a significant effect on customer loyalty through customer engagement, with an indirect effect of 23.7% with a t-statistic of 5.059 and a p-value of 0,000. Meanwhile, hypothesis 8 explains that customer satisfaction has a significant effect on customer loyalty through customer trust, with an indirect effect of 13.2% with a t-statistic of 1.979 and a p-value of 0.048. These results explain that customer engagement and trust are able to contribute to mediating customer satisfaction and customer loyalty in Islamic banking; these results are also supported by research by Hapsari et al. (2017), van Doorn et al. (2010) and Daud et al. (2018) state that customer engagement and trust are able to influence connecting customer satisfaction and loyalty. So that increasing customer loyalty and satisfaction in Islamic banking is a very important aspect of creating profitability for Islamic banks. Rosenberg & Czepiel (1984) explained that the profitability of a company is determined by increasing customer satisfaction and loyalty. From the results of this research, a new research framework was also found that bridges the gap between satisfaction and loyalty, namely engagement and trust, which, from statistical test results, is proven to have a significant effect, meaning that engagement and trust are quite important things that Islamic banks in Indonesia must pay attention to in addition to aspects other supporters.

## **5. Conclusion**

This research aims to investigate the influence of customer satisfaction on customer loyalty in Sharia banking, especially in the context of South Sulawesi. This study also explores the mediating role of customer engagement and trust in this relationship. The findings of this research provide valuable insights into the factors that contribute to customer loyalty in Islamic banking. First, it was found that customer satisfaction has a positive and significant influence on customer loyalty, customer involvement, and customer trust. This finding emphasizes the importance of ensuring high levels of customer satisfaction to foster customer loyalty. Second, customer involvement and trust were found to have a positive and significant influence on customer loyalty. This research shows that involving customers and building trust is very important to increase their loyalty to Islamic banks.

Furthermore, customer trust was found to have a positive and significant influence on customer engagement, indicating that trust plays an important role in driving customer

engagement in the Islamic banking context. Finally, this research finds that customer satisfaction has a positive and significant influence on customer loyalty through customer involvement and trust. This study shows that customer satisfaction influences customer loyalty indirectly through the mediating factors of involvement and trust.

## **6. Implications**

The implications of this research are very important for financial organizations and institutions, especially Islamic banks. Understanding customer engagement and trust is crucial to increasing customer loyalty and satisfaction. These findings show the importance of paying attention to religiosity and psychological aspects in increasing customer loyalty and satisfaction in Islamic banking so that Islamic banks can implement effective strategies to increase customer loyalty and improve their overall performance. This research contributes to the existing literature by providing empirical evidence about the relationship between customer satisfaction, engagement, trust, and loyalty in the Islamic banking sector. These findings fill a research gap with a specific focus on customers of Islamic banks in South Sulawesi, thereby contributing to a better understanding of customer behaviour in this unique context. Overall, this research emphasizes the importance of customer satisfaction, engagement, and trust in fostering customer loyalty in Islamic banking. These findings highlight the importance of prioritizing customer satisfaction, building customer engagement, and maintaining customer trust to increase customer loyalty and ultimately improve the performance of Islamic banks. For future research, it would be beneficial to explore these relationships in different geographic locations and compare the findings to identify any cultural or regional variations.

Additionally, investigating the impact of other variables on customer satisfaction, loyalty, engagement, and trust in Islamic banking can provide further insights. From a practical perspective, Islamic banks can utilize these findings to develop strategies that increase customer satisfaction, engagement and trust, which will ultimately increase customer loyalty. This research can include implementing customer-oriented initiatives, improving communication and transparency, and integrating religious and psychological elements into their services. Overall, this research contributes to the understanding of factors influencing customer loyalty in Islamic banking and provides valuable insights for both academia and industry.

## **7. Limitation**

The findings in this study centre on the psychological aspects of customers, namely engagement and trust as mediation of satisfaction with loyalty to Islamic banks in Indonesia. Future research is expected to add variables that can be felt directly by the customer's five senses, such as service, etc., or the culture of the surrounding community. The limitations of this study are that the results of the evidence described do not represent all regions in Indonesia, but only the eastern part of Indonesia, namely in South Sulawesi. Thus, further research is also expected to be able to expand data from all regions of Indonesia.

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